



ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

ESCROW RATE FILING FORM

This form must be submitted with all new filings, including those to change previously approved rate filings.

Company / Agency Name Driggs Title Agency, Inc.		Contact Email adamd@driggstitle.com		
Address 14287 N 87th Street, Suite 117		City Scottsdale	State AZ	Zip Code 85260
Type of Filing <input checked="" type="checkbox"/> New Rate Schedule <input type="checkbox"/> Change of Existing Approved Rates		Effective Date 12/01/2011		
Identify rate classification involved in this filing Escrow Rates				

Information included with this filing

- Cover letter including explanation of changes and justification
- Justification – check items
 - Financial Analysis
 - Comparison of Rate of other Escrow Agencies
 - Statistics
 - Experience
 - Other

I, Adam Driggs (*Filer's Name*), being duly sworn, make oath and declare that I have been given authority by Adam Driggs (*Company Officer's Name*) to execute this filing on behalf of Driggs Title Agency, Inc. (*Company Name*), and agree to and represent the following:

That the information contained herein, including exhibits and other information filed attached hereto and made a part hereof, are current, true, accurate, and complete under penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law; that, the jurisdiction(s) to which the rate filing is being submitted may conduct any investigation as to the legitimacy, accuracy and correctness in accordance with all applicable laws and regulations; that, if the above named individual has made a falsehood of a material fact in either the rate filing or in any documentation provided to support the foregoing rate filing, then the above named licensee may be subject to fines, fees, and penalties or other measures accordance with all laws and regulations.

I hereby verify that I am the above named individual, and certify by my printed name below that I have read the conditions stated above and agree to the language as stated.

Adam Driggs

11-21-2011

Please save a copy for your records

Please email the completed rate filing along with supporting documents by creating an account at following the link and selecting Financial Services (financial@azdfi.gov) from the TO: drop down menu:

<https://web1.zixmail.net/s/login?b=azdfi>

FOR DEPARTMENT USE ONLY

(Date Received)

(Analyst)

(Date)

- Approved
- Withdrawn
- Hearing
- Additional Information / Correspondence

Business & Personal Property Rate Schedule:

(Minimum escrow fee \$450.00)

\$ 19,000.00	\$ 450.00
\$ 39,000.00	\$ 550.00
\$ 74,000.00	\$ 650.00
\$149,000.00	\$ 750.00
\$199,000.00	\$ 850.00
\$299,000.00	\$ 950.00
\$399,000.00	\$1,050.00
\$499,000.00	\$1,150.00

**** Plus \$1.25 per \$1,000.00 or fraction over \$499,000.00.**

Escrows not closed within one year are subject to an annual holding account fee up to \$300.00.

For combinations sales, including business and real estate, use the business rate schedule, for the value of the business, and the real property/combination rate schedule for the value of the real estate, plus \$50.00.

(To be used in connection with Commercial Real Estate sales, including a business and/or where personal property is included with the Real Estate).

Value to:	Fee:
\$100,000.00	\$450.00
\$150,000.00	\$500.00
\$200,000.00	\$550.00
\$300,000.00	\$700.00
\$400,000.00	\$800.00
\$500,000.00	\$900.00

For each \$1,000.00 or fraction above \$500,000.00, add \$1.50. Above \$1,000,000.00, by quote. Title fees at the prevailing Driggs Title Agency, Inc., rate schedule. Real Property without title insurance use business and personal property rate schedule.

UCC Search Fees:

Per name searched	
Secretary of State	\$20.00
Maricopa County	\$30.00
Out of County	** By Quote
Note County Searches include tax lien & judgment search.	
Rush fee	\$15.00
Fax fee per page	\$ 1.00
Document fee per page	\$15.00

NOTE: Spouses names included at no additional charge.

Driggs Title Agency, Inc

"Escrow Rate Schedule"

August 31st, 2011

GENERAL RULES RELATIVE TO ESCROW FEES, CHARGES & SPECIAL RATES

A. Definitions

"Escrow" means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest, therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such a person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designed agent or employee of any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended 1988)

"Escrow agent" means any person engaged in the business of accepting escrows. (A.R.S. 6-801, as Amended 1988)

Unless otherwise specified herein, whenever there is a reference to "Escrow Agent" Escrow Agent shall mean Driggs Title Agency, Inc.

"Escrow business" means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801, as Amended 1988)

"Fair Value"

1. When a sale is involved the "Fair Value" means the full amount of the consideration paid to the Seller, including any encumbrances being assumed by the buyer
2. Where a sale is not involved the "Fair Value" shall be the principal amount of the new loan.

B. COMPUTATION OF THE BASIC ESCROW FEE:

- a. The Basic Escrow fee is based on the "Fair Value" of the property as defined above in increments of \$10,000.00, including any fractional percentage thereof or a set flat charge
- b. Whenever any fractional percentage of the "Fair Value" is used, the fee arrived at will be rounded up to the next highest fee increment. For example, if the "Fair Value" is \$147,050.00 the Escrow Service Fee will be based on \$150,000.00

C. MULTIPLE SALES OR EXCHANGES

- a. The Basic escrow fee is calculated on the "Fair Value" of each property being conveyed, even though there may be common parties involved in these multiple or single escrow transactions and/or concurrent recordings.

