



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 Old Republic National Title Insurance Company and Old Republic Title Insurance Agency, Inc. d.b.a. Old Republic Title Agency		Contact Email Mshepherd@ortc.com	
Address 1000 Burnett Avenue, Suite 400	City Concord	State CA	Zip Code 94520
Type of Filing <input checked="" type="checkbox"/> New Rate Schedule <input checked="" type="checkbox"/> Change of Existing Approved Rates		Effective Date September 1, 2011	
Identify rate classification involved in this filing N/A			

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, Mark Shepherd (*Filer's Name*), being duly sworn, make oath and declare that I have been given authority by Wayne Shupe (*Company Officer's Name*) to execute this filing on behalf of Old Republic National Title Insurance Company and Old Republic Title Insurance Agency, Inc., d.b.a. Old Republic Title Agency (*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.

Mark Shepherd

August 15, 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

8-15-11
(Date Received)
Thom Fall
(Analyst)

- Approved
- Withdrawn
- Hearing
- Additional Information / Correspondence

8-17-11
(Date)
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Telephone: (602)771-2800 Fax: (602)381-1225

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

AND

**OLD REPUBLIC TITLE INSURANCE AGENCY, Inc., D.B.A
OLD REPUBLIC TITLE AGENCY**

**SCHEDULE OF ESCROW AND TRUST SERVICE CHARGES
FOR THE STATE OF ARIZONA**

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

Schedule of Escrow and Trust Service Charges

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Schedule of Escrow and Trust Service Charges

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SECTION ONE

General Escrow Rules

1.1 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 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 person to a grantee, grantor, promisee, promiser, 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)

1.2 Escrow Fees

The Basic Escrow Rate schedule incorporated herein in Section Four is applicable to all escrows and is the escrow rate that will be used for computing charges when escrow services are performed, subject to the provisions herein

1.3 Computation of Fees

1. Except as otherwise designated herein escrow rates shall always be applied on a per unit basis in multiples of \$10,000.00, including any fraction thereof, in accordance with the division of such units as set forth in Schedule Four.
2. Whenever percentages of the Basic Escrow Rate are used herein, the charge arrived at from use of the percentage shall be rounded up to the highest dollar.

1.4 Employee Rate

No charge shall be made to employees of the Company, its subsidiary or affiliated companies, including employees on approved retirement, for escrow services in connection with the financing, refinancing, sale or purchase of the employee's bona fide primary home property. Waiver of such charges is authorized only in connection with those costs that the employee would be obligated to pay, as a party to the transaction.

1.5 Governmental Contracts

When the Company has entered into an agreement with a governmental agency, quasi-governmental agency, public utility company or other governmental sponsored or funded organization for the furnishing of escrow services the sale or financing of real property, the charge shall be sixty-five percent (65%) of the otherwise applicable escrow rate.

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SECTION ONE

General Escrow Rules (Continued)

1.6 Escrow Fees Not Scheduled Herein

Escrow services may be required in some cases and under conditions for which no charge has been provided in this Schedule. In those instances, the charge shall be computed on the basis of \$50.00 per employee hour, together with any and all charges made by outside vendors. An estimate of all such charges will be given at the time the services are requested, and the actual charges will be shown on a final settlement sheet or billing statement when the work is completed.

1.7 Additional Charges

The fees and charges as set forth in Sections Two through Five herein are MINIMUM RATES additional charges will be added when warranted.

The Company shall make additional charges when the parties to the escrow, including their agents and/or representatives, make demands that cause the escrow holder to perform additional duties or to spend an inordinate amount of time processing the escrow on the basis of \$50.00 per each employee hour or fraction thereof.

These charges shall be quoted by the Company and disclosed on the "FINAL SETTLEMENT STATEMENT" and/or billing statement.

1.8 Fair Value

The fair value of any parcel being escrowed shall be construed to be the sales price or full fair market value of any parcel(s), including the encumbrances, whichever is greater. In those situations where a sale is not involved, the fair market value shall be determined from all available sources of information, i.e., amount of encumbrances, assessed value, etc. In no event shall the fair market value be less than the sum of the unpaid principal balances of the mortgages, deeds of trust and/or contracts to which the property is subject.

1.9 Separate Sales or Exchanges

A separate charge, based upon the fair value, will be applicable on each separate sale or property involved, even though there may be one common purchaser and the sales are handled concurrently, if the ownership of the properties and/or parcels are not common, i.e., owned by the same seller.

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SECTION TWO

Escrow Charges

2.1 Basic Sale Escrow

Except where otherwise designated herein the minimum charge of one-hundred percent (100%) of the Basic Escrow Rate shall apply to sale escrows.

2.2 Residential Short Sale – Inclusive Escrow Charge

The following charges apply in a sale escrow when the subject property a single-family residence of one to four units or a residential condominium wherein the purchase price is less than the sum of the encumbrances and where the holder(s) of the encumbrances consent to release a security interest in the property without the full payment of the obligation secured (a short sale).

<u>Purchase Price</u>	<u>Escrow Charge</u>
Up to \$150,000	\$1,200.00
\$150,001 to \$300,000	\$1,400.00
\$300,001 to \$500,000	\$1,600.00
\$500,001 to \$750,000	\$1,900.00
\$750,001 to \$1,000,000	\$2,100.00

Over \$1,000,000: If an additional charge is to be made, such charge shall be based and quoted upon the costs incurred and the additional responsibilities assumed by the Company.

Included within the above shown rates are the Miscellaneous Service Charges for Reconveyance Tracking, Interest Bearing Accounts, Overnight Delivery Service, Internal Courier Service, Special Courier Service, Electronic Funds Transfer, Recording Charges, Electronic Transmission of Loan Documents and the processing of a concurrently made purchase money loan or loans.

2.3 Residential REO Escrow Only Processing – Basic Charge

When the Company agrees to provide escrow service, without it also being the policy issuing agent for the title insurance, in a transaction which involves the resale of an REO (real estate owned) property from the foreclosing lender or its nominee, a basic charge of \$1,200.00 for a cash purchase or \$1,450.00 when the purchase involves a loan shall apply for such services for sales up to \$1,000,000.

Over \$1,000,000: If an additional charge is to be made, such charge shall be based and quoted upon the costs incurred and the additional responsibilities assumed by the Company.

Included within the above shown rates are the Miscellaneous Service Charges for Real Estate Owned (REO) Escrows, Interest Bearing Accounts, Overnight Delivery Service, Internal Courier Service, Special Courier Service, Electronic Funds Transfer, Recording Charges, Electronic Transmission of Loan Documents and the processing of a concurrently made purchase money loan or loans.

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SECTION TWO

Escrow Charges (Continued)

2.4 Loan Escrow Service – Concurrent Loans in a Sale Escrow

Concurrently made loans processed with a sale escrow – an additional charge of \$100.00 per loan shall be added to the applicable sale escrow rate. Unless otherwise mutually instructed by the parties to the escrow, the additional charge for a first loan will be allocated equally between the seller and buyer, the additional charge(s) for any other subordinate financing will be charged entirely to the buyer.

