

**Grand Canyon Title Agency, Inc.**

**Basic Escrow Rates**

Transaction Amounts <u>To</u>	<u>Rate</u>
100,000 Inclusive Or Less	425.00
<u>From</u>	<u>Add per 5,000 of Transaction Amount</u>
100,001 to 500,000 Inclusive	6.00
500,001 to 1,000,000 Inclusive	5.00
1,000,001 And over	3.50

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## **Grand Canyon Title Agency, Inc.**

### **Escrow General Rules**

- A. DEFINITION OF ESCROW – Escrow means any transaction wherein any properties, money, written instrument or evidence of title or possession to real or personal property or other things 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 otherwise not having right, title, or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or not delivered by person upon the contingent of 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 of any of them. (A.R.S. 6-801, as Amended).
- B. COMPUTATION FROM BASIC RATE
1. The rates shall always be applied on fair value as defined in D. below in multiples of \$5,000 including any fraction thereof.
  2. Whenever percentage of the basic escrow rate are used herein, the charge arrived at from use of this percentage shall be rounded up to the nearest dollar.
- C. EMPLOYEE RATES – Zero percent (0%) of the applicable escrow rate shall be charged to an employee of Grand Canyon Title Agency, Inc, an employee of a title parent, or subsidiary of this company (including employees on approved retirement) for escrow services performed in connection with the financing, refinancing, sale or purchase of the employees bona fide principal residence. Such rates are authorized only in connection with these costs which the employee would be obligated to pay by established custom, as party to the transaction. Please contact Admin for approval before opening escrow.
- D. 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, .e., amount of encumbrances, assessed value, etc. In no event shall it be less than the sum of the unpaid balances of the liens and/or contracts to which the property is subject.

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- E. SPECIAL SERVICES – When unusual conditions are encountered in the escrow or when special services are provided, an additional charge will be made at a rate of \$50.00 per hour for residential properties and \$100.00 per hour for Commercial Properties, with a minimum of one (1) hour, upon written consent of each person or entity obligated to pay all or any part thereof. Whenever special services for residential properties exceed one (1) hour, fees will be charged in increments of quarter hours at the rate of \$12.50. Whenever special services for commercial properties exceed one (1) hour, fees will be charged in increments of quarter hours at the rate of \$25.00. Whenever this special service rate is used, the time will be rounded up to the nearest one-quarter (1/4) hour.
- F. RATES AND CHARGES IN EFFECT PRIOR TO FILING – All rates contained herein become effective when approved by the Superintendent of Financial Institutions or by the operation of law.
- G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS) – basic Rate charge applicable (Section 101) on each separate sale, seller or Exchanger involved.
- H. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPARATELY FROM REMAINING INTEREST) – Basic charge applicable (Section 101) based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.
- I. VOLUME CLIENTS - Volume Clients are identified as 20 transactions or more a year and may have a written negotiated rate agreement, which will be maintained on file in the corporate office.
- 101 BASIC CHARGE (RESIDENTIAL SALE)  
Summary Account:
- A. The charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Rate if applicable.

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### 102 BASIC CHARGE (RESIDENTIAL LOAN)

#### Summary Account:

- A. If no transfer of title is involved, the escrow will qualify under Section 105.
- B. If concurrently with sale escrow for the additional full value of the land and improvements a loan tie-in fee of \$75.00 will be charged. This fee will be paid one half (½) by the buyer and one half (½) by the seller. No discounts will be applied to this fee.
- C. If a lender requests additional services for a construction loan such as lien waivers, architectural approval, etc., the escrow charge shall be one half (1/2) of 1% of the amount of the loan.
- D. A Fee of \$75.00 per loan will be charged for any loans over one (1) included in the escrow transaction. This will be charged to the buyer/borrower.