D. MINIMUM FEES, CHARGES AND SPECIAL RISKS:

- a. The fees herein are minimum charges. Additional charges will be made when unusual conditions are encountered, when special risks are assumed or where special services are provided

E. RATES, FEES AND CHARGES IN EFFECT PRIOR TO FILING

- a. All rates and fees contained herein become effective where approved by the Arizona Department of Financial Institutions or by operation of law.

SCHEDULE OF ESCROW FEES

A. BASIC ESCROW FEE

- a. The minimum charge of 100% of the Basic Escrow Fee shall be based upon the "Fair Value" of the property being conveyed in the escrow transaction. If additional charges are applicable, all such additional charges shall be identified and described separately on the final settlement statement.

B. BASIC ESCROW FEE (SALE AND LOAN FEE):

- a. When conducting a sale and loan escrow simultaneously (including seller carry back situations), covering identical property, the fee for the escrow will be 100% of the Basic Escrow Fee plus \$100.00 escrow fee per loan.

C. BASIC ESCROW FEE (LEASEHOLD)

- a. The minimum charge on the sale of the Leasehold Interest (excepting there from Oil, Gas or Mineral Leases) shall be 100% of the Basic Escrow Fee computed upon the Leasehold policy issued.
- b. The Basic Escrow Fee on an escrow transaction involving the sale of an Oil, Gas or Mineral Lease Estate, shall be as negotiated, based on the services rendered.

SPECIAL RATES AND FEES

A. EMPLOYEE RATE:

- a. This rate applies only to an employee's primary residence.
- b. This rate is available to all employees (with 90 days or more of service) of Driggs Title Agency, Inc.
- c. This rate constitutes a waiver of the escrow fee that would otherwise be charged to the employee.

B. INTEREST BEARING ACCOUNT:

There will be a charge of \$50.00 to any party in a transaction requesting their funds on deposit in escrow to be deposited to an interest bearing account. This fee will cover setting up the interest bearing account.

C. INVESTOR RATE:

- a. This rate is available to a person who in the ordinary course of their business invests in real estate so that it may produce a revenue, income or profit from its employment.
- b. The rate is only applicable to those fees, which are being paid for by the investor.
- c. This rate cannot be applied to any portion of an escrow fee, which is already less than the full fee, a minimum fee or a flat fee.
- d. The escrow fee to an investor shall be 70% of the applicable escrow fee.

D. ADDITIONAL WORK CHARGE FEE:

- a. There will be an additional escrow work charge fee for any additional work over and above the normal processing in an escrow transaction at the rate of \$25 per quarter hour.

E. VOLUME CLIENTS:

- a. Volume Clients are identified as 30 transactions or more a year and may have a written negotiated rate agreement, which will be maintained on file in the corporate office.

F. PURCHASE ESCROW RATE BUNDLED

- a. The Purchase Escrow Rate Bundled shall include any purchase at a "Flat Fee of" the Fair Value at 100% of the Basic Escrow Fee plus \$250 and shall include all wires and all document delivery applicable to the transaction.

G. LOAN ESCROW RATE:

- a. The Loan Escrow Rate shall include any New Financing, Refinance, Construction (Interim) or Permanent Loan Escrow at a "Flat Fee of" \$200.00

H. LOAN ESCROW RATE BUNDLED:

- a. The Loan Escrow Rate Bundled shall include any New Financing, Refinance, Construction (Interim) or Permanent Loan Escrow at a "Flat Fee of" \$299.00 and shall include all wires and all document delivery applicable to the transaction.

I. MOBILE HOME FEE:

- a. An additional Mobile Home Escrow Fee of \$100 will be charged for any escrow transaction which involves a Mobile home that will require an Affidavit of Affixture to be recorded or mobile Home Title(s) to be transferred.

J. DOCUMENT DELIVERY FEE:

- a. There will be a charge of \$25.00 per package when an outside delivery service (i.e. UPS, Airborne, Federal Express, Express Mail, etc.) is used in an escrow transaction

K. RECONVEYANCE TRACKING FEE:

- a. When a lien is paid in full at the close of escrow on a residential dwelling or vacant land and a release is not available for recordation at close, a non-refundable fee of \$75 per lien will be charged for following up and assuring that a lien release is recorded.

L. RECORDING FEE:

- a. The flat filed recording fees are set as follows:
 - i. Refinance/Loan Escrow : \$50.00 per transaction
 - ii. Builder Escrow : \$50.00 per transaction
 - iii. Resale Escrow : \$50.00 per transaction

Exception: Non-Residential Transactions will charge actual recording fees and are exempt from the above-filed flat recording rates.

M. NSF Fee:

- a. For each check that is returned for insufficient funds a fee will be charged of \$25.00 plus cost from the banking institution.

N. STALE DATED CHECK:

- a. Checks not cashed for a period of 180 days or more will be charged a fee of \$25 per month retroactive after the 120th day.

