

NEW LAND TITLE AGENCY, LLC



**NEW LAND TITLE
AGENCY, LLC**

**ESCROW FEES AND CHARGES FOR THE
STATE OF ARIZONA**

Effective December 1, 2010
unless otherwise indicated

NEW LAND TITLE AGENCY, LLC
Table of Contents

Basic Escrow Rate - Maricopa & Pinal Counties Only	1
General Rules	2
A. Definition of Escrow	2
B. Computation from Basic Rate	2
C. Payment of Escrow Charges	2
D. Fair Value	2
E. Additional Charges	2
F. Separate Sales or Exchanges (Different Owners)	3
G. Rates and Charges in Effect Prior to Filing	3
H. Undivided Interest, Transfer of (When Sold Separately From Remaining Interest)	3
I. Deleted for Future Use	3
Chapter I - Escrow - Basic Charges	4
E101. Sale - Basic Charge	4
E102. Loan - Basic Charge	4
E103. Loan(s) Concurrent With a Sale Escrow - Basic Charge	4
E104. Second or Subsequent Loan Concurrent With a Financing Escrow - Basic Charge	4
E105. Construction Loan - Basic Charge	4
E106. Leasehold - Basic Charge	4
E107. Exchange Accommodation Fee - Basic Charge	4
Chapter II - Special Rates and Credits	5
E201. Subdividers, Builders and Commercial Developers	5
E202. Investors Rate	6
E203. Employee Rate	6
E204. Senior Citizen Escrow Rate	6
E205. Corporate Relocation Rate	6
E206. First Responder's Rate	6
E207. First Time Home Buyer Rate	6
E208. Commercial Escrow Rate	7
E209. Multiple States Escrow Rate - Commercial	7
E210. Government Rate for Federal, State, County and Municipal Entities	7
E211. Negotiated Rate	7
E212. Volume User Agreement	8

NEW LAND TITLE AGENCY, LLC

Chapter III - Miscellaneous Services 9

E301. Interest Bearing Accounts - Basic Charge 9

E302. Funds Holdback Fee 9

E303. Construction Draw Holdback Fee 9

E304. Processing Service Charges 10

E305. Manufactured Home Title Transfer and/or Affixture Processing Fees 10

E306. Abbreviated Escrow or Sub-Escrow - Residential 10

E307. Abbreviated Escrow - Commercial 11

E308. Abbreviated Escrow - Multiple Sites - Commercial 11

E309. Direct Transaction Fees - Sale or Loan Transaction 11

E310. Special Services, Miscellaneous or Additional Work Charge 11

E311. Accelerated Escrow Rate 11

E312. Recording and Filing Fees 12

Chapter IV - Discounted Loan Escrow Rates Refinancing & Financings 13

E400. Refinance/Revamp Rate - Residential 13

E401. Cash-Out Loan Rate - Residential 13

E402. Refinance/Revamp Rate - Residential Volume Lender 13

E403. Refinance/Revamp Rate - Residential Property Located in Maricopa & Pinal Counties 13

E404. Refinance/Revamp Rate - Residential Property Located Outside Maricopa & Pinal Counties ... 14

E405. Multiple States - Refinance/Revamp - Residential 14

E406. Refinance/Revamp Rate - Commercial 14

E407. Cash-Out Loan Rate - Commercial 14

Chapter V - Account Servicing Charges 15

E501. Account Servicing Charges - Maricopa and Pinal Counties 15

Chapter VI - Subdivision Trust Escrows 17

E601. Subdivision Trust Escrows - Maricopa and Pinal Counties 17

E602. Miscellaneous Charges for Subdivision Trust - Maricopa and Pinal Counties 18