2.5 Loan Escrow Service – For Residential Properties

Escrow service rendered in connection with the financing of residential properties shall be provided at a charge of \$300.00. Included within this charge shall be the miscellaneous service charges for up to; one (1) reconveyance tracking; two (2) overnight delivery services; internal courier service; one (1) special courier service; one (1) electronic funds transfer; one (1) electronic transmission of loan documents and the payment of two (2) unsecured obligations. Additional miscellaneous services may be provided pursuant to the charges contained in Section Three herein.

Concurrently made subordinate loans covering the same property shall be processed for an additional charge \$100.00 per loan.

For purposes of this rate a residential property is deemed to be a single family residence of one to four units, a vacant parcel of land designated for development as a single family residence or a residential condominium.

2.6 Loan Escrow Service – For All Other Properties Except Residential

Escrow service rendered in connection with the financing of all other properties except residential (as defined above) shall be provided based on the loan amount and at the following charges:

<u>Loan Amount</u>	<u>Escrow Charge</u>
Up to \$1,000,000	\$700.00
\$1,000,001 to \$3,000,000	\$1,000.00
\$3,000,001 and over	\$1,300.00

Concurrently made subordinate loans covering the same property shall be processed for an additional charge \$100.00 per loan.

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SECTION TWO

Escrow Charges (Continued)

2.7 Limited Escrow Service

In connection with an order for title insurance, the Company will provide limited escrow service in support of a primary escrow agent for \$125.00 per order. Services available under this section are limited to the following:

- A. The receipt of funds and/or written instructions from the primary escrow holder and/or from any lender whose loan will be insured.
- B. The disbursement of funds for the elimination of any matters affecting title, but only to the extent authorized by specific written instructions.
- C. Other escrow services required in support of primary escrow holder, of an unusual nature, not readily foreseen for which an appropriate charge may be made consistent with additional costs and/or liability assumed by the Company.

NOTE 1: This limited escrow service DOES NOT include procuring demands nor disbursements of funds to persons other than for the purpose of elimination of matters affecting title to the land to be insured.

NOTE 2: If a lender's instructions authorize disbursement to persons other than the escrow holder, the escrow holder must approve the lenders' instructions in writing and supplement them with its own written instructions for disbursement of any loan funds which remain for disposition.

2.8 Veteran Administration Refinance Fee

The charge for escrow services rendered in connection with a refinance of a veteran's primary residence in a loan transaction where Veterans Administration regulations specifically prohibit the veteran from incurring an escrow fee shall be \$100.00, which charge cannot be paid by the veteran.

2.9 Leasehold Escrow

The leasehold escrow fee (other than oil, gas or mineral leases) shall be one-hundred percent (100%) of the Basic Escrow Rate based upon the fair market value of the property leased or the total amount of the lease payments, whichever is less.

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SECTION TWO

Escrow Charges (Continued)

2.10 Commercial, Industrial and Developer Escrow Charges

The charges below shall be applicable to escrows handled in connection with the sale or resale of commercial and industrial subdivisions or projects.

Said charges shall also apply to escrow transactions for the sale of the personal residence of the developer, builder or subdivider and to escrow transactions handled in connection with the resale of properties that have been acquired by a developer, builder or subdivider as a trade in. A developer or builder is defined as an individual, a group of individuals or an entity whose occupation or purpose is the acquisition and/or development of real property for sale or lease. The occupation or purpose of a subdivider is defined as one who causes land to be subdivided into a subdivision by filing a plat in accordance with statutes pertaining thereto, or who acquires lots or tracts in a filed subdivision, for the purpose of sale or lease.

The basic charge is computed on a per-unit basis at the following percentage figures based upon the full sales price, loan amount or unit value under a lease of each separate unit according to the number of units within a given project:

1 - 100 units	65% of Basic Escrow Rate Minimum \$150.00 per unit
101 or more units	60% of Basic Escrow Rate Minimum \$150.00 per unit

2.11 Limited Builders Rate - Escrow Charges

In escrows handled in connection with the sale, resale or lease of subdivided residential properties including improved and unimproved lots, condominiums or other residential developments, except for timeshare projects, where individual units are offered for sale, the seller's one-half portion of the escrow fee allocated to the builder/developer, per unit, shall be computed at twenty-five percent (25%) of the amount of the Basic Escrow Rate otherwise applicable to the sellers portion.

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SECTION TWO

Escrow Charges (Continued)

2.12 Timeshare Escrow Charges

The charges below shall be applicable to escrow service provided in connection with the sale or financing of a Timeshare Estate as defined in ARS Section 33-2201 (11).

Timeshare escrow services are inclusive of ordinary settlement services, including (a) the receipt of funds, whether provided by a buyer, a lender or other party; (b) the disbursement of funds, not to exceed four (4) individual checks or electronic transfers; and (c) coordinating the execution of documents. Extraordinary settlement services may be provided when requested and available under the provisions of paragraph 2.17 of Section Two herein.

The basic charge for Recording Charges in paragraph 3.12 of Section Three herein shall not be applicable in an escrow where these timeshare rates apply. The charge for the recording documents in connection with a timeshare escrow shall be the governmental fee imposed.

Developer Sales:

The following charges shall apply to timeshare escrow services rendered in connection with the sale of a timeshare interval or interest where the transaction is the initial sale from the project developer or the resale of an interval or interest reacquired by the project developer. Project developer includes, for the purposes of this rate, project management associations formed for the ongoing management of the project in addition to builders and developers. The basic charge is computed on the number of ownership intervals or interests being the number of "units" within a given project:

Up to 100 Units	\$100.00
101 up to 250 Units	\$ 85.00
Over 251 Units	\$ 65.00

Non-Developer Sales:

A charge of seventy-percent (70%) of the Basic Escrow Rate shall apply to the sale of a timeshare interval or interest where the seller is someone other than a project developer as defined herein.

Loan Escrows:

The following charges shall apply to the financing of a timeshare interval when there is no transfer of title involved and where all of the loan documents are provided by the new lender. The basic charge is computed on the number of timeshare intervals or "units" within the given project:

Up to 100 Units	\$100.00
101 up to 250 Units	\$ 85.00
Over 251 Units	\$ 65.00

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SECTION TWO

Escrow Charges (Continued)

2.13 Investors Escrow Charge

The charges below apply, except for timeshare transactions, when the Company has been informed that the seller or buyer is a “real estate investor”. A real estate investor, is defined as an individual, a group of individuals or an entity whose primary business is the investment in real estate for profit. The Investors Escrow Charge shall also apply to real estate licensees who are selling or buying their primary residence. These charges herein pertain only to that portion of the escrow fee paid by the real estate investor or real estate licensee. Minimum charges apply.

