

EXHIBIT
"J"

AMENDED

ESCROW RATES – REAL PROPERTY ESCROW AGENTS

AMENDED

EnTitle Insurance Company Arizona Escrow Rate Filing

Effective _____

I. REFINANCE ESCROW FEES

Refinance Closing Settlement Fee:		\$350.00
Home Equity Mortgage Escrow Fee: **		\$200.00
Document Preparation Fee:		\$ 95.00
Additional Check Charge (over 4 checks):		\$ 10.00 per check
Outgoing Wire Fee (over 4 wires):		\$ 20.00
Electronic Document Download (over 1 download):		\$ 10.00
Insufficient Funds Fee:	**	\$25.00 plus any actual charges assessed by financial institution as a result of dishonored instrument, not to exceed \$30.00
Messenger Fee (over 2 deliveries)		\$ 25.00
Overnight Mailing/Delivery Fee (over 4 overnights):		\$ 20.00 per package
Holding Open Escrow Fee:	**	\$ 20.00 per month
Accommodation Fee:	**	\$ 50.00
Maintenance/Administration Fee:		\$ 25.00
Sub Escrow Fee:	**	\$ 75.00
Notary Fee		\$125.00

REFINANCE CLOSING SETTLEMENT FEE INCLUDES THE FOLLOWING:

- Up to four (4) third party checks**
- Up to four (4) wire transfers**
- One (1) electronic document download**
- Up to two (2) local messenger deliveries**
- Up to four (4) overnight deliveries**

**** - NOT APPLICABLE TO VA LOANS**

II. SALE ESCROW FEES

<u>Sale Price</u> (Rounded up to nearest \$1,000)	<u>Escrow Fee</u>
<u>\$0.00 - \$100,000.00</u>	<u>\$625.00</u>
<u>\$100,001.00 - \$200,000.00</u>	<u>\$725.00</u>
<u>\$200,001.00 - \$300,000.00</u>	<u>\$825.00</u>
<u>\$300,001.00 - \$400,000.00</u>	<u>\$925.00</u>
<u>\$400,001.00 - \$500,000.00</u>	<u>\$1,025.00</u>

<u>\$500,001.00 - \$600,000.00</u>	<u>\$1,125.00</u>
<u>\$600,001.00 - \$700,000.00</u>	<u>\$1,215.00</u>
<u>\$700,001.00 - \$800,000.00</u>	<u>\$1,325.00</u>
<u>\$800,001.00 - \$900,000.00</u>	<u>\$1,425.00</u>
<u>\$900,001.00 - \$1,000,000.00</u>	<u>\$1,525.00</u>
<u>\$1,000,000.00 and above</u>	<u>Add \$3.00 per \$5,000.00</u>

Miscellaneous Escrow Fees:

Signing Coordination Fee:	**	\$50.00
Additional Check Charge (Over Four Checks)	**	\$10.00 per check
Document Preparation Fee:		\$95.00
Messenger Fee:		\$25.00
Outgoing Wire Fee:		\$20.00
Insufficient Funds Fee:	**	\$25.00 plus any actual charges assessed by financial institution as a result of dishonored instrument, not to exceed \$30.00
Overnight Mailing/Delivery Fee:		\$20.00 per package
Accommodation Fee:		\$75.00
Holding Open Escrow Fee:	**	\$25.00 per month
Short Sale Escrow Fee:		\$250.00
Loan Tie-In Fee (First Mortgage):		\$125.00
Loan Tie-Fee (Mortgages Subsequent to First):		\$100.00
Notary Fee		\$125.00

** Not Applicable to VA Escrows

III. **SPECIAL PRICING** – Company reserves the right to charge contractual pricing for certain clients. Said pricing will be documented and maintained outside of the filed escrow rates.

IV. **ESCROW ONLY**

- A. A Refinance Escrow specifying that EnTitle Insurance Company is not to issue title shall have a basic charge of 200% of the Refinance Closing Settlement Fee.
- B. A Sales Escrow specifying that EnTitle Insurance Company is not to issued title shall have a basic charge of 200% of the Sale Escrow Fee.

Definitions

- I. Full Escrow, includes:
 - A. Open order for Title Commitment
 - B. Order demands and lien payoffs
 - C. Preparation of HUD Settlement Statement
 - D. Document Signing
 - E. Receipt of Loan Documents from Lender
 - F. Preparation and return of closing package to lender pursuant to closing instructions
 - G. Receipt and Disbursement of Funds received from lender, including:
 1. Disbursement of Proceeds to Borrower
 2. Payoff of Liens and Mortgages
 3. Payoff of other debts as instructed by lender (No charge if sent via first-class US Mail – Wire payments require fee of \$20.00 per wire, and overnight mail is charged at actual cost)

- II. Additional Definitions:
 - A. **Accommodation Fee:** Charge for recording of a document at the request of a client that is unrelated to the escrow transaction.
 - B. **Additional Check Charge Fee (over 4 checks):** Charge for each additional check over the first four checks.
 - C. **Document Preparation Fee:** Charge for the preparation of recordable documents (including transfer deeds) that are not prepared by the lender.
 - D. **Holding Open Escrow Fee:** Fee charged in connection with any escrow in which a cancellation is requested by any party to the transaction which is rejected by any other party to the transaction. Fee is charged until parties agree to a mutual, matching instructions for the disbursement of the funds.
 - E. **Home Equity Mortgage Service Fee:** Fee for Home Equity Mortgages shall be \$200.00. Fee shall mean the following services: ordering demands and making payoffs on up to two previous loans and disbursement of proceeds, by either check or wire transfer, up to two payees. Additional checks shall be paid at \$10.00 for each additional check. Ordering and making payoffs on additional loans shall be charged at \$25.00 for each additional loan.
 - F. **Loan Tie-In Fee (First Mortgage):** Fee for completion of escrow for loan obtained concurrently with a sale escrow.

- G. **Loan Tie-In Fee (Mortgage Subsequent to the First):** Fee for completion of escrow for any subsequent mortgage to the first mortgage that is obtained concurrently with a sale escrow.
- H. **Messenger Fee:** Fee for Delivery of documents via personal messenger at the request of any party to the transaction.
- I. **Insufficient Funds Fee:** Fee charged for each check returned by depository institution for insufficient funds.
- J. **Overnight Mailing/Delivery Fee:** Fee charged in connection with each document or set of documents delivered via overnight mail.
- K. **Short Sale Escrow Fee:** In the event the transaction includes the sale of property, which is the subject of a short sale transaction (identified by the fact that the Seller's lender must approve the purchase terms of the transaction, as they are accepting less than the full payment for the balance due), there will be an additional escrow fee of \$250.00 in addition to the basic escrow rate.
- L. **Notary Fee:** Fee charged to have a licensed notary public certify the identity of individuals signing the documents.