Chapter VII - Bulk Sale Escrow Fees 19

E701. Bulk Sale Escrow Fees 19

NEW LAND TITLE AGENCY, LLC

BASIC ESCROW RATE - MARICOPA & PINAL COUNTIES ONLY

TRANSACTION AMOUNT UP TO AND INCLUDING	RATE	TRANSACTION AMOUNT UP TO AND INCLUDING	RATE	TRANSACTION AMOUNT UP TO AND INCLUDING	RATE
\$70,000.00	385.88	\$230,000.00	562.28	\$273,000.00	609.68
80,000.00	396.90	231,000.00	563.38	274,000.00	610.79
90,000.00	407.93	232,000.00	564.48	275,000.00	611.89
100,000.00	418.95	233,000.00	565.58	276,000.00	612.99
110,000.00	429.98	234,000.00	566.69	277,000.00	614.09
120,000.00	441.00	235,000.00	567.79	278,000.00	615.20
130,000.00	452.03	236,000.00	568.89	279,000.00	616.30
140,000.00	463.05	237,000.00	569.99	280,000.00	617.40
150,000.00	474.08	238,000.00	571.10	281,000.00	618.50
160,000.00	485.10	239,000.00	572.20	282,000.00	619.61
170,000.00	496.13	240,000.00	573.30	283,000.00	620.71
180,000.00	507.15	241,000.00	574.40	284,000.00	621.81
190,000.00	518.18	242,000.00	575.51	285,000.00	622.91
200,000.00	529.20	243,000.00	576.61	286,000.00	624.02
201,000.00	530.30	244,000.00	577.71	287,000.00	625.12
202,000.00	531.41	245,000.00	578.81	288,000.00	626.22
203,000.00	532.51	246,000.00	579.92	289,000.00	627.32
204,000.00	533.61	247,000.00	581.02	290,000.00	628.43
205,000.00	534.71	248,000.00	582.12	291,000.00	629.53
206,000.00	535.82	249,000.00	583.22	292,000.00	630.63
207,000.00	536.92	250,000.00	584.33	293,000.00	631.73
208,000.00	538.02	251,000.00	585.43	294,000.00	632.84
209,000.00	539.12	252,000.00	586.53	295,000.00	633.94
210,000.00	540.23	253,000.00	587.63	296,000.00	635.04
211,000.00	541.33	254,000.00	588.74	297,000.00	636.14
212,000.00	542.43	255,000.00	589.84	298,000.00	637.25
213,000.00	543.53	256,000.00	590.94	299,000.00	638.35
214,000.00	544.64	257,000.00	592.04	300,000.00	639.45
215,000.00	545.74	258,000.00	593.15	301,000.00	640.55
216,000.00	546.84	259,000.00	594.25	302,000.00	641.66
217,000.00	547.94	260,000.00	595.35	303,000.00	642.76
218,000.00	549.05	261,000.00	596.45	304,000.00	643.86
219,000.00	550.15	262,000.00	597.56	305,000.00	644.96
220,000.00	551.25	263,000.00	598.66	306,000.00	646.07
221,000.00	552.35	264,000.00	599.76	307,000.00	647.17
222,000.00	553.46	265,000.00	600.86	308,000.00	648.27
223,000.00	554.56	266,000.00	601.97	309,000.00	649.37
224,000.00	555.66	267,000.00	603.07	310,000.00	650.48
225,000.00	556.76	268,000.00	604.17	311,000.00	651.58
226,000.00	557.87	269,000.00	605.27	312,000.00	652.68
227,000.00	558.97	270,000.00	606.38	313,000.00	653.78
228,000.00	560.07	271,000.00	607.48	314,000.00	654.89
229,000.00	561.17	272,000.00	608.58	315,000.00	655.99

For each additional \$1,000.00 or fraction thereof above \$315,000.00

AMOUNT OF LIABILITY	FEE PER THOUSAND OF FRACTION THEREOF	MAXIMUM RATE
From \$315,001 to \$500,000	add \$1.22 per \$1,000 or fraction thereof	\$881.69
From \$500,001 to \$1,000,000	add \$0.88 per \$1,000 or fraction thereof	\$1,321.69
Over \$1,000,000	add \$0.66 per \$1,000 or fraction thereof	As Calculate

NEW LAND TITLE AGENCY, LLC

GENERAL RULES

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 either 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 the 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 a 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. COMPUTATION FROM BASIC RATE

The applicable rates shall be computed on a per unit of insurance basis in multiples of \$1,000, including a fraction thereof, in accordance with the division of such units as set forth in the Basic Escrow Rates.

C. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by the Buyer and one-half by the Seller.

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested the service(s) or who will benefit by such service(s).

D. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. Were a sale not involved, the fair value shall be determined from all available information, i.e., amount of encumbrances, assessed value, etc. In no event shall it be less than the sum of the unpaid principle balances of the Mortgages and/or contracts to which the property is subject.

E. ADDITIONAL CHARGES

The charges set forth herein are minimum 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 advance of each person or entity obligated to pay all or any part thereof.

Unless otherwise instructed in writing by the parties, such additional charges shall be charged to the person who requested the service(s) or who will benefit by such service(s).

NEW LAND TITLE AGENCY, LLC

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNER)

Basic Charge applicable (section E101) 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 are involved.

G. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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

H. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPERATELY FROM REMAINING INTEREST)

Basic Charge applicable (Section E101) Based upon the interest covered, the purchase price or the fair value thereof, which ever is higher.

I. DELETED FOR FUTURE USE

NEW LAND TITLE AGENCY, LLC

CHAPTER I - ESCROW - BASIC CHARGES

E101. SALE - BASIC CHARGE

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate applicable.

E102. LOAN - BASIC CHARGE

When the purpose of the escrow is to place a loan upon real property, and there is no transfer of title involved, the charge shall be 100% of the Basic Escrow Rate.

E103. LOAN(S) CONCURRENT WITH A SALE ESCROW - BASIC CHARGE

When a loan escrow is handled concurrently with a sale, the charge shall be \$75 plus 100% of the Basic Escrow Rate for a sale escrow. There shall be an additional \$75 fee charged for each additional loan processed in connection with the escrow.

E104. SECOND OR SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW - BASIC CHARGE

When a financing or re-financing transaction includes a second or other subsequent loan closed in conjunction with the new first loan, there shall be a fee of \$75 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable fee charged for the loan transaction.

E105. CONSTRUCTION LOAN - BASIC CHARGE

The charge for construction loans where the lender requests additional services such as obtaining lien waivers, architectural approval, etc. shall be one-half of one percent of the amount of the loan.

Refer to Chapter III for rates for post closing construction draw holdbacks.

E106. LEASEHOLD - BASIC CHARGE

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property leased of the total amount of the lease payments, whichever is less.

E107. EXCHANGE ACCOMMODATION FEE - BASIC CHARGE

When an escrow transaction involved a 1031 Tax Deferred Exchange or a simultaneous exchange of property, the rate shall be \$75 plus 100% of the Basic Escrow Rate for a sale escrow.

CHAPTER II - SPECIAL RATES AND CREDITS

E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

A. Maricopa and Pinal Counties Only

This rate is available to a builder, or contractor, developer or subdivider customarily engaged in such business for the units to be developed. The amount of the adjustment to the charge is dependent upon the number of units. Minimum charge shall be \$75.

Number of Units	Rate
1-100	70% of the Basic Escrow Rate
101-300	65% of the Basic Escrow Rate
301-500	60% of the Basic Escrow Rate
501-700	55% of the Basic Escrow Rate
701-1000	50% of the Basic Escrow Rate
1001-1200	40% of the Basic Escrow Rate
1201 or more units	30% of the Basic Escrow Rate

B. When Section 404 (Builder Rate-Owner/Lender Policies) of the Title Section is applied, the escrow rate shall be charged as followed:

Maricopa and Pinal Counties Only

100% of the Basic Escrow Rate

C. When Section 405 (Builder Rate- Cash Sale) of the Title Section is applied to a transaction, the escrow fee shall be charged as follows:

Maricopa and Pinal Counties Only

25% of the Basic Escrow Rate with a minimum charge of \$25

D. When Section 406 (Builder Rate- Subdivision Trust) of the Title Section is applied to a transaction, the escrow fee shall be charged as follows:

Maricopa and Pinal Counties Only

100% of the Basic Escrow Rate

NEW LAND TITLE AGENCY, LLC

E202. INVESTORS RATE

This rate is available to builders, contractors, developers, subdividers, licensed real estate salesmen or brokers, licensed mortgage brokers, or other individuals, groups of individuals or entities customarily engaged in real estate investments.

The rate shall be 70% of the Basic Escrow Rate

E203. EMPLOYEE RATE

There shall be no escrow rate charged for transactions closed in connection with the financing, refinancing, sale or purchase of the employee's primary residence for any employee of New Land Title Agency, LLC or for an employee of any parent company, sister company or subsidiary company thereof, including employees on approved retirement. Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

There shall be a charge equal to 25% of the Basic Escrow Rate for transactions closed in connection with the financing, refinancing, sale or purchase of the primary residence for any employee of any other escrow or title company or agency.

E204. SENIOR CITIZEN RATE

The charge of 80% of the Basic Escrow Rate is available to any person who is of the age of 55 or older.

E205. CORPORATE RELOCATION RATE

This section shall apply to transactions involving the purchase or resale of an employee's home where the corporation is relocating its facilities from one area to another involving the relocation of at least 10 employees.