### 103 BASIC CHARGE (LEASEHOLD)

#### Summary Account:

- A. The leasehold Escrow Rate (other than Oil, Gas or Mineral Leases) shall be 100% of the Basic Escrow Rate based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

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104 BASIC CHARGE (SUBDIVISION)

Summary Account:

A. SUBDIVIDERS AND BUILDERS RATES

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business for the units to be developed. (This rate should be applicable only to those rates available under Section 101 and 102A.)

1 – 45 Units	70% of Basic Rate
46 - 400 Units	60% of Basic Rate
401 – 1,000 Units	55% of Basic Rate
1,001 – 1,999 Units	50% of Basic Rate
1,200 or more Units	30% of Basic Rate

\* Said rate not to be less than \$50.00

B. BROKERS AND INVESTORS RATES

This rate is available to any licensed real estate broker or salesman, mortgage broker, mortgage banker or any other individual, group of individuals or entities customarily involved in real estate investments. (This rate should be applicable only to those rates available under Section 101, 102A and 107A.)

Basic Charge: 70% of applicable rate

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### 105 BASIC CHARGE (REFINANCE / REVAMP /NEW FINANCING WITH NO TRANSFER OF TITLE – (RESIDENTIAL)

#### Summary Account:

- A. An All Inclusive Escrow Fee will be provided for the basic charge of \$300.00 per escrow. This amount includes the escrow fee, wire fee(s), e-doc fee, courier/overnight delivery fee(s), Reconveyance Tracking fee, and the paperless transaction fee.
1. The basic charge applies to 1<sup>st</sup> loans only. Any fees related to secondary financing shall be charged separately.
  2. The borrower on the new Deed of Trust shall be the same as the borrower on the existing Deed of Trust that is being paid off through escrow.
  3. The new loan is on substantially the same property as the existing loan.
  4. If the property is free and clear, the borrower must be the owner of record as shown on the original title report. The property may not be transferred through or during the escrow.
  5. The basic charge is given for the sole purpose of revamping or replacing an insured loan or for financing with no transfer of title.
- B. Services performed within the escrow will consist of the following:
1. The receipt of funds and written instructions from the escrow holder and from a lender whose loan will be insured and where the lender prepares the loan documents.
  2. The disbursements of such funds for the elimination of matters affecting title and/or establishing credit worthiness but only to the extent authorized under such instructions.
  3. In the event of unusual conditions or circumstances, additional charges may be applicable as per this rate schedule

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- C. An All Inclusive Fee of \$140.00 per loan will be charged for any loans over one (1) included in the escrow transaction. This fee will include e-doc fee, courier/overnight mail fee and wire fee(s). This fee will be charged to the borrower.

106 BASIC CHARGE (COMMERCIAL SALE)

Summary Account:

- A. This rate is available on vacant or improved commercial property and will include unlimited outgoing wire transfers, unlimited payoff tracking and processing fees and e-doc fees. If additional services are requested or required, the additional fees for these services will be charged as set forth in this manual, to the party who has requested the service or to the party that will benefit from the service.

Up to \$1,500,000	70% of the Basic Rate
1,500,001 - 5,000,000	65% of the Basic Rate
5,000,001 – 15,000,000	60% of the Basic Rate
15,000,001 – 25,000,000	55% of the Basic Rate
25,000,001 – 55,000,000	50% of the Basic Rate
55,000,001 and above	45% of the Basic Rate

107 BASIC CHARGE (REFINANCE / REVAMP /NEW FINANCING WITH NO TRANSFER OF TITLE – (COMMERCIAL)

- A. The following flat rate escrow fee will be offered on all Commercial refinances. This fee will be based on the amount of the new loan. This rate does not include any fees for additional services. If additional services are requested or required, the additional fees for these services will be charged as set forth in this manual. The basic charge is given for the sole purpose of revamping or replacing an insured loan.