Basic Charge:

<u>Transaction Amount</u>	<u>% of the Basic Escrow Rate Applicable</u>
\$ 0 to 1,000,000	80%
1,000,001 to 2,000,000	65%
2,000,001 to 15,000,000	60%
15,000,001 to 50,000,000	55%
50,000,001 and over	50%

2.14 Relocation Escrow Charge

The escrow fees charged to a relocation company shall be sixty-five percent 65% of the fees applicable for the type of service requested.

2.15 Churches or Charitable Non-Profit Organizations Escrow Charge

When the Company has entered into an agreement to provide escrow services to a church, charitable or like eleemosynary non-profit organization holding tax-exempt status from the Internal Revenue Service the charge shall be sixty-five percent (65%) of the otherwise applicable escrow rate, with minimum fee of \$300.00.

Only transactions that involve improved land or vacant land (on which concurrent improvements are planned) that currently are or will be utilized as church buildings, church affiliated schools or for activities directly related to the purposes for which the non-profit organization was formed are eligible to be the subject of the agreement. All other transactions, including but not limited to, transactions involving properties that are donated, purchased or sold with the intent of generating revenue are not permitted to be included within the scope of an agreement. Furthermore, the charges contemplated under any such agreement can only pertain to that portion of the escrow fee that the church or non-profit organization is obligated to pay.

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SECTION TWO

Escrow Charges (Continued)

2.16 Commercial Closing Service

In a commercial transaction wherein the Company is required to produce a minimum amount of instructions and/or documents with the bulk of the instructions and documents for the transaction being supplied to the Company, the following charges shall apply for the coordination of the closing:

- A. For transactions up to and including \$1,000,000 the charge shall be \$750.00
- B. For transactions over \$1,000,000 the charge shall be \$1,500.00

2.17 Negotiated Rate

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be in writing, signed by the parties to the agreement, and approved by Company management. A copy of the agreement shall be maintained outside of the filed escrow rates.

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SECTION THREE

Miscellaneous Service Charges

3.1 Basic Charge – Real Estate Owned (REO) Escrows

A charge of \$300.00 shall apply to escrows involving the sale of foreclosed residential properties wherein the seller is the foreclosing beneficiary (or its nominee) under a deed of trust or mortgage or the grantee on a deed in lieu of foreclosure. This charge shall be added to and become part of the sale escrow rate that is otherwise applicable herein.

3.2 Basic Charge – Expanded Short Sale Services

A charge of \$300.00 shall apply when by specific request the Company agrees to provide its expanded package of short sale services in support of a proposed short sale transaction wherein one or more creditors must consent to release their security interest in the subject property without the full payment of the obligations secured. This charge, unless otherwise directed by the principals to the transaction will be added to the seller's portion of the escrow fee.

3.3 Basic Charge – Document Preparation

The charge for the preparation of documents is \$50.00 per employee hour or fraction thereof and shall be in addition to the Basic Escrow fee.

Charges for document preparation shall be quoted in advance and approved by the party responsible for payment.

3.4 Basic Charge – Reconveyance Tracking Fee

In lieu of a reconveyance fee, a \$90.00 nonrefundable charge shall be assessed to the seller/borrower as a tracking fee for each mortgage or deed of trust that is to be released as a condition for the close of the subject escrow irrespective of the costs incurred to or the time spent by the Company. This fee is made for the purpose of facilitating the timely release of a mortgage or deed of trust either by the recordation of a release of the obligation as provided for in A.R.S. 33-707E or by a discharge of the obligation obtained directly from the lender.

3.5 Basic Charge – Interest Bearing Accounts

The basic charge for the opening, servicing and closing of an interest bearing account for funds deposited into an escrow is \$50.00 per account.

3.6 Basic Charge – Overnight Delivery Service

The basic charge for each overnight delivery package sent by the Company is \$25.00.

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SECTION THREE

Miscellaneous Service Charges (Continued)

3.7 Basic Charge – Internal Courier Service

A charge of \$40.00 per file will be made for ordinary scheduled internal courier service.

3.8 Basic Charge – Special Courier Service

The charge for special courier service shall be \$25.00 per occurrence.

3.9 Basic Charge – Electronic Funds Transfer (Outgoing)

The basic charge for each outgoing electronic funds transfer is \$15.00.

3.10 Basic Charge – Payment of Unsecured Obligations

There will be a charge of \$15.00 for each check issued in an escrow for the payment of unsecured obligations including but not limited to credit cards, personal property loans and other merchandise or service related credit accounts.

3.11 Basic Charge – Mobile Homes

Manufacturers State of Origin (MSO) Fee - \$250.00

Affidavit of Affixture and filing with Motor Vehicle Department - \$250.00

3.12 Basic Charge – Recording Charges

The charge for the recording or filing of documents per escrow transaction shall be:

A. For residential properties \$50.00;

B. For commercial properties \$100.00;

The Company however may accept and use funds provided to the Company with any follow up document such as reconveyances or releases which are sent for recording after the close of escrow.

3.13 Basic Charge – Electronic Transmission of Loan Documents

A charge of \$50.00 per file will be made when a lender electronically transmits a loan document package to the Company for printing and assembly.

