

EQUITY TITLE AGENCY, INC.

GENERAL RULES-Effective 10/17/11

A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instrument or evidence of title or possession to real or personal property or other thing of value 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 a person upon the contingent happening or non-happening of a specified event or performance or non-performance prescribed act, when it is then to be delivered by such, person, grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or a designated agent or employee or any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as amended.)

B. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. Where a sale is not involved, the fair value shall be determined from all available information, i.e., unpaid principal balances of the Mortgages and/or contracts to which the property is subject.

C. COMPUTATION OF BASIC RATE

See Appendix "A" for Basic Rate.

D. ADDITIONAL CHARGES

The charges set forth herein are additional charges. Any additional charges will be made when unusual conditions are encountered in the escrow or when special risks are assumed, or when special services are provided. Those additional charges not specifically scheduled require the consent in writing in advance of each person or entity obligated to pay all or any part thereof.

E. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Charge applicable (Section A101) on each separate sale, seller or exchanger involved.

The applicable charge applies on the amount of each individual sale or exchange even though there may be one common purchaser, and the sales or exchanges are handled concurrently, and one or more separate escrows is involved.

F. RATES AND CHARAGES IN EFFECT PRIOR TO FILING

All rates contained herein become effective when approved by the Superintendent of Banks or by operation of law.

G. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

Basic Charge applicable (Section E101) based upon the interest covered and/or the purchase price of the fair value thereof, whichever is the higher.

EQUITY TITLE AGENCY, INC.

CHAPTER 1

ESCROW

A101. SALES – Basic Charge

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in the escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate applicable.

A102. LOAN – Basic Charge

- A. In a loan transaction where the real property concerned is residential in nature and is situated in Maricopa County, Arizona
- B. Bulk Loan Escrows shall be quoted based on volume of business and escrow procedures utilized to process said escrows. In no event less than \$175.00.
- C. In loan transactions, which do not involve the refinance of existing loan, refer to Section A309. In loan transactions, which do involve the refinance of an existing loan on a property, see Section A305 for fee.

A103. LOAN CONCURRENT WITH A SALES ESCROW – Basic Charge (Rev. 1/1/10)

When a loan escrow is handled concurrently with a sale, the charge shall be \$150.00 per loan plus 100% of the Basic Escrow Rate for a Sale Escrow.

A104. LEASEHOLD – Basic Charge

SUMMARY ACCOUNT:

In leasehold escrow transactions other than Oil, Gas, Mineral or Geothermal leases, the minimum escrow rate shall be a sum equal to One Hundred Fifty Percent (150%) of the applicable Basic Escrow Rate.

FORMULA: 150% of Basic Escrow Rate = Charge

CHAPTER II

SPECIAL RATES AND CREDITS

A201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer or sub-divider customarily engage in such business for the units to be developed and the amount of the adjustment to the charge is dependent upon the number of units. When Section 402 of the Title Manual is applied, 100% of the Basic Escrow Rate will apply and no discounts will be applied. Minimum charge is \$250.00.

- A. A sub-divider, builder or developer customarily engage in such residential business shall be charged, for purchase and sale transactions and in combination with related loan transactions, a rate dependent upon the number of units or lots developed and/or proposed to be developed. The rate structure for such sub-divider/builder/developer is based upon the Basic Rate as set forth in Schedule I and calculated as follows:

Number of Units	Charge
1-15 Units	70% of Basic Escrow Rate
15-30 Units	60% of Basic Escrow Rate
31-70 Units	50% of Basic Escrow Rate
71-200 Units	40% of Basic Escrow Rate
201-300 Units	30% of Basic Escrow Rate
301 or more Units	20% of Basic Escrow Rate
minimum charge being \$25.00	

- B. A residential sub-divider, builder or developer customarily engaged in such business other than which is described in Subsection A above, shall be charged at the rate of 75% of the Basic Escrow Rate in all other transactions.
- C. An additional rate shall be charged for construction loan escrows where the lender required and Equity Title Agency, Inc. agrees to provide additional services, such as obtaining lien waivers and architectural approval, equal to a minimum of one-half (1/2) of one percent (1%) of the amount of the loan and based on written quotation agreed to in writing by the customer in advance of performing such escrow services.

A202. BROKERS AND INVESTORS RATE – Residential

This Basic Charge of 70% of the applicable rate is available to any licensed real estate broker or salesman, mortgage broker, or any other individual, group of individuals, or entities customarily involved in real estate investments, acting as a principal and not in an agency capacity.