O. OUT OF OFFICE SERVICE FEE:

- a. Out of office service fee will be charged when an escrow officer travels to meet with a borrower/buyer or seller outside of the office at a rate of \$25.00 per quarter hour

P. WIRE FEE:

- a. When a wire is sent out a fee of \$20 will be charged.

ESCROW RATE SCHEDULE FOR ALL COUNTIES (except Apache & Navajo)

	Amount to and Including	Ref/Escrow Base Fee	Purchase Escrow Base Fee Buyer/Seller
	\$30,000.00	\$200.00	\$375.00
	\$35,000.00	\$200.00	\$375.00
	\$40,000.00	\$200.00	\$375.00
	\$45,000.00	\$200.00	\$375.00
	\$50,000.00	\$200.00	\$375.00
	\$55,000.00	\$200.00	\$375.00
	\$60,000.00	\$200.00	\$375.00
	\$65,000.00	\$200.00	\$375.00
	\$70,000.00	\$200.00	\$375.00
	\$75,000.00	\$200.00	\$381.00
	\$80,000.00	\$200.00	\$381.00
	\$85,000.00	\$200.00	\$387.00
	\$90,000.00	\$200.00	\$387.00
	\$95,000.00	\$200.00	\$393.00
	\$100,000.00	\$200.00	\$393.00
	\$105,000.00	\$200.00	\$399.00
	\$110,000.00	\$200.00	\$399.00
	\$115,000.00	\$200.00	\$405.00
	\$120,000.00	\$200.00	\$405.00
	\$125,000.00	\$200.00	\$411.00
	\$130,000.00	\$200.00	\$411.00
	\$135,000.00	\$200.00	\$417.00
	\$140,000.00	\$200.00	\$417.00
	\$145,000.00	\$200.00	\$423.00
	\$150,000.00	\$200.00	\$423.00
	\$155,000.00	\$200.00	\$429.00
	\$160,000.00	\$200.00	\$429.00
	\$165,000.00	\$200.00	\$435.00
	\$170,000.00	\$200.00	\$435.00
	\$175,000.00	\$200.00	\$441.00
	\$180,000.00	\$200.00	\$441.00
	\$185,000.00	\$200.00	\$447.00
	\$190,000.00	\$200.00	\$447.00
	\$195,000.00	\$200.00	\$453.00
	\$200,000.00	\$200.00	\$453.00
	\$205,000.00	\$200.00	\$459.00
	\$210,000.00	\$200.00	\$459.00
	\$215,000.00	\$200.00	\$465.00
	\$220,000.00	\$200.00	\$465.00
	\$225,000.00	\$200.00	\$471.00

\$230,000.00	\$200.00	\$471.00
\$235,000.00	\$200.00	\$477.00
\$240,000.00	\$200.00	\$477.00
\$245,000.00	\$200.00	\$483.00
\$250,000.00	\$200.00	\$483.00
\$255,000.00	\$200.00	\$489.00
\$260,000.00	\$200.00	\$489.00
\$265,000.00	\$200.00	\$495.00
\$270,000.00	\$200.00	\$495.00
\$275,000.00	\$200.00	\$501.00
\$280,000.00	\$200.00	\$501.00
\$285,000.00	\$200.00	\$507.00
\$290,000.00	\$200.00	\$507.00
\$295,000.00	\$200.00	\$513.00
\$300,000.00	\$200.00	\$513.00
\$305,000.00	\$200.00	\$519.00
\$310,000.00	\$200.00	\$519.00
\$315,000.00	\$200.00	\$525.00
\$320,000.00	\$200.00	\$525.00
\$325,000.00	\$200.00	\$531.00
\$330,000.00	\$200.00	\$531.00
\$335,000.00	\$200.00	\$537.00
\$340,000.00	\$200.00	\$537.00
\$345,000.00	\$200.00	\$543.00
\$350,000.00	\$200.00	\$543.00
\$355,000.00	\$200.00	\$549.00
\$360,000.00	\$200.00	\$549.00
\$365,000.00	\$200.00	\$555.00
\$370,000.00	\$200.00	\$555.00
\$375,000.00	\$200.00	\$561.00
\$380,000.00	\$200.00	\$561.00
\$385,000.00	\$200.00	\$567.00
\$390,000.00	\$200.00	\$567.00
\$395,000.00	\$200.00	\$573.00
\$400,000.00	\$200.00	\$573.00
\$405,000.00	\$200.00	\$579.00
\$410,000.00	\$200.00	\$579.00
\$415,000.00	\$200.00	\$585.00
\$420,000.00	\$200.00	\$585.00
\$425,000.00	\$200.00	\$591.00
\$430,000.00	\$200.00	\$591.00
\$435,000.00	\$200.00	\$597.00
\$440,000.00	\$200.00	\$597.00
\$445,000.00	\$200.00	\$603.00