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SECTION FOUR

Basic Escrow Rate

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$0	to	\$100,000	\$420.00	\$460,001	to	\$470,000	\$894.00
\$100,001	to	\$110,000	\$435.00	\$470,001	to	\$480,000	\$906.00
\$110,001	to	\$120,000	\$450.00	\$480,001	to	\$490,000	\$918.00
\$120,001	to	\$130,000	\$465.00	\$490,001	to	\$500,000	\$930.00
\$130,001	to	\$140,000	\$480.00	\$500,001	to	\$510,000	\$940.00
\$140,001	to	\$150,000	\$495.00	\$510,001	to	\$520,000	\$950.00
\$150,001	to	\$160,000	\$510.00	\$520,001	to	\$530,000	\$960.00
\$160,001	to	\$170,000	\$525.00	\$530,001	to	\$540,000	\$970.00
\$170,001	to	\$180,000	\$540.00	\$540,001	to	\$550,000	\$980.00
\$180,001	to	\$190,000	\$555.00	\$550,001	to	\$560,000	\$990.00
\$190,001	to	\$200,000	\$570.00	\$560,001	to	\$570,000	\$1,000.00
\$200,001	to	\$210,000	\$582.00	\$570,001	to	\$580,000	\$1,010.00
\$210,001	to	\$220,000	\$594.00	\$580,001	to	\$590,000	\$1,020.00
\$220,001	to	\$230,000	\$606.00	\$590,001	to	\$600,000	\$1,030.00
\$230,001	to	\$240,000	\$618.00	\$600,001	to	\$610,000	\$1,040.00
\$240,001	to	\$250,000	\$630.00	\$610,001	to	\$620,000	\$1,050.00
\$250,001	to	\$260,000	\$642.00	\$620,001	to	\$630,000	\$1,060.00
\$260,001	to	\$270,000	\$654.00	\$630,001	to	\$640,000	\$1,070.00
\$270,001	to	\$280,000	\$666.00	\$640,001	to	\$650,000	\$1,080.00
\$280,001	to	\$290,000	\$678.00	\$650,001	to	\$660,000	\$1,090.00
\$290,001	to	\$300,000	\$690.00	\$660,001	to	\$670,000	\$1,100.00
\$300,001	to	\$310,000	\$702.00	\$670,001	to	\$680,000	\$1,110.00
\$310,001	to	\$320,000	\$714.00	\$680,001	to	\$690,000	\$1,120.00
\$320,001	to	\$330,000	\$726.00	\$690,001	to	\$700,000	\$1,130.00
\$330,001	to	\$340,000	\$738.00	\$700,001	to	\$710,000	\$1,140.00
\$340,001	to	\$350,000	\$750.00	\$710,001	to	\$720,000	\$1,150.00
\$350,001	to	\$360,000	\$762.00	\$720,001	to	\$730,000	\$1,160.00
\$360,001	to	\$370,000	\$774.00	\$730,001	to	\$740,000	\$1,170.00
\$370,001	to	\$380,000	\$786.00	\$740,001	to	\$750,000	\$1,180.00
\$380,001	to	\$390,000	\$798.00	\$750,001	to	\$760,000	\$1,190.00
\$390,001	to	\$400,000	\$810.00	\$760,001	to	\$770,000	\$1,200.00
\$400,001	to	\$410,000	\$822.00	\$770,001	to	\$780,000	\$1,210.00
\$410,001	to	\$420,000	\$834.00	\$780,001	to	\$790,000	\$1,220.00
\$420,001	to	\$430,000	\$846.00	\$790,001	to	\$800,000	\$1,230.00
\$430,001	to	\$440,000	\$858.00	\$800,001	to	\$810,000	\$1,240.00
\$440,001	to	\$450,000	\$870.00	\$810,001	to	\$820,000	\$1,250.00
\$450,001	to	\$460,000	\$882.00	\$820,001	to	\$830,000	\$1,260.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$830,001	to	\$840,000	\$1,270.00	\$1,190,001	to	\$1,200,000	\$1,630.00
\$840,001	to	\$850,000	\$1,280.00	\$1,200,001	to	\$1,210,000	\$1,640.00
\$850,001	to	\$860,000	\$1,290.00	\$1,210,001	to	\$1,220,000	\$1,650.00
\$860,001	to	\$870,000	\$1,300.00	\$1,220,001	to	\$1,230,000	\$1,660.00
\$870,001	to	\$880,000	\$1,310.00	\$1,230,001	to	\$1,240,000	\$1,670.00
\$880,001	to	\$890,000	\$1,320.00	\$1,240,001	to	\$1,250,000	\$1,680.00
\$890,001	to	\$900,000	\$1,330.00	\$1,250,001	to	\$1,260,000	\$1,690.00
\$900,001	to	\$910,000	\$1,340.00	\$1,260,001	to	\$1,270,000	\$1,700.00
\$910,001	to	\$920,000	\$1,350.00	\$1,270,001	to	\$1,280,000	\$1,710.00
\$920,001	to	\$930,000	\$1,360.00	\$1,280,001	to	\$1,290,000	\$1,720.00
\$930,001	to	\$940,000	\$1,370.00	\$1,290,001	to	\$1,300,000	\$1,730.00
\$940,001	to	\$950,000	\$1,380.00	\$1,300,001	to	\$1,310,000	\$1,740.00
\$950,001	to	\$960,000	\$1,390.00	\$1,310,001	to	\$1,320,000	\$1,750.00
\$960,001	to	\$970,000	\$1,400.00	\$1,320,001	to	\$1,330,000	\$1,760.00
\$970,001	to	\$980,000	\$1,410.00	\$1,330,001	to	\$1,340,000	\$1,770.00
\$980,001	to	\$990,000	\$1,420.00	\$1,340,001	to	\$1,350,000	\$1,780.00
\$990,001	to	\$1,000,000	\$1,430.00	\$1,350,001	to	\$1,360,000	\$1,790.00
\$1,000,001	to	\$1,010,000	\$1,440.00	\$1,360,001	to	\$1,370,000	\$1,800.00
\$1,010,001	to	\$1,020,000	\$1,450.00	\$1,370,001	to	\$1,380,000	\$1,810.00
\$1,020,001	to	\$1,030,000	\$1,460.00	\$1,380,001	to	\$1,390,000	\$1,820.00
\$1,030,001	to	\$1,040,000	\$1,470.00	\$1,390,001	to	\$1,400,000	\$1,830.00
\$1,040,001	to	\$1,050,000	\$1,480.00	\$1,400,001	to	\$1,410,000	\$1,840.00
\$1,050,001	to	\$1,060,000	\$1,490.00	\$1,410,001	to	\$1,420,000	\$1,850.00
\$1,060,001	to	\$1,070,000	\$1,500.00	\$1,420,001	to	\$1,430,000	\$1,860.00
\$1,070,001	to	\$1,080,000	\$1,510.00	\$1,430,001	to	\$1,440,000	\$1,870.00
\$1,080,001	to	\$1,090,000	\$1,520.00	\$1,440,001	to	\$1,450,000	\$1,880.00
\$1,090,001	to	\$1,100,000	\$1,530.00	\$1,450,001	to	\$1,460,000	\$1,890.00