FORMULA: 70% of Basic Escrow Rate = Charge

A203: COMMERCIAL/INDUSTRIAL: SUB-DIVIDER, DEVELOPER, INVESTOR TRANSACTIONS

SUMMARY ACCOUNT:

- A. A sub-divider, builder, developer or investor customarily engaged in such Commercial/ Industrial business shall be charged at the rate of 70% of the Basic Escrow Rate as set forth in Schedule I, but in no event shall the fee be less than \$150.00.
- B. When this type of escrow transaction is conducted in combination with a loan transaction, the escrow rate shall be the applicable rate as determined above plus the sum of Seventy-Five Dollars (\$75.00).

FORMULA: 70% of Basic Escrow Rate = Charge

A204: EMPLOYEE RATES

SUMMARY ACCOUNT:

Employees of any title insurer or title insurance agency (including employees who have retired under normal retirement procedures, including retirement on account of illness and early retirement based on the employer's policies as to retirement), shall be charged an escrow rate equal to seventy-five percent (75%) of the applicable basic escrow rate for escrow services performed in connection with the financing, refinancing, and sale or purchase of their primary single or two family, owner-occupied residence, and confined to those escrow fees and charges which the employee would be expected to pay by established custom or contractual obligation as one of the parties to the transaction. Employees of Equity Title Agency, Inc. shall receive complimentary escrow service in connection with the purchase, sale and loan escrow transactions for their primary owner-occupied residence.

FORMULA: 75% of Basic Escrow Rate = Charge

A205. AFFILIATED BUSINESS/RELOCATION RATE (8/1/10)

This rate applies to relocation and other transactions referred by affiliated companies wherein Equity is required to meet performance and reporting requirements. The Escrow Fee on these transactions shall be increased by \$30.00 on the relocation or affiliated referral side only.

A206. GOVERNMENTAL BODIES AND AGENCIES

SUMMARY ACCOUNT:

Federal, state and local governments and their respective agencies or Municipal Corporations dealing with the sale or acquisition of real properties, shall be charged an Escrow Rate which is negotiated between the parties or which is submitted in the form of a bid in the event bids for escrow services are required by virtue of the nature of the transaction. In no event shall the escrow rate quoted to governmental bodies and agencies be less than 50% nor greater than 150% of the otherwise applicable rate.

A207. PRESALE ESCROW RATE 3/07

This rate applies to escrows opened on single family residences during the listing period. When a Pre-sale Agreement authorizing the optional issuance of a Title Commitment is signed by the Seller or listing agent the Escrow rate shall be 50% of the customary rate based upon the sale price at closing. No other discounts may apply and the Discounted rate shall apply to both the Buyer and Seller side. This rate is available in Maricopa County and Pinal County.

A208. BULK PROPERTY/AUCTION RATE 10/07

This rate applies to multiple properties packaged for sale at auction by one or more lenders, brokers or owners. This rate will include applicable fees for normal escrow services, document filing/recording and document delivery. This fee may be split between the parties as directed by agreement. Additional fees will be charged consistent with other areas of the Company's rate filing for additional services or work as authorized by the customer(s). The Bulk Property/Auction Rate Escrow Fee shall be \$900.00 per property/escrow.

A209. REO ESCROW FEE (Added 9/09)

When the seller of a property is a lender or asset manager selling the property as an REO pursuant to a foreclosure, an additional \$100.00 will be added to the escrow fee and split between the parties.

EQUITY TITLE ESCROW RATES

Liability up to	Escrow Rates	Liability up to	Escrow Rates	Liability up to	Escrow Rates
100,000	620.00	400,000	970.00	700,000	1,270.00
105,000	680.00	405,000	975.00	705,000	1,275.00
110,000	680.00	410,000	980.00	710,000	1,280.00
115,000	690.00	415,000	985.00	715,000	1,285.00
120,000	690.00	420,000	990.00	720,000	1,290.00
125,000	700.00	425,000	995.00	725,000	1,295.00
130,000	700.00	430,000	1,000.00	730,000	1,300.00
135,000	710.00	435,000	1,005.00	735,000	1,305.00
140,000	710.00	440,000	1,010.00	740,000	1,310.00
145,000	720.00	445,000	1,015.00	745,000	1,315.00
150,000	720.00	450,000	1,020.00	750,000	1,320.00
155,000	730.00	455,000	1,025.00	755,000	1,325.00
160,000	730.00	460,000	1,030.00	760,000	1,330.00
165,000	740.00	465,000	1,035.00	765,000	1,335.00
170,000	740.00	470,000	1,040.00	770,000	1,340.00
175,000	750.00	475,000	1,045.00	775,000	1,345.00
180,000	750.00	480,000	1,050.00	780,000	1,350.00
185,000	760.00	485,000	1,055.00	785,000	1,355.00
190,000	760.00	490,000	1,060.00	790,000	1,360.00
195,000	770.00	495,000	1,065.00	795,000	1,365.00
200,000	770.00	500,000	1,070.00	800,000	1,370.00
205,000	780.00	505,000	1,075.00	805,000	1,375.00
210,000	780.00	510,000	1,080.00	810,000	1,380.00
215,000	790.00	515,000	1,085.00	815,000	1,385.00
220,000	790.00	520,000	1,090.00	820,000	1,390.00
225,000	800.00	525,000	1,095.00	825,000	1,395.00
230,000	800.00	530,000	1,100.00	830,000	1,400.00
235,000	810.00	535,000	1,105.00	835,000	1,405.00
240,000	810.00	540,000	1,110.00	840,000	1,410.00
245,000	820.00	545,000	1,115.00	845,000	1,415.00
250,000	820.00	550,000	1,120.00	850,000	1,420.00
255,000	830.00	555,000	1,125.00	855,000	1,425.00
260,000	830.00	560,000	1,130.00	860,000	1,430.00
265,000	840.00	565,000	1,135.00	865,000	1,435.00
270,000	840.00	570,000	1,140.00	870,000	1,440.00
275,000	850.00	575,000	1,145.00	875,000	1,445.00
280,000	850.00	580,000	1,150.00	880,000	1,450.00
285,000	860.00	585,000	1,155.00	885,000	1,455.00