\$450,000.00	\$200.00	\$603.00
\$455,000.00	\$200.00	\$609.00
\$460,000.00	\$200.00	\$609.00
\$465,000.00	\$200.00	\$615.00
\$470,000.00	\$200.00	\$615.00
\$475,000.00	\$200.00	\$621.00
\$480,000.00	\$200.00	\$621.00
\$485,000.00	\$200.00	\$627.00
\$490,000.00	\$200.00	\$627.00
\$495,000.00	\$200.00	\$633.00
\$500,000.00	\$200.00	\$633.00
\$501,000.00	\$200.00	\$633.00
\$502,000.00	\$200.00	\$633.00
\$503,000.00	\$200.00	\$633.00
\$504,000.00	\$200.00	\$633.00
\$505,000.00	\$200.00	\$639.00
\$506,000.00	\$200.00	\$639.00
\$507,000.00	\$200.00	\$639.00
\$508,000.00	\$200.00	\$639.00
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\$513,000.00	\$200.00	\$639.00
\$514,000.00	\$200.00	\$639.00
\$515,000.00	\$200.00	\$645.00
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\$518,000.00	\$200.00	\$645.00
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\$520,000.00	\$200.00	\$645.00
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\$522,000.00	\$200.00	\$645.00
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\$525,000.00	\$200.00	\$651.00
\$526,000.00	\$200.00	\$651.00
\$527,000.00	\$200.00	\$651.00
\$528,000.00	\$200.00	\$651.00
\$529,000.00	\$200.00	\$651.00
\$530,000.00	\$200.00	\$651.00
\$531,000.00	\$200.00	\$651.00
\$532,000.00	\$200.00	\$651.00
\$533,000.00	\$200.00	\$651.00

\$534,000.00	\$200.00	\$651.00
\$535,000.00	\$200.00	\$657.00
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\$543,000.00	\$200.00	\$657.00
\$544,000.00	\$200.00	\$657.00
\$545,000.00	\$200.00	\$663.00
\$546,000.00	\$200.00	\$663.00
\$547,000.00	\$200.00	\$663.00
\$548,000.00	\$200.00	\$663.00
\$549,000.00	\$200.00	\$663.00
\$550,000.00	\$200.00	\$663.00
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\$552,000.00	\$200.00	\$663.00
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\$566,000.00	\$200.00	\$675.00
\$567,000.00	\$200.00	\$675.00
\$568,000.00	\$200.00	\$675.00
\$569,000.00	\$200.00	\$675.00
\$570,000.00	\$200.00	\$675.00
\$571,000.00	\$200.00	\$675.00
\$572,000.00	\$200.00	\$675.00
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\$576,000.00	\$200.00	\$681.00
\$577,000.00	\$200.00	\$681.00

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\$585,000.00	\$200.00	\$687.00
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\$617,000.00	\$200.00	\$705.00
\$618,000.00	\$200.00	\$705.00
\$619,000.00	\$200.00	\$705.00
\$620,000.00	\$200.00	\$705.00
\$621,000.00	\$200.00	\$705.00

\$622,000.00	\$200.00	\$705.00
\$623,000.00	\$200.00	\$705.00
\$624,000.00	\$200.00	\$705.00
\$625,000.00	\$200.00	\$711.00
\$626,000.00	\$200.00	\$711.00
\$627,000.00	\$200.00	\$711.00
\$628,000.00	\$200.00	\$711.00
\$629,000.00	\$200.00	\$711.00
\$630,000.00	\$200.00	\$711.00
\$631,000.00	\$200.00	\$711.00
\$632,000.00	\$200.00	\$711.00
\$633,000.00	\$200.00	\$711.00
\$634,000.00	\$200.00	\$711.00
\$635,000.00	\$200.00	\$717.00
\$636,000.00	\$200.00	\$717.00
\$637,000.00	\$200.00	\$717.00
\$638,000.00	\$200.00	\$717.00
\$639,000.00	\$200.00	\$717.00
\$640,000.00	\$200.00	\$717.00
\$641,000.00	\$200.00	\$717.00
\$642,000.00	\$200.00	\$717.00
\$643,000.00	\$200.00	\$717.00
\$644,000.00	\$200.00	\$717.00
\$645,000.00	\$200.00	\$723.00
\$646,000.00	\$200.00	\$723.00
\$647,000.00	\$200.00	\$723.00
\$648,000.00	\$200.00	\$723.00
\$649,000.00	\$200.00	\$723.00
\$650,000.00	\$200.00	\$723.00
\$651,000.00	\$200.00	\$723.00
\$652,000.00	\$200.00	\$723.00
\$653,000.00	\$200.00	\$723.00
\$654,000.00	\$200.00	\$723.00
\$655,000.00	\$200.00	\$729.00
\$656,000.00	\$200.00	\$729.00
\$657,000.00	\$200.00	\$729.00
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\$661,000.00	\$200.00	\$729.00
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\$663,000.00	\$200.00	\$729.00
\$664,000.00	\$200.00	\$729.00
\$665,000.00	\$200.00	\$735.00