Up to \$500,000.00	\$425.00
500,001.00 – 1,000,000.00	\$750.00
1,000,001.00 – 3,000,000.00	\$1,000.00
Over \$3,000,001.00	\$1,500.00

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- 108 BASIC CHARGE (INTEREST BEARING ACCOUNTS) – 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 of \$25.00 per account with the maximum not exceeding \$50.00. The charge is for opening, servicing and closing out the account.
- 109 BASIC CHARGE (GOVERNMENTAL ENTITIES INCLUDING FEDERAL, STATE, COUNTY AND LOCAL AGENCIES) – separate escrow service contracts may be entered into with federal, state, county or local government agencies for charges as agreed upon by and between the Company and the government agency. On individual transactions, said charges shall not be less than 50% of the applicable rate nor exceed 200% of the applicable rate. The above rates are based upon difficulty of the escrow(s) and the volume of transactions. A fixed price may also be bid for government contracts. The minimum fixed price shall not be less than \$200.00 nor exceed \$1,000.00 per transaction. The above rates are based upon difficulty of the escrow(s) and the volume of the transactions.
- 110 CORPORATE RELOCATION RATE  
Summary Account: - Rates under this section shall apply to transactions involving the purchase or resale of an employee's home due to the relocation of the employee. The escrow charge shall be 70% of the Basic Escrow Rate.
- 111 FIRST RESPONDER, MILITARY AND TEACHER RATE  
Summary Account:
- This rate is available to all teachers, firefighter's, police officer's employed by the state of Arizona or any city within the state of Arizona and active duty Military. Evidence of employment must be provided and retained in the escrow file.
- 70% of the Basic Rate

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## Grand Canyon Title Agency, Inc.

112 NON-PROFIT ORGANIZATION RATE

Summary Account:

A. The following rate is applicable to any church, charitable or like eleemosynary non-profit organization; provided however, said church or charitable organization is duly recognized as such by the United States Department of the Treasury, Internal Revenue Service, and Satisfactory evidence of such recognition is submitted to and accepted by the company.

B. The reduction of fees shall be limited to those improved parcels which are utilized as church buildings or schools affiliated with the church. In the case of non-profit charitable organizations, the discount shall apply to structures currently utilized for the purposes and activities for which such entities were intended.

C. The reduction in fees shall be limited to those fees that would ordinarily be paid by such church or non-profit organization, and shall NOT be made available to any party, either grantor or grantee, lender or borrower, who does not qualify as a recognized church or non-profit organization as described hereinabove, even if they are a party to such transaction.

The escrow charge shall be as follows and split equally between Buyer and Seller:

\$400.00 up to \$150,000.00 sales price  
\$450.00 - \$150,000.00 to \$250,000.00  
\$500.00 - \$250,000.00 to \$350,000.00

For every additional \$100,000.00 in sales price over \$350,000.00, an additional \$50.00 will be charged.

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113 ALL INCLUSIVE SHORT SALE ESCROW FEE

Summary Account:

An All Inclusive Escrow Fee will be provided for any Short Sale transaction. The rates will be calculated as follows:

\$1,000.00-\$1,000,000.00 - Basic Escrow Rate plus \$583.00. This fee includes all wire fees, delivery fees, recon tracking, recording fee, paperless transaction fee and e-doc fee.

\$1,000,001.00 and above – Basic Escrow Rate plus \$483.00. This fee includes all wire fees, delivery fees, recording fee, paperless transaction fee and e-doc fee.

No additional discounts will be provided with this rate.

114 LOYALTY RATE – This rate is available when Grand Canyon Title was the last company to provide escrow services and issue title insurance from one of its underwriters insuring the current owner within the prior 2 - 5 years on a residential property of a vacant or improved parcel, which is or will be used for a one to four family residence, condominium, townhouse or other similar property and will be calculated as follows:

0-2 years	60% of Basic Rate
Over 2 years and up to 5 years	65% of Basic Rate

115 COMMERCIAL ABBREVIATED ESCROW RATE

Summary Account - An abbreviated escrow of \$300.00 will be provided when the following services are provided in conjunction with the issuance of a title insurance product.