290,000	860.00	590,000	1,160.00	890,000	1,460.00
295,000	870.00	595,000	1,165.00	895,000	1,465.00
300,000	870.00	600,000	1,170.00	900,000	1,470.00
305,000	875.00	605,000	1,175.00	905,000	1,475.00
310,000	880.00	610,000	1,180.00	910,000	1,480.00
315,000	885.00	615,000	1,185.00	915,000	1,485.00
320,000	890.00	620,000	1,190.00	920,000	1,490.00
325,000	895.00	625,000	1,195.00	925,000	1,495.00
330,000	900.00	630,000	1,200.00	930,000	1,500.00
335,000	905.00	635,000	1,205.00	935,000	1,505.00
340,000	910.00	640,000	1,210.00	940,000	1,510.00
345,000	915.00	645,000	1,215.00	945,000	1,515.00
350,000	920.00	650,000	1,220.00	950,000	1,520.00
355,000	925.00	655,000	1,225.00	955,000	1,525.00
360,000	930.00	660,000	1,230.00	960,000	1,530.00
365,000	935.00	665,000	1,235.00	965,000	1,535.00
370,000	940.00	670,000	1,240.00	970,000	1,540.00
375,000	945.00	675,000	1,245.00	975,000	1,545.00
380,000	950.00	680,000	1,250.00	980,000	1,550.00
385,000	955.00	685,000	1,255.00	985,000	1,555.00
390,000	960.00	690,000	1,260.00	990,000	1,560.00
395,000	965.00	695,000	1,265.00	995,000	1,565.00
				1,000,000	1,570.00

Over \$1,000,000, add \$3 per \$5,000

EXPLANATIONS

When conducting a sale and a loan escrow simultaneously, covering identical property, our fee for escrow service will be the filed escrow rate plus \$150.00 per loan.

CHAPTER III

MISCELLANEOUS SERVICES

A301. INTEREST BEARING ACCOUNTS – Basic Charge

In connection with an escrow, all funds in escrow may be placed in an interest bearing account upon the written request of all parties to the escrow. The funds will be placed in an account with the banking/savings institution chosen by said parties for a charge per account of \$50. The charge is for opening, servicing and closing out the account.

FORMULA: \$50 = Charge

A302. FUNDS MAINTENANCE FEE

When funds in the amount of \$25.00 or less remain in an escrow subsequent to the closing thereof, and said funds are unclaimed for a period of 90day or more, there shall be a charge of \$25.00, up to the amount held for maintenance of said funds.

FORMULA: \$25 = Charge

A303. PROCESSING SERVICE CHARGES (AMD 1/09)

When services requiring additional work are provided, a processing fee will be charged. The following fees have been established for those services as follows:

Document Delivery Fee-if service provided, per transaction	\$100 Split ½ & ½
Document Delivery Fee-Refinance per transaction	\$75
Wire Transfer Processing Fee-Outgoing only	\$30
Non-Refundable Payoff Tracking and Processing Fee	\$75
Affidavit of Affixture filing	\$100-\$300
Email Loan Document Fee (per loan)	\$75
Short Sale Processing Escrow Fee* (1/09)	\$150
*(To be added to Seller's side of Escrow Fees)	

A304. ABBREVIATED ESCROWS

- A. An abbreviated escrow may be provided if a transaction involved the following escrow duties for a charge of \$125.00:
 - 1. Receipt and disbursement of funds and/or
 - 2. Acceptance and Recordation of documents

- B. A \$100 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$225.00.

- C. A \$25 charge for ordering payoffs. If combined with those services shown above in paragraph "A", the combined charge will be \$150.00.