The charge will be 50% of the Basic Escrow Rate

E206. FIRST RESPONDER'S RATE

Maricopa & Pinal Counties

The charge of 80% of the Basic Escrow Rate is available to any First Responder. A First Responder includes firemen, policemen, firefighters, emergency medical personnel, active duty military, National Guard and Red Cross employees.

E207. FIRST TIME HOMEBUYER RATE

The Charge of 80% of the Basic Escrow Rate is available to any first-time purchaser of residential property to be used as a primary residence.

NEW LAND TITLE AGENCY, LLC

E208. COMMERCIAL ESCROW RATE

Escrow Services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates:

Liability Amount	Rate
Up to \$2,000,000	70% of the Basic Escrow Rate
\$2,000,001 - \$10,000,000	65% of the Basic Escrow Rate
\$10,000,001 - \$25,000,000	60% of the Basic Escrow Rate
\$25,000,001 - \$55,000,000	55% of the Basic Escrow Rate
\$55,000,001 - \$75,000,000	50% of the Basic Escrow Rate
\$75,000,001 and above	45% of the Basic Escrow Rate

E209. MULTIPLE STATES ESCROW RATE - COMMERCIAL

When Escrow Services performed in conjunction with multiple commercial properties in multiple states, the rate shall be the Basic Rate for the aggregate liability amount at the following sliding scale

Liability Amount	Rate
Up to \$2,000,000	70% of the Basic Escrow Rate
\$2,000,001 to \$5,000,000	65% of the Basic Escrow Rate
\$5,000,001 to \$7,000,000	60% of the Basic Escrow Rate
\$7,000,001 to \$10,000,000	55% of the Basic Escrow Rate
\$10,000,001 to \$15,000,000	50% of the Basic Escrow Rate
\$15,000,001 to \$25,000,000	45% of the Basic Escrow Rate
\$25,000,001 to \$40,000,000	40% of the Basic Escrow Rate
\$40,000,001 to \$50,000,000	35% of the Basic Escrow Rate
\$50,000,001 to \$60,000,000	30% of the Basic Escrow Rate
\$60,000,001 and above	25% of the Basic Escrow Rate

E210. GOVERNMENT RATE FOR FEDERAL, STATE, COUNTY AND MUNICIPAL ENTITIES

Separate contact bids may be solicited and entered into with any federal, state, county, or municipal governmental entity, agent, or political subdivision, which is a buyer, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. The discount shall not apply to transactions in which FHA and/or VA loans are utilized, unless an appropriate governmental entity is a buyer, seller, or exchanger of real property. Any such contracted bids must be approved in writing by the Branch Manager of the appropriate County. A copy of said contract bid is to be placed in each escrow file for which the rate applies.

E211. NEGOTIATED RATE

Maricopa and Pinal Counties Only

Under certain circumstances, the Company reserves the right to negotiate any fees. Any such negotiated rate agreement must be approved in writing by the Branch Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

NEW LAND TITLE AGENCY, LLC

E212. VOLUME USER AGREEMENT

Maricopa and Pinal Counties Only

Under certain circumstances, the Company reserves the right to negotiate a volume user agreement. Escrow Services shall be provided for volume users with at least 15 escrow closings per month or 50 escrow closings per year. Any such volume user agreement must be approved in writing by the Branch Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

NEW LAND TITLE AGENCY, LLC

CHAPTER III - MISCELLANEOUS SERVICES

E301. 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 from the depositor of said funds. The funds will be placed in an account with the banking/savings institution chosen by said parties.

Minimum charge per account opened is \$75.00 for all counties.

The charge is for opening, servicing and closing the account.

E302. FUNDS HOLDBACK FEE

When funds remain in an escrow subsequent to the closing thereof for a specific purpose upon the request of the parties, the following rates shall apply:

Maricopa & Pinal Counties

Initial set-up fee of \$125.00 which includes servicing and closing of the holdback.

E303. CONSTRUCTION DRAW HOLDBACK FEE

When a post-closing holdback is requested to hold and disburse all or a portion of the loan proceeds in “draws”, then one of the following applicable fees shall be charged, based upon the services requested and the work involved in providing such services:

- A. DRAW HOLDBACK WITH ADDITIONAL SERVICES.** When a lender requests that loan proceeds be held in Escrow for disbursement in draws after closing, and also requests additional services such as obtaining lien waivers, architectural approvals, etc., the fee shall be:

One-half of one percent of the amount held.

- B. DRAW HOLDBACK.** When a lender requests that loan proceeds be held in Escrow for disbursement in draws after closing, with a minimum of or no additional services other than the disbursement of funds, then the applicable fee(s) as set forth in E302 and/or E310 shall be charged.