\$1,100,001	to	\$1,110,000	\$1,540.00	\$1,460,001	to	\$1,470,000	\$1,900.00
\$1,110,001	to	\$1,120,000	\$1,550.00	\$1,470,001	to	\$1,480,000	\$1,910.00
\$1,120,001	to	\$1,130,000	\$1,560.00	\$1,480,001	to	\$1,490,000	\$1,920.00
\$1,130,001	to	\$1,140,000	\$1,570.00	\$1,490,001	to	\$1,500,000	\$1,930.00
\$1,140,001	to	\$1,150,000	\$1,580.00	\$1,500,001	to	\$1,510,000	\$1,940.00
\$1,150,001	to	\$1,160,000	\$1,590.00	\$1,510,001	to	\$1,520,000	\$1,950.00
\$1,160,001	to	\$1,170,000	\$1,600.00	\$1,520,001	to	\$1,530,000	\$1,960.00
\$1,170,001	to	\$1,180,000	\$1,610.00	\$1,530,001	to	\$1,540,000	\$1,970.00
\$1,180,001	to	\$1,190,000	\$1,620.00	\$1,540,001	to	\$1,550,000	\$1,980.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$1,550,001	to	\$1,560,000	\$1,990.00	\$1,910,001	to	\$1,920,000	\$2,350.00
\$1,560,001	to	\$1,570,000	\$2,000.00	\$1,920,001	to	\$1,930,000	\$2,360.00
\$1,570,001	to	\$1,580,000	\$2,010.00	\$1,930,001	to	\$1,940,000	\$2,370.00
\$1,580,001	to	\$1,590,000	\$2,020.00	\$1,940,001	to	\$1,950,000	\$2,380.00
\$1,590,001	to	\$1,600,000	\$2,030.00	\$1,950,001	to	\$1,960,000	\$2,390.00
\$1,600,001	to	\$1,610,000	\$2,040.00	\$1,960,001	to	\$1,970,000	\$2,400.00
\$1,610,001	to	\$1,620,000	\$2,050.00	\$1,970,001	to	\$1,980,000	\$2,410.00
\$1,620,001	to	\$1,630,000	\$2,060.00	\$1,980,001	to	\$1,990,000	\$2,420.00
\$1,630,001	to	\$1,640,000	\$2,070.00	\$1,990,001	to	\$2,000,000	\$2,430.00
\$1,640,001	to	\$1,650,000	\$2,080.00	\$2,000,001	to	\$2,010,000	\$2,440.00
\$1,650,001	to	\$1,660,000	\$2,090.00	\$2,010,001	to	\$2,020,000	\$2,450.00
\$1,660,001	to	\$1,670,000	\$2,100.00	\$2,020,001	to	\$2,030,000	\$2,460.00
\$1,670,001	to	\$1,680,000	\$2,110.00	\$2,030,001	to	\$2,040,000	\$2,470.00
\$1,680,001	to	\$1,690,000	\$2,120.00	\$2,040,001	to	\$2,050,000	\$2,480.00
\$1,690,001	to	\$1,700,000	\$2,130.00	\$2,050,001	to	\$2,060,000	\$2,490.00
\$1,700,001	to	\$1,710,000	\$2,140.00	\$2,060,001	to	\$2,070,000	\$2,500.00
\$1,710,001	to	\$1,720,000	\$2,150.00	\$2,070,001	to	\$2,080,000	\$2,510.00
\$1,720,001	to	\$1,730,000	\$2,160.00	\$2,080,001	to	\$2,090,000	\$2,520.00
\$1,730,001	to	\$1,740,000	\$2,170.00	\$2,090,001	to	\$2,100,000	\$2,530.00
\$1,740,001	to	\$1,750,000	\$2,180.00	\$2,100,001	to	\$2,110,000	\$2,540.00
\$1,750,001	to	\$1,760,000	\$2,190.00	\$2,110,001	to	\$2,120,000	\$2,550.00
\$1,760,001	to	\$1,770,000	\$2,200.00	\$2,120,001	to	\$2,130,000	\$2,560.00
\$1,770,001	to	\$1,780,000	\$2,210.00	\$2,130,001	to	\$2,140,000	\$2,570.00
\$1,780,001	to	\$1,790,000	\$2,220.00	\$2,140,001	to	\$2,150,000	\$2,580.00
\$1,790,001	to	\$1,800,000	\$2,230.00	\$2,150,001	to	\$2,160,000	\$2,590.00
\$1,800,001	to	\$1,810,000	\$2,240.00	\$2,160,001	to	\$2,170,000	\$2,600.00
\$1,810,001	to	\$1,820,000	\$2,250.00	\$2,170,001	to	\$2,180,000	\$2,610.00
\$1,820,001	to	\$1,830,000	\$2,260.00	\$2,180,001	to	\$2,190,000	\$2,620.00
\$1,830,001	to	\$1,840,000	\$2,270.00	\$2,190,001	to	\$2,200,000	\$2,630.00
\$1,840,001	to	\$1,850,000	\$2,280.00	\$2,200,001	to	\$2,210,000	\$2,640.00
\$1,850,001	to	\$1,860,000	\$2,290.00	\$2,210,001	to	\$2,220,000	\$2,650.00
\$1,860,001	to	\$1,870,000	\$2,300.00	\$2,220,001	to	\$2,230,000	\$2,660.00
\$1,870,001	to	\$1,880,000	\$2,310.00	\$2,230,001	to	\$2,240,000	\$2,670.00
\$1,880,001	to	\$1,890,000	\$2,320.00	\$2,240,001	to	\$2,250,000	\$2,680.00
\$1,890,001	to	\$1,900,000	\$2,330.00	\$2,250,001	to	\$2,260,000	\$2,690.00
\$1,900,001	to	\$1,910,000	\$2,340.00	\$2,260,001	to	\$2,270,000	\$2,700.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$2,270,001	to	\$2,280,000	\$2,710.00	\$2,630,001	to	\$2,640,000	\$3,070.00
\$2,280,001	to	\$2,290,000	\$2,720.00	\$2,640,001	to	\$2,650,000	\$3,080.00
\$2,290,001	to	\$2,300,000	\$2,730.00	\$2,650,001	to	\$2,660,000	\$3,090.00
\$2,300,001	to	\$2,310,000	\$2,740.00	\$2,660,001	to	\$2,670,000	\$3,100.00
\$2,310,001	to	\$2,320,000	\$2,750.00	\$2,670,001	to	\$2,680,000	\$3,110.00
\$2,320,001	to	\$2,330,000	\$2,760.00	\$2,680,001	to	\$2,690,000	\$3,120.00
\$2,330,001	to	\$2,340,000	\$2,770.00	\$2,690,001	to	\$2,700,000	\$3,130.00
\$2,340,001	to	\$2,350,000	\$2,780.00	\$2,700,001	to	\$2,710,000	\$3,140.00
\$2,350,001	to	\$2,360,000	\$2,790.00	\$2,710,001	to	\$2,720,000	\$3,150.00
\$2,360,001	to	\$2,370,000	\$2,800.00	\$2,720,001	to	\$2,730,000	\$3,160.00
\$2,370,001	to	\$2,380,000	\$2,810.00	\$2,730,001	to	\$2,740,000	\$3,170.00
\$2,380,001	to	\$2,390,000	\$2,820.00	\$2,740,001	to	\$2,750,000	\$3,180.00
\$2,390,001	to	\$2,400,000	\$2,830.00	\$2,750,001	to	\$2,760,000	\$3,190.00
\$2,400,001	to	\$2,410,000	\$2,840.00	\$2,760,001	to	\$2,770,000	\$3,200.00