1. Receipt and disbursement of funds
2. Acceptance of Documents for recordation

The rate does not include recording service fees due to the County Recorder set forth herein.

If additional services are requested or required, the Commercial hourly rate will be charged as set forth herein.

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## Grand Canyon Title Agency, Inc.

116 SENIOR CITIZENS RATE

This rate is available to all persons 65 years of age or older on or before the close of escrow. Any person requesting this rate must present proof of age which will be retained in the file.

80% of basic escrow rate

201 BASIC SERVICING CHARGES

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

SET UP FEES (Paid at the time of set up only)

In House Set Up Fee (Standard Straight Note)	\$ 80.00
Outside Set Up Fee (Standard Straight Note)	\$175.00
Impound Account (due I addition to above; up to 3 items)	\$150.00
Set Up Fee for Loans over \$1 Million	\$250.00
Lease Contracts (with purchase contracts only)	\$150.00
Concurrent Payments (in addition to above)	\$ 50.00
Accounts with Delay Funding Loans, Partial Releases, Adjustable Interest, Wraps, 11 or more Multiple Beneficiaries (Each in addition to above)	Each \$100.00

ACCOUNT SERVICING FEES: (Paid per schedule of payment) Annual Rate

Annual Fee (minimum) (\$10.00 per month)	\$120.00
Impound Accounts (In addition to above for One Tax One Ins.)	\$120.00
Additional Impound Items (\$5.00 each)	\$ 60.00
Additional Payees (\$5.00 per month)	\$ 60.00
Special Handling Fee (Default Interest Calculations, Daily and/or Late Charges, Special Interest Adjustments and/or Disbursements)	\$ 60.00

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### ADDITIONAL SPECIAL SERVICE FEES

Termination/Withdrawal/Close out Fee	\$ 75.00
Dormant Account Fee (minimum-annual)	\$ 50.00
Assumption, Status and Payoff Statements	\$100.00
Rush Statement Fee (same day) (in addition to above)	\$ 25.00
Assumption of Payor, Trustor	\$100.00
Assignment of Payee, Beneficial Interest/Seller-Agreement For Sale	\$100.00
Modification of Terms	\$100.00
Extension of All Due Date only	\$ 50.00
Full Reconveyance Fee	\$100.00
Partial Reconveyance Fee	\$100.00
Add & Demand Fee (Taxes, Insurance, Assessment)	\$100.00
Notice Requiring Strict Performance	\$ 75.00
Notice of Intent of Forfeit & Completion of Forfeiture, if applicable 1% of unpaid balance or (whichever is greater)	\$150.00
Recording Fee (each document)	\$ 20.00
Returned Check Fee (plus applicable bank fee in addition)	\$ 25.00
Reinstatement Fee (Foreclosure, Forfeiture)	\$ 75.00
Savings Account (set up)	\$ 25.00
Demand Notice (requested by Payee, Charge to Payor)	\$ 25.00
Verification of Mortgage Statements	\$ 15.00
Wire Transfer Fee	\$ 12.00
Amortization Schedule	\$ 10.00
Update Fee(Each payment paid outside of servicing) Payor Charge	\$ 10.00
Fax Fees	\$ 5.00
Copies of Checks, Documents, Histories (each)	\$ 5.00
Research Charge (per hour, Additional Work fee)	\$ 50.00

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301      Summary Account – the following charges are the rates applicable for the accounting and other services rendered in connection with subdivision escrows pursuant to the instructions of the parties thereto.

A.      ACCEPTANCE RATE

Single Beneficiary Trust	\$100.00
Double Beneficiary Trust	\$200.00

B.      ANNUAL RATE

Single Beneficiary Trust	\$ 75.00
Double Beneficiary Trust	\$150.00
Junior Beneficiary Trust	\$200.00

NOTE 1: An additional charge of \$20.00 to be added for each beneficiary in excess of the defined number as it applies to A.1 and A.2 and B.1, B.2 and B.3.