The above fees shall be in addition to the applicable escrow rate charged for closing the loan transaction.

NEW LAND TITLE AGENCY, LLC

E304. PROCESSING SERVICE CHARGES

When servicing requiring additional work is provided, a processing fee will be charged. The following fees have been established for those services and shall be non-refundable.

	Description	Rate
A.	Overnight Delivery or Courier Service	\$25.00 each
B.	Wire processing Transfer Fee	\$25.00 Domestic each \$30.00 International each
C.	Payoff Tracking and Processing Fee	\$100.00 per file
D.	Receipt & Printing of Email Documents	\$100.00 each
E.	Credit Card & Personal Debt Payments For each check in excess of two	\$10.00 each
F.	Public Report Binders	\$35.00 each
G.	Accommodation Signing Fee	\$85.00 each
H.	Document Preparation Fee	\$50.00 each
I.	Release of Deed of Trust Preparation	\$15.00 each

Unless otherwise noted herein, the wire processing transfer fee shall not apply to entities owned by K. Hovnanian Enterprises, nor does it apply to wires requested or instructed by K. Hovnanian Enterprises or its subsidiary companies thereunder.

E305. MANUFACTURED HOME TITLE TRANSFER AND/OR AFFIXTURE PROCESSING FEES

When an escrow is closed which involves the transfer or affixture of a manufactured home, the following processing fee will be charged and shall be non-refundable:

Manufactured Home Title Transfer and/or
Affixture Processing Fee \$100.00

E306. ABBREVIATED ESCROW OR SUB-ESCROW - RESIDENTIAL

- A. An abbreviated escrow will be provided for a charge of \$75 if a transaction involves the following escrow duties:
 - 1. Receipt and disbursement of funds and/or
 - 2. Acceptance and recordation of documents

- B. A \$25 charge for ordering payoffs.

When more than one service is provided in an escrow, the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

NEW LAND TITLE AGENCY, LLC

E307. ABBREVIATED ESCROW – COMMERCIAL

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s)

1. \$250.00 Receipt and disbursement of funds
2. \$250.00 Acceptance and recordation of documents
3. \$75.00 Ordering payoffs

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

E308. ABBREVIATED ESCROW – MULTIPLE SITES – COMMERCIAL

Maricopa and Pinal Counties

When there are multiple commercial properties in multiple sites, an abbreviated escrow will be provided at a rate of \$1,000 per site, when any one or more of the following services are provided in conjunction with the issuance of the title insurance product(s):

1. Receipt and disbursement of funds
2. Acceptance and recordation of documents
3. Ordering payoffs

E309. DIRECT TRANSACTION FEES – SALE OR LOAN TRANSACTION

A. SALE ESCROW INSTRUCTIONS. The charge for the preparation of Sale Escrow Instructions will be the Basic Escrow Rate plus \$150 additional work charge.

B. LOAN ESCROW INSTRUCTIONS. The charge for the preparation of loan escrow instructions will be the applicable escrow rate plus \$150 additional work charge.

E310. SPECIAL SERVICES, MISCELLANEOUS OR ADDITIONAL WORK CHARGE

A \$100.00 an hour work charge will be made when special services are requested. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

E311. ACCELERATED ESCROW RATE

Maricopa and Pinal Counties

There shall be an additional fee of \$250 charged on any transaction that is processed within a two-business day period at the request of the customer.

NEW LAND TITLE AGENCY, LLC

E312. RECORDING & FILING FEES

Maricopa and Pinal Counties

The fees charged for recording and/or filing fees with the County Recorder, Secretary of State or other applicable government office shall be:

Commercial	Actual fees charged by the recording and/or filing office
All other transactions	\$75.00 per transaction closed
Releases	Actual fees charged by the recording and/or filing office

When a UCC Filing is required as part of a transaction, the fee charged shall be the actual filing fee charged by the Secretary of State in which the UCC Financing Statement(s) is/are filed.

The above fees are non-refundable.