\$2,410,001	to	\$2,420,000	\$2,850.00	\$2,770,001	to	\$2,780,000	\$3,210.00
\$2,420,001	to	\$2,430,000	\$2,860.00	\$2,780,001	to	\$2,790,000	\$3,220.00
\$2,430,001	to	\$2,440,000	\$2,870.00	\$2,790,001	to	\$2,800,000	\$3,230.00
\$2,440,001	to	\$2,450,000	\$2,880.00	\$2,800,001	to	\$2,810,000	\$3,240.00
\$2,450,001	to	\$2,460,000	\$2,890.00	\$2,810,001	to	\$2,820,000	\$3,250.00
\$2,460,001	to	\$2,470,000	\$2,900.00	\$2,820,001	to	\$2,830,000	\$3,260.00
\$2,470,001	to	\$2,480,000	\$2,910.00	\$2,830,001	to	\$2,840,000	\$3,270.00
\$2,480,001	to	\$2,490,000	\$2,920.00	\$2,840,001	to	\$2,850,000	\$3,280.00
\$2,490,001	to	\$2,500,000	\$2,930.00	\$2,850,001	to	\$2,860,000	\$3,290.00
\$2,500,001	to	\$2,510,000	\$2,940.00	\$2,860,001	to	\$2,870,000	\$3,300.00
\$2,510,001	to	\$2,520,000	\$2,950.00	\$2,870,001	to	\$2,880,000	\$3,310.00
\$2,520,001	to	\$2,530,000	\$2,960.00	\$2,880,001	to	\$2,890,000	\$3,320.00
\$2,530,001	to	\$2,540,000	\$2,970.00	\$2,890,001	to	\$2,900,000	\$3,330.00
\$2,540,001	to	\$2,550,000	\$2,980.00	\$2,900,001	to	\$2,910,000	\$3,340.00
\$2,550,001	to	\$2,560,000	\$2,990.00	\$2,910,001	to	\$2,920,000	\$3,350.00
\$2,560,001	to	\$2,570,000	\$3,000.00	\$2,920,001	to	\$2,930,000	\$3,360.00
\$2,570,001	to	\$2,580,000	\$3,010.00	\$2,930,001	to	\$2,940,000	\$3,370.00
\$2,580,001	to	\$2,590,000	\$3,020.00	\$2,940,001	to	\$2,950,000	\$3,380.00
\$2,590,001	to	\$2,600,000	\$3,030.00	\$2,950,001	to	\$2,960,000	\$3,390.00
\$2,600,001	to	\$2,610,000	\$3,040.00	\$2,960,001	to	\$2,970,000	\$3,400.00
\$2,610,001	to	\$2,620,000	\$3,050.00	\$2,970,001	to	\$2,980,000	\$3,410.00
\$2,620,001	to	\$2,630,000	\$3,060.00	\$2,980,001	to	\$2,990,000	\$3,420.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$2,990,001	to	\$3,000,000	\$3,430.00	\$3,350,001	to	\$3,360,000	\$3,790.00
\$3,000,001	to	\$3,010,000	\$3,440.00	\$3,360,001	to	\$3,370,000	\$3,800.00
\$3,010,001	to	\$3,020,000	\$3,450.00	\$3,370,001	to	\$3,380,000	\$3,810.00
\$3,020,001	to	\$3,030,000	\$3,460.00	\$3,380,001	to	\$3,390,000	\$3,820.00
\$3,030,001	to	\$3,040,000	\$3,470.00	\$3,390,001	to	\$3,400,000	\$3,830.00
\$3,040,001	to	\$3,050,000	\$3,480.00	\$3,400,001	to	\$3,410,000	\$3,840.00
\$3,050,001	to	\$3,060,000	\$3,490.00	\$3,410,001	to	\$3,420,000	\$3,850.00
\$3,060,001	to	\$3,070,000	\$3,500.00	\$3,420,001	to	\$3,430,000	\$3,860.00
\$3,070,001	to	\$3,080,000	\$3,510.00	\$3,430,001	to	\$3,440,000	\$3,870.00
\$3,080,001	to	\$3,090,000	\$3,520.00	\$3,440,001	to	\$3,450,000	\$3,880.00
\$3,090,001	to	\$3,100,000	\$3,530.00	\$3,450,001	to	\$3,460,000	\$3,890.00
\$3,100,001	to	\$3,110,000	\$3,540.00	\$3,460,001	to	\$3,470,000	\$3,900.00
\$3,110,001	to	\$3,120,000	\$3,550.00	\$3,470,001	to	\$3,480,000	\$3,910.00
\$3,120,001	to	\$3,130,000	\$3,560.00	\$3,480,001	to	\$3,490,000	\$3,920.00
\$3,130,001	to	\$3,140,000	\$3,570.00	\$3,490,001	to	\$3,500,000	\$3,930.00
\$3,140,001	to	\$3,150,000	\$3,580.00	\$3,500,001	to	\$3,510,000	\$3,940.00
\$3,150,001	to	\$3,160,000	\$3,590.00	\$3,510,001	to	\$3,520,000	\$3,950.00
\$3,160,001	to	\$3,170,000	\$3,600.00	\$3,520,001	to	\$3,530,000	\$3,960.00
\$3,170,001	to	\$3,180,000	\$3,610.00	\$3,530,001	to	\$3,540,000	\$3,970.00
\$3,180,001	to	\$3,190,000	\$3,620.00	\$3,540,001	to	\$3,550,000	\$3,980.00
\$3,190,001	to	\$3,200,000	\$3,630.00	\$3,550,001	to	\$3,560,000	\$3,990.00
\$3,200,001	to	\$3,210,000	\$3,640.00	\$3,560,001	to	\$3,570,000	\$4,000.00
\$3,210,001	to	\$3,220,000	\$3,650.00	\$3,570,001	to	\$3,580,000	\$4,010.00
\$3,220,001	to	\$3,230,000	\$3,660.00	\$3,580,001	to	\$3,590,000	\$4,020.00
\$3,230,001	to	\$3,240,000	\$3,670.00	\$3,590,001	to	\$3,600,000	\$4,030.00
\$3,240,001	to	\$3,250,000	\$3,680.00	\$3,600,001	to	\$3,610,000	\$4,040.00
\$3,250,001	to	\$3,260,000	\$3,690.00	\$3,610,001	to	\$3,620,000	\$4,050.00
\$3,260,001	to	\$3,270,000	\$3,700.00	\$3,620,001	to	\$3,630,000	\$4,060.00
\$3,270,001	to	\$3,280,000	\$3,710.00	\$3,630,001	to	\$3,640,000	\$4,070.00
\$3,280,001	to	\$3,290,000	\$3,720.00	\$3,640,001	to	\$3,650,000	\$4,080.00
\$3,290,001	to	\$3,300,000	\$3,730.00	\$3,650,001	to	\$3,660,000	\$4,090.00
\$3,300,001	to	\$3,310,000	\$3,740.00	\$3,660,001	to	\$3,670,000	\$4,100.00
\$3,310,001	to	\$3,320,000	\$3,750.00	\$3,670,001	to	\$3,680,000	\$4,110.00
\$3,320,001	to	\$3,330,000	\$3,760.00	\$3,680,001	to	\$3,690,000	\$4,120.00
\$3,330,001	to	\$3,340,000	\$3,770.00	\$3,690,001	to	\$3,700,000	\$4,130.00
\$3,340,001	to	\$3,350,000	\$3,780.00	\$3,700,001	to	\$3,710,000	\$4,140.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
AND
OLD REPUBLIC TITLE INSURANCE AGENCY, INC.
d.b.a. OLD REPUBLIC TITLE AGENCY**

SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount			Escrow Rate	Transaction Amount			Escrow Rate
\$3,710,001	to	\$3,720,000	\$4,150.00	\$4,070,001	to	\$4,080,000	\$4,510.00
\$3,720,001	to	\$3,730,000	\$4,160.00	\$4,090,001	to	\$4,090,000	\$4,520.00
\$3,730,001	to	\$3,740,000	\$4,170.00	\$4,100,001	to	\$4,100,000	\$4,530.00
\$3,740,001	to	\$3,750,000	\$4,180.00	\$4,110,001	to	\$4,110,000	\$4,540.00
\$3,750,001	to	\$3,760,000	\$4,190.00	\$4,120,001	to	\$4,120,000	\$4,550.00
\$3,760,001	to	\$3,770,000	\$4,200.00	\$4,130,001	to	\$4,130,000	\$4,560.00
\$3,770,001	to	\$3,780,000	\$4,210.00	\$4,140,001	to	\$4,140,000	\$4,570.00
\$3,780,001	to	\$3,790,000	\$4,220.00	\$4,150,001	to	\$4,150,000	\$4,580.00
\$3,790,001	to	\$3,800,000	\$4,230.00	\$4,160,001	to	\$4,160,000	\$4,590.00
\$3,800,001	to	\$3,810,000	\$4,240.00	\$4,170,001	to	\$4,170,000	\$4,600.00
\$3,810,001	to	\$3,820,000	\$4,250.00	\$4,180,001	to	\$4,180,000	\$4,610.00
\$3,820,001	to	\$3,830,000	\$4,260.00	\$4,190,001	to	\$4,190,000	\$4,620.00
\$3,830,001	to	\$3,840,000	\$4,270.00	\$4,200,001	to	\$4,200,000	\$4,630.00
\$3,840,001	to	\$3,850,000	\$4,280.00	\$4,210,001	to	\$4,210,000	\$4,640.00
\$3,850,001	to	\$3,860,000	\$4,290.00	\$4,220,001	to	\$4,220,000	\$4,650.00
\$3,860,001	to	\$3,870,000	\$4,300.00	\$4,230,001	to	\$4,230,000	\$4,660.00
\$3,870,001	to	\$3,880,000	\$4,310.00	\$4,240,001	to	\$4,240,000	\$4,670.00
\$3,880,001	to	\$3,890,000	\$4,320.00	\$4,250,001	to	\$4,250,000	\$4,680.00
\$3,890,001	to	\$3,900,000	\$4,330.00	\$4,260,001	to	\$4,260,000	\$4,690.00
\$3,900,001	to	\$3,910,000	\$4,340.00	\$4,270,001	to	\$4,270,000	\$4,700.00
\$3,910,001	to	\$3,920,000	\$4,350.00	\$4,280,001	to	\$4,280,000	\$4,710.00
\$3,920,001	to	\$3,930,000	\$4,360.00	\$4,290,001	to	\$4,290,000	\$4,720.00
\$3,930,001	to	\$3,940,000	\$4,370.00	\$4,300,001	to	\$4,300,000	\$4,730.00
\$3,940,001	to	\$3,950,000	\$4,380.00	\$4,310,001	to	\$4,310,000	\$4,740.00
\$3,950,001	to	\$3,960,000	\$4,390.00	\$4,320,001	to	\$4,320,000	\$4,750.00
\$3,960,001	to	\$3,970,000	\$4,400.00	\$4,330,001	to	\$4,330,000	\$4,760.00
\$3,970,001	to	\$3,980,000	\$4,410.00	\$4,340,001	to	\$4,340,000	\$4,770.00
\$3,980,001	to	\$3,990,000	\$4,420.00	\$4,350,001	to	\$4,350,000	\$4,780.00
\$3,990,001	to	\$4,000,000	\$4,430.00	\$4,360,001	to	\$4,360,000	\$4,790.00
\$4,000,001	to	\$4,010,000	\$4,440.00	\$4,370,001	to	\$4,370,000	\$4,800.00
\$4,010,001	to	\$4,020,000	\$4,450.00	\$4,380,001	to	\$4,380,000	\$4,810.00
\$4,020,001	to	\$4,030,000	\$4,460.00	\$4,390,001	to	\$4,390,000	\$4,820.00
\$4,030,001	to	\$4,040,000	\$4,470.00	\$4,400,001	to	\$4,400,000	\$4,830.00
\$4,040,001	to	\$4,050,000	\$4,480.00	\$4,410,001	to	\$4,410,000	\$4,840.00
\$4,050,001	to	\$4,060,000	\$4,490.00	\$4,420,001	to	\$4,420,000	\$4,850.00
\$4,060,001	to	\$4,070,000	\$4,500.00	\$4,430,001	to	\$4,430,000	\$4,860.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
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SECTION FOUR