\$666,000.00	\$200.00	\$735.00
\$667,000.00	\$200.00	\$735.00
\$668,000.00	\$200.00	\$735.00
\$669,000.00	\$200.00	\$735.00
\$670,000.00	\$200.00	\$735.00
\$671,000.00	\$200.00	\$735.00
\$672,000.00	\$200.00	\$735.00
\$673,000.00	\$200.00	\$735.00
\$674,000.00	\$200.00	\$735.00
\$675,000.00	\$200.00	\$741.00
\$676,000.00	\$200.00	\$741.00
\$677,000.00	\$200.00	\$741.00
\$678,000.00	\$200.00	\$741.00
\$679,000.00	\$200.00	\$741.00
\$680,000.00	\$200.00	\$741.00
\$681,000.00	\$200.00	\$741.00
\$682,000.00	\$200.00	\$741.00
\$683,000.00	\$200.00	\$741.00
\$684,000.00	\$200.00	\$741.00
\$685,000.00	\$200.00	\$747.00
\$686,000.00	\$200.00	\$747.00
\$687,000.00	\$200.00	\$747.00
\$688,000.00	\$200.00	\$747.00
\$689,000.00	\$200.00	\$747.00
\$690,000.00	\$200.00	\$747.00
\$691,000.00	\$200.00	\$747.00
\$692,000.00	\$200.00	\$747.00
\$693,000.00	\$200.00	\$747.00
\$694,000.00	\$200.00	\$747.00
\$695,000.00	\$200.00	\$753.00
\$696,000.00	\$200.00	\$753.00
\$697,000.00	\$200.00	\$753.00
\$698,000.00	\$200.00	\$753.00
\$699,000.00	\$200.00	\$753.00
\$700,000.00	\$200.00	\$753.00
\$701,000.00	\$200.00	\$753.00
\$702,000.00	\$200.00	\$753.00
\$703,000.00	\$200.00	\$753.00
\$704,000.00	\$200.00	\$753.00
\$705,000.00	\$200.00	\$759.00
\$706,000.00	\$200.00	\$759.00
\$707,000.00	\$200.00	\$759.00
\$708,000.00	\$200.00	\$759.00
\$709,000.00	\$200.00	\$759.00

\$710,000.00	\$200.00	\$759.00
\$711,000.00	\$200.00	\$759.00
\$712,000.00	\$200.00	\$759.00
\$713,000.00	\$200.00	\$759.00
\$714,000.00	\$200.00	\$759.00
\$715,000.00	\$200.00	\$765.00
\$716,000.00	\$200.00	\$765.00
\$717,000.00	\$200.00	\$765.00
\$718,000.00	\$200.00	\$765.00
\$719,000.00	\$200.00	\$765.00
\$720,000.00	\$200.00	\$765.00
\$721,000.00	\$200.00	\$765.00
\$722,000.00	\$200.00	\$765.00
\$723,000.00	\$200.00	\$765.00
\$724,000.00	\$200.00	\$765.00
\$725,000.00	\$200.00	\$771.00
\$726,000.00	\$200.00	\$771.00
\$727,000.00	\$200.00	\$771.00
\$728,000.00	\$200.00	\$771.00
\$729,000.00	\$200.00	\$771.00
\$730,000.00	\$200.00	\$771.00
\$731,000.00	\$200.00	\$771.00
\$732,000.00	\$200.00	\$771.00
\$733,000.00	\$200.00	\$771.00
\$734,000.00	\$200.00	\$771.00
\$735,000.00	\$200.00	\$777.00
\$736,000.00	\$200.00	\$777.00
\$737,000.00	\$200.00	\$777.00
\$738,000.00	\$200.00	\$777.00
\$739,000.00	\$200.00	\$777.00
\$740,000.00	\$200.00	\$777.00
\$741,000.00	\$200.00	\$777.00
\$742,000.00	\$200.00	\$777.00
\$743,000.00	\$200.00	\$777.00
\$744,000.00	\$200.00	\$777.00
\$745,000.00	\$200.00	\$783.00
\$746,000.00	\$200.00	\$783.00
\$747,000.00	\$200.00	\$783.00
\$748,000.00	\$200.00	\$783.00
\$749,000.00	\$200.00	\$783.00
\$750,000.00	\$200.00	\$783.00
\$751,000.00	\$200.00	\$783.00
\$752,000.00	\$200.00	\$783.00
\$753,000.00	\$200.00	\$783.00

\$754,000.00	\$200.00	\$783.00
\$755,000.00	\$200.00	\$789.00
\$756,000.00	\$200.00	\$789.00
\$757,000.00	\$200.00	\$789.00
\$758,000.00	\$200.00	\$789.00
\$759,000.00	\$200.00	\$789.00
\$760,000.00	\$200.00	\$789.00
\$761,000.00	\$200.00	\$789.00
\$762,000.00	\$200.00	\$789.00
\$763,000.00	\$200.00	\$789.00
\$764,000.00	\$200.00	\$789.00
\$765,000.00	\$200.00	\$795.00
\$766,000.00	\$200.00	\$795.00
\$767,000.00	\$200.00	\$795.00
\$768,000.00	\$200.00	\$795.00
\$769,000.00	\$200.00	\$795.00
\$770,000.00	\$200.00	\$795.00
\$771,000.00	\$200.00	\$795.00
\$772,000.00	\$200.00	\$795.00
\$773,000.00	\$200.00	\$795.00
\$774,000.00	\$200.00	\$795.00
\$775,000.00	\$200.00	\$801.00
\$776,000.00	\$200.00	\$801.00
\$777,000.00	\$200.00	\$801.00
\$778,000.00	\$200.00	\$801.00
\$779,000.00	\$200.00	\$801.00
\$780,000.00	\$200.00	\$801.00
\$781,000.00	\$200.00	\$801.00
\$782,000.00	\$200.00	\$801.00
\$783,000.00	\$200.00	\$801.00
\$784,000.00	\$200.00	\$801.00
\$785,000.00	\$200.00	\$807.00
\$786,000.00	\$200.00	\$807.00
\$787,000.00	\$200.00	\$807.00
\$788,000.00	\$200.00	\$807.00
\$789,000.00	\$200.00	\$807.00
\$790,000.00	\$200.00	\$807.00
\$791,000.00	\$200.00	\$807.00
\$792,000.00	\$200.00	\$807.00
\$793,000.00	\$200.00	\$807.00
\$794,000.00	\$200.00	\$807.00
\$795,000.00	\$200.00	\$813.00
\$796,000.00	\$200.00	\$813.00
\$797,000.00	\$200.00	\$813.00