NEW LAND TITLE AGENCY, LLC

CHAPTER IV - DISCOUNTED LOAN ESCROW RATES REFIANCINGS AND FINANCINGS

E400. REFINANCE/REVAMP RATE – RESIDENTIAL

When the purpose of the transaction is replacing or revamping a loan, the escrow fee shall be charged as follows:

Maricopa and Pinal Counties

Transactions up to \$200,000	\$175
Transactions \$200,001 and above	55% of the Basic Escrow Rate

E401. CASH-OUT LOAN RATE – RESIDENTIAL

When a transaction involves the financing of residential property which is not currently encumbered by a loan (“free and clear”), the escrow fee shall be charged as follows:

Maricopa and Pinal Counties

Transactions up to \$200,000	\$175
Transactions \$200,001 and above	55% of the Basic Escrow Rate

E402. REFINANCE/REVAMP RATE – RESIDENTIAL VOLUME LENDER

Maricopa and Pinal Counties

When the purpose of the transaction is replacing a loan, the charge will be a flat \$175.00 escrow fee. This rate can be applied for volume lenders with in excess of 200 loan transactions opened within a calendar year.

When this rate is used, the following fees will be included in this rate: wire fees, electronic document fees, up to 3 express mail fees and up to 2 courier fees.

E403. REFINANCE/REVAMP – RESIDENTIAL PROPERTY LOCATED WITHIN MARICOPA AND PINAL COUNTIES

Maricopa & Pinal Counties

When this rate is used, the title rates to be used will be Section 224C (Flat Rate for Revamping or Replacing Lender’s Policy – Residential) of the Title Rate Manual.

When the purpose of the transaction is replacing a loan on a property located in Maricopa and Pinal Counties, the charge will be a flat \$265 escrow fee. This rate can be applied regardless of the number of units.

When this rate is used, the following fees will be include din this rate: wire fees, electronic document fees, up to 3 express mail fees and up to 2 courier fees.

NEW LAND TITLE AGENCY, LLC

E404. REFINANCE/REVAMP RATE – RESIDENTIAL PROPERTY LOCATED OUTSIDE OF MARICOPA OR PINAL COUNTIES

Maricopa & Pinal Counties

When the purpose of the transaction is replacing a loan on an escrow in Maricopa or Pinal Counties but the property is located outside Maricopa or Pinal Counties, the charge will be a flat \$325 escrow fee. This rate can be applied regardless of the number of units.

When this rate is used, the following fees will be included in this rate: wire fees, electronic document fees, up to 3 express mail fees and up to 2 courier fees.

E405. MULTIPLE STATE – REFINANCE/REVAMP – RESIDENTIAL

Maricopa and Pinal Counties

This rate is available to lenders when 50 or more units are involved in a calendar year.

When the purpose of the transaction is the replacement of loans involving properties in multiple states, the charge will be a flat \$775.00 per loan transaction.

When the lender uses this section and has transactions in Maricopa or Pinal Counties, the fee will be a flat \$750.00 per loan transaction on property located within Maricopa or Pinal County.

The above rates include the following services and fees: all wire fees, all electronic document fees, all express mail fees, all courier fees and all signing fees.

E406. REFINANCE/REVAMP RATE - COMMERCIAL

Maricopa & Pinal Counties

When the purpose of the transaction is replacing a loan involving commercial property, the escrow fee shall be 50% of the Basic Escrow Rate.

E407. CASH-OUT LOAN RATE - COMMERCIAL

Maricopa & Pinal Counties

When a transaction involves the financing of commercial property, which is not currently encumbered by a loan ("free and clear"), the escrow fee shall be 50% of the Basic Escrow Rate.

NEW LAND TITLE AGENCY, LLC

CHAPTER V - ACCOUNT SERVICING CHARGES

E501. ACCOUNT SERVICING CHARGES – MARICOPA AND PINAL COUNTIES ONLY

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.

ACCOUNT SERVICING CHARGES MARICOPA & PINAL COUNTIES ONLY		
CODE	SERVICE RENDERED	FEES
A.	Acceptance fee for an account servicing agreement arising from an escrow closing in-house.	\$75 (regular set up fee) \$100 (set up fee with concurrent payment) \$100 (all inclusive & all inclusive exact wrap set up fees) \$100 (lease agreement set up fee)
A.1	Acceptance fee for an account servicing agreement arising from an escrow closing in-house, which includes impound account collections with taxes and insurance being paid by New Land Title Agency.	\$100 (in addition to A above, whichever applies)
B.	Acceptance fee for an account servicing agreement arising outside of an in-house escrow (except for existing accounts being transferred from another escrow account servicing agent).	\$100
B.1	Acceptance fee for an account servicing agreement arising outside of an in-house escrow which includes impound account collections.	\$200
B.2	Additional note(s) in set-up, commissions, etc.	\$100
C	Annual fee	\$120
D	Additional payees – annually	\$ 60
E	Impound account – annually. One tax code and one insurance policy. Each additional item will be an additional \$60 annually per item.	\$120
F	Addition of an impound account to a new or existing account (one time charge)	\$100
G	Closing of an account	\$ 75
H	Add and Demand (taxes, insurance, assessments)	\$100
I	Assignment of funds – acceptance	\$100
J	Modifications in terms of account	\$100
K	Change payer/payee (name change only)	\$100
L	Assumption, status statement or payoff	\$100
M	Direct assignment of grantor's, grantee's, mortgagee's, mortgagor's, trustor's or beneficiary's interest in account	\$100
N	Partial release of property from an agreement, mortgage, or deed of trust (Note: This charge does not include any trustee's fees)	\$100
O	Notice requiring strict performance of agreement	\$10
P	Notice of Intent to Forfeit and Affidavit of Balance or \$150.00 whichever is greater	1% of completion of Forfeiture, if applicable. Unpaid