- D. The escrow fee for time-share transaction will be \$50.00

FORMULA:

- A. \$ 125 = Charge
- B. \$ 100 = Charge or A + B = Charge
- C. \$ 25 = Charge or A + C = Charge
- D. \$ 50 = Charge

A305. REFINANCE/REVAMP RATE (see #A310 when no loan payoff occurs)

When the purpose of the transaction is replacing or revamping a loan, the minimum charge shall be \$200.

FORMULA:	Up to \$199,999	\$200.00
	\$200,000 to \$350,000	\$250.00
	\$350,001 to \$499,999	\$300.00
	\$500,000 to \$999,999	\$450.00
	\$1,000,000 and up	\$600.00

If procurement of Subordination Agreement is required, the base escrow fee will be \$350.00 and \$150. will be added to each subsequent price level stated above.

A306. Volume Lender Bundled Refinance Rate: (Amd 5/09)

When a Lender anticipates opening 50 or more transactions per year, the applicable rate will be a bundled rate of \$350.00 This fee will include all Deed of Trust recordings, e-mailed loan documents, reconveyance tracking, document delivery and wires for payoffs.

A307. Added 5/07 NEGOTIATED RATE FOR SPECIALIZED SERVICES

SUMMARY ACCOUNT:

In certain situations we are asked to provide Escrow Closing Services for which there is no clearly defined rate filing or for which the service is subject to bidding. The negotiated rate shall apply to Builders, Developers, Lenders, Commercial Customers and other transactions involving multiple properties or specialized requirements when, in the estimation of the Company, the scheduled fee is inconsistent with the costs, labor and administrative attention required. Any Negotiated Rate will be agreed to in writing and a copy of said agreement maintained in the escrow file.

Calculation:

Negotiated Rate = Minimum of \$200.00 to no more than 1.5 times the applicable escrow rate.

A308. LANDSCAPE LIMITED CLOSING FEE

When performing limited closing services on FNMA refinance transactions for lenders referred by Equity affiliate title company the escrow fee shall be \$600.00

A309. ADDITIONAL MISCELLANEOUS ESCROW SERVICES AND EXPENSES

SUMMARY ACCOUNT:

Because of the wide variation of services performed, it is impractical to establish rates for each type of transaction that may require escrow services. For transaction categories and services not included in this rate filing, Equity Title Agency, Inc., will, upon request, establish and provide a quotation of proposed rates based on an evaluation of the work and level of responsibility involved and the amount of money or value of property to be held in escrow.

This type of escrow service includes, but is not limited to, such services as (1) the receipt of funds and written instructions from the primary holder of the escrow and from a lender whose loan is to be insured, (2) the disbursement of such funds for the elimination of matters affecting title, and (3) accommodation signing, but only to the extent authorized under such instructions. The above list, although not exhaustive, is illustrative of such factors needed in establishing the service to be provided and the charges therein. The maximum escrow fee for Sub-escrow services shall not exceed seventy-five percent (75%) of the Basic Escrow rate as determined by the amount involved in the Sub-escrow transaction

A310 NON-TRANSFER NEW LOAN

This rate shall apply to owners of unencumbered properties when obtaining new financing when no transfer of title is involved. The basic escrow charge shall be a flat fee of \$250.00. All other applicable fees still apply.

CHAPTER IV Amd. 1/09

OTHER ESCROW, ACCOUNT SERVICING AND SUBDIVISION TRUST RATES

The following charges are the rates applicable for accounting and other services rendered in connection with an escrow pursuant to the instructions of the parties thereto.

1.	Return Item (checks received not paid, each)		\$ 25.00
2.	Check replacement fee (lost check)		\$ 25.00
3.	Re-conveyance Tracking Fee		\$ 75.00
4.	Additional Work Charges (per hour or any part of an hour)		\$ 75.00
5.	Additional escrow check fee over 5 per transaction per customer (fee per check)		\$ 5.00
6.	Holdback Fee up to \$5,000		\$ 50.00
	\$5,000 to \$20,000		\$100.00
	\$20,000 plus		\$200.00
7.	File Retrieval Fee		\$ 25.00
8.	Non-escrow/Title Only Recording Fee	Sale	\$ 50.00
		Refinance	\$ 35.00
9.	Inspection Fee (3/06)		\$100.00
10.	Recording Fee-Non Commercial-Non-Title Only	Per Document	\$ 20.00
11.	Commercial Recording Fee-Per Side each to Buyer and Seller (4/07)		\$100.00
12.	1031 Tax Deferred Exchange Document Fee (5/07)		\$ 75.00
13.	Stale Dated Check Fee (1/09)		\$ 50.00
14.	Escheat Account Administration Fee (for all deposits into Escheat Account) (1/09)		\$ 50.00
15.	Escheat Account Recovery Fee (for all disbursements from Escheat Account) (1/09)		\$ 50.00