NOTE 2: “Beneficiary” as referred to herein is defined as follows: One married couple, one party as his sole and separate property, one partnership (general, limited or joint venture) or one Corporation.

C.      ACCOUNTING AND ADMINISTRATIVE SERVICES

Broker’s Commission

Acceptance Fee	\$ 40.00
Annual Fee	\$ 30.00

NOTE: For each additional Broker or Payee, add ten dollars (\$10.00) for each payee in excess of one.

Collateral Assignment of Beneficial Interest

Acceptance Fee	\$ 75.00
Annual Fee	\$ 50.00
Release Fee	\$ 5.00

NOTE: In the event any Collateral Assignment contains release provisions and/or additional administrative or accounting services, the annual fee will be \$75.00

Assignment of Collateral Assignment of

Beneficial Interest	\$ 40.00
Deed of Assignment of Beneficial Interest	\$ 75.00

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Assignment of Funds of Money Assignment	
Acceptance Fee	\$ 75.00
Annual Fee	\$ 50.00
Change of Payee	\$ 20.00
Release Fee	\$ 5.00
NOTE: For each payee in addition to one, an additional charge of \$10.00 will be made.	
Change of Payee under Trust Obligation	\$ 25.00
NOTE: For example, decree of distribution of sole/separate property after the initial acceptance of the trust by written notice of the beneficiary, etc.	
Savings Accounts, Impound Accounts, Time Certificates of Deposits or Letter of Credit to be held by the Trustee for Depositories	
Acceptance Fee	\$ 75.00
Annual Fee	
1/10 <sup>th</sup> of 1% of funds held, maximum charge	\$100.00
Review and Analysis of Trust Accounts per employee hour	\$ 25.00
Acceptance of Amendment to Trust Agreement	\$ 50.00
Leases and/or Certificates of Purchase (State or Federal)	
Acceptance Fee	\$ 40.00
Annual Fee	\$ 30.00
Transfer Fee	\$ 20.00
Options to Purchase	
Acceptance Fee (if not in the original Trust)	\$ 50.00
Exercising of the Option	\$ 50.00
Forfeiture Fee	
Notice of Default	\$ 50.00
Forfeiture Notice	\$ 35.00
Completion of Forfeiture	\$ 35.00
Easement Fee (or execution of any other misc. instrument)	\$ 10.00
Additional Parcels of property added to Trust (per parcel)	\$ 25.00
Deed Fee (per deed)	\$ 10.00
NOTE: An additional \$1.50 will be charged for each lot or parcel in excess of one. Maximum fee is \$10.00	

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### Closing or Distribution Fee

Single Beneficiary Trust Minimum	\$100.00
Double Beneficiary Trust Minimum	\$200.00

NOTE: If all the property in the trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charge.

Mutual Cancellation Fee (each)	\$ 10.00
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The rates for collection services for transactions creating a deferred obligation payable to a trustee of a subdivision wherein the subject property of said transaction is an improved lot or parcel as defined in A.R.S. 32-2101 are as follows:

	Acceptance Charge	Annual Charge
0-100 lots or parcels under a common promotional plan of contiguous properties	\$ 30.00	\$ 36.00
101-500 lots or parcels under a common promotional plan of contiguous properties	\$ 25.00	\$ 30.00
501-1,000 lots or parcels under a common promotional plan of contiguous properties	\$ 20.00	\$ 24.00
More than 1,000 lots or parcels under a common promotional plan of contiguous properties	\$ 15.00	\$ 18.00

### Forfeiture/Cancellation (Default) Rates

Reminder	\$ 5.00
Insistence Notice	\$ 50.00
Forfeiture Notice	\$ 30.00
Final Notice	\$ 30.00
Real Estate Subdivision Report Processing Fee	\$150.00
Veteran's Administration (Master Certificate) Processing Fee	\$150.00
Housing and Urban Development Office of Interstate Land Sale Registration Processing Fee	\$150.00