NEW LAND TITLE AGENCY, LLC

CODE	SERVICE RENDERED	FEES
Q	Account Freeze due to Foreclosure Reinstatement figures of Account (additional updated figures \$50)	\$100
R	Reminder Notice	\$15
S	NSF check returned. A Fee of \$25.00 will be charged, plus any actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee for any check returned unpaid.	\$25
T	Written updates on all statements (assumption, status or payoff)	\$50
U	Additional Copy of interest statement (for payor or payee)	
V	Savings Account. For estate related matters, persons who have moved, disputes in file, etc., and checks that are returned to us and we have no other address	\$50
W	Distribution of an estate, when funds have been held in a savings account. (This fee does not include the name changes that occur because of the distribution)	\$50
X	Substitution fee	\$50
Y	Partial Release/Full Reconveyance fees (trust).	\$100
Z	Miscellaneous Fees: Verification/Information Fee Transaction History Amortization Schedule Fax Fee	\$20 \$10 \$15 \$10

NEW LAND TITLE AGENCY, LLC

CHAPTER VI - SUBDIVISION TRUST ESCROWS

E601. SUBDIVISION TRUST ESCROWS - MARICOPA AND PINAL COUNTIES

SUBDIVISION TRUST ESCROWS MARICOPA AND PINAL COUNTIES ONLY			
CODE	SERVICE RENDERED	TRANSACTION TYPE	FEE
A.1	Single Beneficiary Trust	Acceptance Fee	\$100
A.2	Single Beneficiary Trust	Annual Rate	\$75
B.1	Double Beneficiary Trust	Acceptance Fee	\$200
B.2	Double Beneficiary Trust	Annual Rate	\$150
C	Junior Beneficiary Trust	Annual Rate	\$200
D.1	Accounting and Administrative Services	Brokers Commission Acceptance Fee	\$40
D.2	Accounting and Administrative Services	Brokers Commission Annual Fee	\$30
E.1	Collateral assignment of Beneficial Interest	Acceptance Fee	\$75
E.2	Collateral assignment of Beneficial Interest	Annual Fee	\$50
E.3	Collateral assignment of Beneficial Interest	Release Fee	\$5
F	Assignment of Collateral Assignment of Beneficial Interest		\$40
G	Deed and Assignment of Beneficial Interest		\$75
H.1	Assignment of Funds or Money Assignment	Acceptance Fee	\$75
H.2	Assignment of Funds or Money Assignment	Annual Fee	\$50
H.3	Assignment of Funds or Money Assignment	Change of Payee	\$20
H.4	Assignment of Funds or Money Assignment	Release Fee	\$5
I	Change of Payee under Trust Obligation		\$25
J.1	Savings Accounts, Impounds Accounts, CD's, Letter of Credit to be held by the Trustee for Depositories	Acceptance Fee	\$75
J.2	Savings Accounts, Impounds Accounts, CD's, Letter of Credit to be held by the Trustee for Depositories	Annual Fee	1/10 th of 1% of funds held. Max of \$100
K	Review and Analysis	Per hour fee	\$25
L	Acceptance and Amendment	Trust Agreement	\$50
M.1	Leases and/or Certificates of Purchase - State or Federal	Acceptance Fee	\$40
M.2	Leases and/or Certificates of Purchase - State or Federal	Annual Fee	\$30
M.3	Leases and/or Certificates of Purchase - State or Federal	Transfer Fee	\$20
N	Options to Purchase	Acceptance Fee (if not in original Trust)	\$50
N.1	Options to Purchase	Exercising of the Option	\$50
O.1	Forfeiture Fee	Notice of Default	\$50
O.2	Forfeiture Fee	Forfeiture Notice	\$35
O.3	Forfeiture Fee	Completion of Forfeiture	\$35
P	Miscellaneous Fee	Easement Fee or execution of any other miscellaneous instruments	\$10
P.1		Additional Parcels	\$25
P.2		Deed Fee (per Deed)	\$10