\$798,000.00	\$200.00	\$813.00
\$799,000.00	\$200.00	\$813.00
\$800,000.00	\$200.00	\$813.00
\$801,000.00	\$200.00	\$813.00
\$802,000.00	\$200.00	\$813.00
\$803,000.00	\$200.00	\$813.00
\$804,000.00	\$200.00	\$813.00
\$805,000.00	\$200.00	\$819.00
\$806,000.00	\$200.00	\$819.00
\$807,000.00	\$200.00	\$819.00
\$808,000.00	\$200.00	\$819.00
\$809,000.00	\$200.00	\$819.00
\$810,000.00	\$200.00	\$819.00
\$811,000.00	\$200.00	\$819.00
\$812,000.00	\$200.00	\$819.00
\$813,000.00	\$200.00	\$819.00
\$814,000.00	\$200.00	\$819.00
\$815,000.00	\$200.00	\$825.00
\$816,000.00	\$200.00	\$825.00
\$817,000.00	\$200.00	\$825.00
\$818,000.00	\$200.00	\$825.00
\$819,000.00	\$200.00	\$825.00
\$820,000.00	\$200.00	\$825.00
\$821,000.00	\$200.00	\$825.00
\$822,000.00	\$200.00	\$825.00
\$823,000.00	\$200.00	\$825.00
\$824,000.00	\$200.00	\$825.00
\$825,000.00	\$200.00	\$831.00
\$826,000.00	\$200.00	\$831.00
\$827,000.00	\$200.00	\$831.00
\$828,000.00	\$200.00	\$831.00
\$829,000.00	\$200.00	\$831.00
\$830,000.00	\$200.00	\$831.00
\$831,000.00	\$200.00	\$831.00
\$832,000.00	\$200.00	\$831.00
\$833,000.00	\$200.00	\$831.00
\$834,000.00	\$200.00	\$831.00
\$835,000.00	\$200.00	\$837.00
\$836,000.00	\$200.00	\$837.00
\$837,000.00	\$200.00	\$837.00
\$838,000.00	\$200.00	\$837.00
\$839,000.00	\$200.00	\$837.00
\$840,000.00	\$200.00	\$837.00
\$841,000.00	\$200.00	\$837.00

\$842,000.00	\$200.00	\$837.00
\$843,000.00	\$200.00	\$837.00
\$844,000.00	\$200.00	\$837.00
\$845,000.00	\$200.00	\$843.00
\$846,000.00	\$200.00	\$843.00
\$847,000.00	\$200.00	\$843.00
\$848,000.00	\$200.00	\$843.00
\$849,000.00	\$200.00	\$843.00
\$850,000.00	\$200.00	\$843.00
\$851,000.00	\$200.00	\$843.00
\$852,000.00	\$200.00	\$843.00
\$853,000.00	\$200.00	\$843.00
\$854,000.00	\$200.00	\$843.00
\$855,000.00	\$200.00	\$849.00
\$856,000.00	\$200.00	\$849.00
\$857,000.00	\$200.00	\$849.00
\$858,000.00	\$200.00	\$849.00
\$859,000.00	\$200.00	\$849.00
\$860,000.00	\$200.00	\$849.00
\$861,000.00	\$200.00	\$849.00
\$862,000.00	\$200.00	\$849.00
\$863,000.00	\$200.00	\$849.00
\$864,000.00	\$200.00	\$849.00
\$865,000.00	\$200.00	\$855.00
\$866,000.00	\$200.00	\$855.00
\$867,000.00	\$200.00	\$855.00
\$868,000.00	\$200.00	\$855.00
\$869,000.00	\$200.00	\$855.00
\$870,000.00	\$200.00	\$855.00
\$871,000.00	\$200.00	\$855.00
\$872,000.00	\$200.00	\$855.00
\$873,000.00	\$200.00	\$855.00
\$874,000.00	\$200.00	\$855.00
\$875,000.00	\$200.00	\$861.00
\$876,000.00	\$200.00	\$861.00
\$877,000.00	\$200.00	\$861.00
\$878,000.00	\$200.00	\$861.00
\$879,000.00	\$200.00	\$861.00
\$880,000.00	\$200.00	\$861.00
\$881,000.00	\$200.00	\$861.00
\$882,000.00	\$200.00	\$861.00
\$883,000.00	\$200.00	\$861.00
\$884,000.00	\$200.00	\$861.00
\$885,000.00	\$200.00	\$867.00