Basic Escrow Rate (continued)

Transaction Amount		Escrow Rate	Transaction Amount		Escrow Rate		
\$4,430,001	to	\$4,440,000	\$4,870.00	\$4,710,001	to	\$4,720,000	\$5,150.00
\$4,440,001	to	\$4,450,000	\$4,880.00	\$4,720,001	to	\$4,730,000	\$5,160.00
\$4,450,001	to	\$4,460,000	\$4,890.00	\$4,730,001	to	\$4,740,000	\$5,170.00
\$4,460,001	to	\$4,470,000	\$4,900.00	\$4,740,001	to	\$4,750,000	\$5,180.00
\$4,470,001	to	\$4,480,000	\$4,910.00	\$4,750,001	to	\$4,760,000	\$5,190.00
\$4,480,001	to	\$4,490,000	\$4,920.00	\$4,760,001	to	\$4,770,000	\$5,200.00
\$4,490,001	to	\$4,500,000	\$4,930.00	\$4,770,001	to	\$4,780,000	\$5,210.00
\$4,500,001	to	\$4,510,000	\$4,940.00	\$4,790,001	to	\$4,800,000	\$5,230.00
\$4,510,001	to	\$4,520,000	\$4,950.00	\$4,800,001	to	\$4,810,000	\$5,240.00
\$4,520,001	to	\$4,530,000	\$4,960.00	\$4,810,001	to	\$4,820,000	\$5,250.00
\$4,530,001	to	\$4,540,000	\$4,970.00	\$4,820,001	to	\$4,830,000	\$5,260.00
\$4,540,001	to	\$4,550,000	\$4,980.00	\$4,830,001	to	\$4,840,000	\$5,270.00
\$4,550,001	to	\$4,560,000	\$4,990.00	\$4,840,001	to	\$4,850,000	\$5,280.00
\$4,560,001	to	\$4,570,000	\$5,000.00	\$4,850,001	to	\$4,860,000	\$5,290.00
\$4,570,001	to	\$4,580,000	\$5,010.00	\$4,860,001	to	\$4,870,000	\$5,300.00
\$4,580,001	to	\$4,590,000	\$5,020.00	\$4,870,001	to	\$4,880,000	\$5,310.00
\$4,590,001	to	\$4,600,000	\$5,030.00	\$4,880,001	to	\$4,890,000	\$5,320.00
\$4,600,001	to	\$4,610,000	\$5,040.00	\$4,890,001	to	\$4,900,000	\$5,330.00
\$4,610,001	to	\$4,620,000	\$5,050.00	\$4,900,001	to	\$4,910,000	\$5,340.00
\$4,620,001	to	\$4,630,000	\$5,060.00	\$4,910,001	to	\$4,920,000	\$5,350.00
\$4,630,001	to	\$4,640,000	\$5,070.00	\$4,920,001	to	\$4,930,000	\$5,360.00
\$4,640,001	to	\$4,650,000	\$5,080.00	\$4,930,001	to	\$4,940,000	\$5,370.00
\$4,650,001	to	\$4,660,000	\$5,090.00	\$4,940,001	to	\$4,950,000	\$5,380.00
\$4,660,001	to	\$4,670,000	\$5,100.00	\$4,950,001	to	\$4,960,000	\$5,390.00
\$4,670,001	to	\$4,680,000	\$5,110.00	\$4,960,001	to	\$4,970,000	\$5,400.00
\$4,680,001	to	\$4,690,000	\$5,120.00	\$4,970,001	to	\$4,980,000	\$5,410.00
\$4,690,001	to	\$4,700,000	\$5,130.00	\$4,980,001	to	\$4,990,000	\$5,420.00
\$4,700,001	to	\$4,710,000	\$5,140.00	\$4,990,001	to	\$5,000,000	\$5,430.00

For transactions over \$5,000,000, add \$7.00 for each \$10,000 or fraction thereof.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
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SECTION FIVE

Trust Services – Fee Schedule

5.1 Trust Servicing

The following charges are the minimum rates applicable for trust services rendered in connection with an escrow or trust servicing account pursuant to the instruction of the parties thereto:

Acceptance Fee	
Single	\$ 250.00
Double	300.00
Junior	400.00
Substitution of Trustee	150.00
Annual Fee	
Single	200.00
Double	250.00
Junior	400.00
Additional Beneficiaries (each)	50.00
Commission	
Acceptance	100.00
Annual	75.00
Additional payee (each)	30.00
Collateral Assignment	
Acceptance	200.00
Annual	150.00
Release provisions	200.00
Assignment	100.00
Deed and Assignment	150.00
Fax Fee	5.00
Late Notice Billing	10.00
Money Assignment	
Acceptance	150.00
Annual	150.00
Payee change	50.00
Additional payee (each)	30.00
Change of Payee – Name Only	50.00

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SECTION FIVE

Trust Services – Fee Schedule (Continued)

5.1 Trust Servicing (continued)

Savings Accounts		
Acceptance	\$	50.00
Annual		½ of 1%
		Min – 100.00
		Max – 1,000.00
Returned Check (N.S.F.) charge includes Bank charges and the Company's additional labor costs		25.00
Review and Analysis – per hour		50.00
Transaction History – per year		10.00
Amendment to Trust		150.00
Leases and C.P.'s		
Acceptance		100.00
Annual		100.00
Transfer		50.00
Option to Purchase		
Acceptance		200.00
Exercising		125.00
Forfeiture Fees		
Default		100.00
Forfeiture		200.00
Completion		100.00
Additional notices (each)		10.00
Reinstatement		250.00
(Plus title fees, mailing fees, etc.)		
Miscellaneous Document Execution – per document		50.00
Property Addition – per parcel		75.00
Deed Fee		
Excess of 1 lot (each)		20.00
Execution of deed when escrow is not handled by O.R.T.A.		200.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
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SECTION FIVE

Trust Services – Fee Schedule (Continued)

5.1 Trust Servicing (continued)

Closing Fee		
Single	\$	200.00
Double		300.00
Cancellation		125.00
Releases, Collateral Assignments, etc.		50.00
Cashiering Funds		15.00
Miscellaneous Fees – per hour		50.00
Court Appearances (Maximum per day, Plus costs)		200.00

5.2 Subdivision Trust Charges – Trust Accounting

The rates for collection services for transactions creating a deferred obligation payable to a trustee of a subdivision trust wherein the subject property of said transaction is an unimproved lot or parcel as defined in A.R.S. Sec. 32-2101 are as follows:

<u>Service</u>		<u>Annual Fee</u>
Set up fee (one-time charge per account)	\$	100.00
Minimum service fee		72.00
Fee for each additional payee		40.00
Impound accounts (one parcel)		100.00
Impound account – additional parcels (each)		50.00
Fee to administer late charge provisions		40.00
Fee to administer deficit interest provisions		40.00

Additional Services

Assignment/transfer fee (in addition to statement fee)		75.00
Statement fee – status, assumption, payoff		75.00
Statement update after 60 days		50.00
Closing of account		50.00
Withdrawal of account		100.00
Partial release of property (plus recording and reconveyance fee)		100.00
Modification of account		100.00
Assignment of funds		50.00
Name change		50.00

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
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SECTION FIVE

Trust Services – Fee Schedule (Continued)

5.2 Subdivision Trust Charges – Trust Accounting (Continued)

<u>Additional Services</u>	<u>Annual Fee</u>
Cashiering of funds	\$ 15.00
Payors check returned by Bank (N.S.F.) includes Bank charges and the Company's additional labor costs	25.00
Verification of account (buyers signature required)	25.00
Overnight delivery fee, per delivery	15.00
Courier fee	10.00
Wire transfer fee, per outgoing wire	15.00
Accounting entries requested by parties to account	50.00
Amortization schedule – straight	10.00
Copy of cancelled check – per check includes Bank charges and the Company's additional labor costs	10.00
Photocopies – per copy	.50
Reconveyance fee – full	60.00
Reconveyance fee – partial	75.00
Extra work charge, billed at \$50.00 per hour, minimum of 1 hour	

5.3 Forfeiture Fees:

Notice requiring strict performance	\$ 100.00
Notice of election to forfeit	200.00
Affidavit of completion of forfeiture	100.00
(Note: a fee of \$10.00 per party will be charged on each notice in excess of one, plus title, recording and mailing fees)	
Voluntary forfeiture	200.00

Note: Additional charges may be made when circumstances require extraordinary work and time. Fees for services not included in this schedule will be charged at the rate of \$50.00 per employee hour or fraction thereof.

The above charges are subject to change at any time upon filing with and acceptance by the Arizona Department of Insurance and/or the Arizona State Banking Department.