NEW LAND TITLE AGENCY, LLC

CODE	SERVICE RENDERED	TRANSACTION TYPE	FEE
Q.1	Closing or Distribution Fee	Single Beneficiary Trust	\$100
Q.2	Closing or Distribution Fee	Double Beneficiary Trust	\$200
R	Mutual Cancellation Fee		\$10
S	The following rates shall apply to collection services for a transaction creating a deferred obligation payable to a trustee of a subdivision trust wherein the subject property of said transaction. The lots or parcels must be under a common promotional plan of contiguous properties.		
S.1	0-100 Lots or parcels	Acceptance Fee	\$30
		Annual Fee	\$36
S.2	101-500 Lots or parcels	Acceptance Fee	\$25
		Annual Fee	\$30
S.3	501-1000 Lots or parcels	Acceptance Fee	\$20
		Annual Fee	\$24
S.4	More than 1000 Lots or parcels	Acceptance Fee	\$15
		Annual Fee	\$18
T.1	Forfeiture/Cancellation (Default) Rates	Reminder Notice	\$5
T.2	Forfeiture/Cancellation (Default) Rates	Insistence Notice	\$50
T.3	Forfeiture/Cancellation (Default) Rates	Forfeiture Notice	\$30
T.4	Forfeiture/Cancellation (Default) Rates	Final Notice	\$30
U	Real Estate Subdivision Report	Processing Fee	\$150
V	Veterans' Administration Master Certificate of Reasonable Value	Processing Fee	\$150
W	Housing and Urban Development Office of interstate Land Sales Registration	Processing Fee	\$150
X	Check Service Fee	Per Check	\$3.50

E602. MISCELLANEOUS CHARGES FOR SUBDIVISION TRUST- MARICOPA AND PINAL COUNTIES ONLY

For any additional beneficiaries, additional payees over one, there will be additional administrative fees charged, depending on the tasks required. We reserve the right to charge additional fees for duties not specifically outlined if they are beyond the normal scope of our duties and not outlined in the Schedule above.

An additional charge of \$20 shall be added for each beneficiary in excess of the defined number it applies to A.1, B.1, B.2, and B.3

For each additional Broker or Payee, add \$10 for each payee in excess of one.

In the event any Collateral Assignment contains release provisions and/or additional administrative or accounting services, the annual fee will be \$75.

For each payee in addition to one, an additional charge of \$10 will be made.

For example, decree of distribution sole/separate property after the initial acceptance of the trust by written notice of the beneficiary, etc.

An additional \$1.50 will be charged for each lot or parcel in excess of one. Maximum fee \$10.

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

NEW LAND TITLE AGENCY, LLC

CHAPTER VII – BULK SALES ESCROW FEES

E701. BULK SALE ESCROW FEES

This rate shall be applied to the following types of transactions:

- (a) Bulk Sale Escrows involving the sale of a business and/or business assets
- (b) Stock Pledge Holder escrows in which capital stock of a corporation is pledged and will be held by the escrow agent or by its account servicing department as collateral for payment of a debt or performance of an obligation.

LIABILITY AMOUNT	TO:	RATE
\$0	To \$ 25,000.00	\$ 300.00
\$ 25,001.00	To \$ 40,000.00	\$ 400.00
\$ 40,001.00	To \$ 60,000.00	\$ 550.00
\$ 60,001.00	To \$ 90,000.00	\$ 675.00
\$ 90,001.00	To \$130,000.00	\$ 825.00
\$130,001.00	To \$180,000.00	\$ 985.00
\$180,001.00	To \$210,000.00	\$1,285.00
\$210,001.00	To \$350,000.00	\$1,495.00
\$350,001.00	To \$400,000.00	\$1,895.00
\$400,001.00	To \$450,000.00	\$2,495.00
\$450,001.00	To \$500,000.00	\$3,095.00

On any transaction over \$500,000.00, the rate of charge shall be based on a Minimum of 1-1/2% of the Sale Price.

In addition, any and all lien and judgment searches shall be charged at the rate of \$150 per name searched. UCC searches shall be charged at the rate of \$150 per name searched.