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### 401 MISCELLANEOUS

- A. Limit of Liability – All escrow rates will be charged in accordance with this escrow rate filing. Additional terms and conditions to the escrow will be in accordance with contractual rights and duties defined in the escrow instructions which may create indemnities, limitations of liability, right to resign as escrow agent and similar clauses.
- B. Resale Bundled Service Fee – When conducting a sale escrow wherein the Buyer is obtaining a new loan, the fee for escrow service will be the foregoing rate per the current rate schedule, plus \$238.00. This fee includes all courier/overnight mail delivery fees, wire fees, e-doc fees and paperless transaction fee. This fee will be paid one half (1/2) by Buyer and one half (1/2) by Seller. This fee does not include the recon tracking fee.
- A fee of \$62.00 per loan will be charges for each loan over one (1) included in the escrow transaction. This fee will be charges to the Borrower.
- C. Wire Fees – There will be a \$20.00 wire fee for each incoming and outgoing wire processed through an escrow. Fee will be charged to party remitting or receiving funds.
- D. Delivery - (all couriers including overnight delivery) There will be a \$25.00 delivery fee for overnight or ground delivery within the Continental United States to include packages of one pound or less, standard delivery only. For deliveries outside the Continental United States, for deliveries in excess of one pound, or for any other non-standard delivery (Saturday, super express, etc.) or for ground deliveries not within the Phoenix Metropolitan area, an “as quote rate” will be charged based on the particular courier company’s rate.

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- E. All Inclusive Reconveyance Tracking Fee – In lieu of a reconveyance fee, a \$100.00 non-refundable charge shall be assessed to the seller for a reconveyance tracking fee to keep in compliance with A.R.S 33-707L. This fee is necessary to effectively obtain a release of a mortgage or Deed of Trust, previously paid in full, on a timely basis, either pursuant to A.R.S. 33-707 or from the lender directly. This fee will cover the tracking of all mortgages and/or deeds of trust paid within the escrow transaction. Fee will be charged to the seller in a sales transaction and to the borrower in a refinance transaction.
- F. Funds Maintenance Fee – When funds remain in an escrow subsequent to the closing thereof, and said funds are unclaimed for a period of six (6) months or more, there shall be a charge of \$25.00 per month for maintenance said funds.
- G. E-Doc's Fee – There will be a \$25.00 fee for each set of loan documents that is delivered via e-mail
- H. Recording Services –
1. \$50.00 for refinance transactions, \$75.00 for residential sale transactions and \$100.00 for commercial sale transactions. This item is the charge for recording documents with the applicable county recorder.
  2. There will be a \$25.00 recording fee for any Deed of Trust over one (1) within the escrow transaction. This fee will be charged to the buyer/borrower.
- I. Holdback Fee –
1. A non-refundable fee of \$250.00 will be charged when escrow agent is instructed in writing to hold funds after the close of escrow. This fee will be charged to the party designated in the holdback agreement.
  2. A fee of \$25.00 per month will be charged if funds have not been disbursed by the date specified in the holdback agreement. Charges will begin one (1) month from the date specified in the holdback agreement and continue monthly until funds are disbursed. The \$25.00 monthly fee will be paid from funds on deposit.

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- J. Courtesy Check Fees - A fee of \$10.00 per check will be charged for all courtesy checks over five (5) within the transaction.
- K. Builder Wire Fees – There will be a \$12.00 wire fee for each incoming and outgoing wire processed through an escrow. Only the builder or developer will be eligible for this rate.
- M. Paperless Transaction Fee – There will be a \$15.00 charge for each file using the paperless file system. This fee will be paid one half (1/2) by Buyer and one half (1/2) by Seller on all resale and commercial transactions. The entire fee will be charged to the Borrower on all refinance transactions.
- N. Stop Payment Fee - A fee of \$25.00 per check will be charged when a customer requests a stop payment on any check issued through an escrow. The fee will be charged to the party requesting the stop payment.

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