\$886,000.00	\$200.00	\$867.00
\$887,000.00	\$200.00	\$867.00
\$888,000.00	\$200.00	\$867.00
\$889,000.00	\$200.00	\$867.00
\$890,000.00	\$200.00	\$867.00
\$891,000.00	\$200.00	\$867.00
\$892,000.00	\$200.00	\$867.00
\$893,000.00	\$200.00	\$867.00
\$894,000.00	\$200.00	\$867.00
\$895,000.00	\$200.00	\$873.00
\$896,000.00	\$200.00	\$873.00
\$897,000.00	\$200.00	\$873.00
\$898,000.00	\$200.00	\$873.00
\$899,000.00	\$200.00	\$873.00
\$900,000.00	\$200.00	\$873.00
\$901,000.00	\$200.00	\$873.00
\$902,000.00	\$200.00	\$873.00
\$903,000.00	\$200.00	\$873.00
\$904,000.00	\$200.00	\$873.00
\$905,000.00	\$200.00	\$879.00
\$906,000.00	\$200.00	\$879.00
\$907,000.00	\$200.00	\$879.00
\$908,000.00	\$200.00	\$879.00
\$909,000.00	\$200.00	\$879.00
\$910,000.00	\$200.00	\$879.00
\$911,000.00	\$200.00	\$879.00
\$912,000.00	\$200.00	\$879.00
\$913,000.00	\$200.00	\$879.00
\$914,000.00	\$200.00	\$879.00
\$915,000.00	\$200.00	\$885.00
\$916,000.00	\$200.00	\$885.00
\$917,000.00	\$200.00	\$885.00
\$918,000.00	\$200.00	\$885.00
\$919,000.00	\$200.00	\$885.00
\$920,000.00	\$200.00	\$885.00
\$921,000.00	\$200.00	\$885.00
\$922,000.00	\$200.00	\$885.00
\$923,000.00	\$200.00	\$885.00
\$924,000.00	\$200.00	\$885.00
\$925,000.00	\$200.00	\$891.00
\$926,000.00	\$200.00	\$891.00
\$927,000.00	\$200.00	\$891.00
\$928,000.00	\$200.00	\$891.00
\$929,000.00	\$200.00	\$891.00

\$930,000.00	\$200.00	\$891.00
\$931,000.00	\$200.00	\$891.00
\$932,000.00	\$200.00	\$891.00
\$933,000.00	\$200.00	\$891.00
\$934,000.00	\$200.00	\$891.00
\$935,000.00	\$200.00	\$897.00
\$936,000.00	\$200.00	\$897.00
\$937,000.00	\$200.00	\$897.00
\$938,000.00	\$200.00	\$897.00
\$939,000.00	\$200.00	\$897.00
\$940,000.00	\$200.00	\$897.00
\$941,000.00	\$200.00	\$897.00
\$942,000.00	\$200.00	\$897.00
\$943,000.00	\$200.00	\$897.00
\$944,000.00	\$200.00	\$897.00
\$945,000.00	\$200.00	\$903.00
\$946,000.00	\$200.00	\$903.00
\$947,000.00	\$200.00	\$903.00
\$948,000.00	\$200.00	\$903.00
\$949,000.00	\$200.00	\$903.00
\$950,000.00	\$200.00	\$903.00
\$951,000.00	\$200.00	\$903.00
\$952,000.00	\$200.00	\$903.00
\$953,000.00	\$200.00	\$903.00
\$954,000.00	\$200.00	\$903.00
\$955,000.00	\$200.00	\$909.00
\$956,000.00	\$200.00	\$909.00
\$957,000.00	\$200.00	\$909.00
\$958,000.00	\$200.00	\$909.00
\$959,000.00	\$200.00	\$909.00
\$960,000.00	\$200.00	\$909.00
\$961,000.00	\$200.00	\$909.00
\$962,000.00	\$200.00	\$909.00
\$963,000.00	\$200.00	\$909.00
\$964,000.00	\$200.00	\$909.00
\$965,000.00	\$200.00	\$915.00
\$966,000.00	\$200.00	\$915.00
\$967,000.00	\$200.00	\$915.00
\$968,000.00	\$200.00	\$915.00
\$969,000.00	\$200.00	\$915.00
\$970,000.00	\$200.00	\$915.00
\$971,000.00	\$200.00	\$915.00
\$972,000.00	\$200.00	\$915.00
\$973,000.00	\$200.00	\$915.00

\$974,000.00	\$200.00	\$915.00
\$975,000.00	\$200.00	\$921.00
\$976,000.00	\$200.00	\$921.00
\$977,000.00	\$200.00	\$921.00
\$978,000.00	\$200.00	\$921.00
\$979,000.00	\$200.00	\$921.00
\$980,000.00	\$200.00	\$921.00
\$981,000.00	\$200.00	\$921.00
\$982,000.00	\$200.00	\$921.00
\$983,000.00	\$200.00	\$921.00
\$984,000.00	\$200.00	\$921.00
\$985,000.00	\$200.00	\$927.00
\$986,000.00	\$200.00	\$927.00
\$987,000.00	\$200.00	\$927.00
\$988,000.00	\$200.00	\$927.00
\$989,000.00	\$200.00	\$927.00
\$990,000.00	\$200.00	\$927.00
\$991,000.00	\$200.00	\$927.00
\$992,000.00	\$200.00	\$927.00
\$993,000.00	\$200.00	\$927.00
\$994,000.00	\$200.00	\$927.00
\$995,000.00	\$200.00	\$933.00
\$996,000.00	\$200.00	\$933.00
\$997,000.00	\$200.00	\$933.00
\$998,000.00	\$200.00	\$933.00
\$999,000.00	\$200.00	\$933.00
\$1,000,000.00	\$200.00	\$933.00

* \$1.55 per \$1,000 after \$1,000,000 on Purchase transactions.

Escrow Rate Chart Navajo & Apache Counties

Sales Price/ Loan Amount	Purchase Escrow Rate Per Side	Refinance Rate	Refinance Bundle Rate
\$ 60,000	140	145	290
\$ 70,000	146	145	290
\$ 80,000	152	145	290
\$ 90,000	158	145	290
\$ 100,000	164	145	290
\$ 110,000	170	145	290
\$ 120,000	176	145	290
\$ 130,000	182	145	290
\$ 140,000	188	145	290
\$ 150,000	194	145	290
\$ 160,000	200	145	290
\$ 170,000	206	145	290
\$ 180,000	212	145	290
\$ 190,000	218	145	290
\$ 200,000	224	145	290
\$ 210,000	230	145	290
\$ 220,000	236	145	290
\$ 230,000	242	145	290
\$ 240,000	248	145	290
\$ 250,000	254	145	290
\$ 260,000	260	145	290
\$ 270,000	266	145	290
\$ 280,000	272	145	290
\$ 290,000	278	145	290
\$ 300,000	284	145	290

Escrow Rate Chart Navajo & Apache Counties

	Sales Price/ Loan Amount	Purchase Escrow Rate Per Side	Refinance Rate	Refinance Bundle Rate
\$	310,000	290	145	290
\$	320,000	296	145	290
\$	330,000	302	145	290
\$	340,000	308	145	290
\$	350,000	314	145	290
\$	360,000	320	145	290
\$	370,000	326	145	290
\$	380,000	332	145	290
\$	390,000	338	145	290
\$	400,000	344	145	290
\$	410,000	350	145	290
\$	420,000	356	145	290
\$	430,000	362	145	290
\$	440,000	368	145	290
\$	450,000	374	145	290
\$	460,000	380	145	290
\$	470,000	386	145	290
\$	480,000	392	145	290
\$	490,000	398	145	290
\$	500,000	404	145	290
\$	510,000	410	145	290
\$	520,000	416	145	290
\$	530,000	422	145	290
\$	540,000	428	145	290
\$	550,000	434	145	290

Escrow Rate Chart Navajo & Apache Counties

	Sales Price/ Loan Amount	Purchase Escrow Rate Per Side	Refinance Rate	Refinance Bundle Rate
\$	560,000	440	145	290
\$	570,000	446	145	290
\$	580,000	452	145	290
\$	590,000	458	145	290
\$	600,000	464	145	290
\$	610,000	470	145	290
\$	620,000	476	145	290
\$	630,000	482	145	290
\$	640,000	488	145	290
\$	650,000	494	145	290
\$	660,000	500	145	290
\$	670,000	506	145	290
\$	680,000	512	145	290
\$	690,000	518	145	290
\$	700,000	524	145	290
\$	710,000	530	145	290
\$	720,000	536	145	290
\$	730,000	542	145	290
\$	740,000	548	145	290
\$	750,000	554	145	290
\$	760,000	560	145	290
\$	770,000	566	145	290
\$	780,000	572	145	290
\$	790,000	578	145	290
\$	800,000	584	145	290

Escrow Rate Chart Navajo & Apache Counties

	Sales Price/ Loan Amount	Purchase Escrow Rate Per Side	Refinance Rate	Refinance Bundle Rate
\$	810,000	590	145	290
\$	820,000	596	145	290
\$	830,000	602	145	290
\$	840,000	608	145	290
\$	850,000	614	145	290
\$	860,000	620	145	290
\$	870,000	626	145	290
\$	880,000	632	145	290
\$	890,000	638	145	290
\$	900,000	644	145	290
\$	910,000	650	145	290
\$	920,000	656	145	290
\$	930,000	662	145	290
\$	940,000	668	145	290
\$	950,000	674	145	290
\$	960,000	680	145	290
\$	970,000	686	145	290
\$	980,000	692	145	290
\$	990,000	698	145	290
\$	1,000,000	704	145	290

* \$6.00 per side per increment of 10,000 hereafter