

PIONEER TITLE AGENCY, INC.
SCHEDULE OF ESCROW SERVICE RATES,
MANUAL OF CLASSIFICATIONS,
and
RULES AND PLANS RELATING THERETO

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.

This filing consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective **MAY 16, 2011**.

IN WITNESS WHEREOF, the President of this Corporation have hereunto set their hands officially, this 28th day of April, 2011.

PIONEER TITLE AGENCY, INC.


BY: 
R. Keith Newlon, President

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APPENDIX A
STANDARD CODE LIST FOR
ARIZONA STATE DEPARTMENT OF
FINANCIAL INSTITUTIONS

CODE	DESCRIPTION OF TRANSACTION
901	Escrow - Basic Charge (Sale)
902	Escrow - Basic Charge (Loan)
903	Escrow - Basic Charge (Leasehold)
904	Escrow - Basic Charge (Subdivision)
905	Escrow - Basic Charge (Corporate Employee Relocation Rate)
906	Escrow -- Basic Charge (Sub-Escrow)
907	Escrow - Abbreviated
908	Escrow -- Interest Bearing Accounts
909	Escrow - Subdivision Trust Charges
910	Account Servicing Charges
911	Trustee's Sale Charges

PIONEER TITLE AGENCY, INC.

BASIC ESCROW RATE (ALL COUNTIES)

Transaction Amounts To	Rate
\$10,000	\$300
20,000	300
30,000	300
40,000	300
50,000	300
60,000	300
70,000	310
80,000	320
90,000	335
100,000	345
110,000	360
120,000	370
130,000	390
140,000	410
150,000	420
160,000	430
170,000	445
180,000	453
190,000	460
200,000	468
210,000	480
220,000	488
230,000	495
240,000	503
250,000	510
260,000	518
270,000	525
280,000	533
290,000	540
300,000	548

From \$300,001 to \$1,000,000
 Add per \$10,000 or fraction thereof.....\$6.00

Over \$1,000,000 add per \$10,000
 or fraction thereof.....\$3.50

ESCROW
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 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 contingent happening or nonhappening 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, promisor, obligee, obligor, bailee, bailor, or designated agent or employee or any of them. (A.R.S. 6-801)

B. COMPUTATION FROM BASIC RATE

1. The rates shall always be applied on fair value as defined in D. below in multiples of \$10,000.00 including any fraction thereof.
2. Whenever the Basic Escrow Rate is calculated herein, the charge arrived at from the calculation will be rounded off to the nearest dollar. At 50 cents it will be rounded up to the next whole dollar amount.
3. Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, or due to allocation of a percentage of the Basic Rate between parties to the escrow, the charge arrived at from the calculation will be rounded off to the nearest dollar. At 50 cents it will be rounded up to the next whole dollar amount.

C. EMPLOYEE RATES

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

- | | | |
|----|----------------------|------------------------------|
| 1. | primary residence | no charge |
| 2. | secondary properties | 50% of the Basic Escrow Rate |

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, i.e., amount of encumbrances, assessed value, etc.

E. MINIMUM CHARGES AND WORK CHARGES

Charges may be made at an hourly rate of \$100.00 per hour when unusual conditions are encountered or when special services are provided (with 1/2 hour minimum).

F. MANUFACTURED HOMES

Additional charges shall apply for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Title. This charge does not include the fee necessary to record the Affidavit of Affixture with the County Recorder's office or any charge incurred if an outside title service is used.

Charge - \$75.00 per Affidavit of Affixture or Transfer of Title

G. HOLDBACK OF FUNDS

Additional charges shall apply to prepare a Holdback Agreement and monitor funds held in the escrow trust account after close of escrow.

Charge - \$100.00 per Holdback Agreement

H. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Escrow Rate applicable (Section 901) on each separate sale, seller or exchange involved.

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

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

Basic Escrow Rate applicable (Section 901) based upon the interest covered, the purchase price or the fair value thereof, whichever is higher.

J. MAINTENANCE CHARGES

1. \$25.00 per month for maintaining funds in our escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.
2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance.
3. \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event five years elapses, any unclaimed remainder will be sent to the State escheat fund.

K. SENIOR CITIZEN'S OR MILITARY RATE

This rate shall apply to Senior Citizens (age 60 and over) or active Military. Charge: 80% of the Basic Escrow Rate.

L. REALTOR OR PUBLIC SERVANT RATE

This rate shall apply to Realtors and Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge 70% of the Basic Escrow Rate.

M. GOVERNMENTAL CONTRACTS

The Company may enter into separate contracts with Federal, state or local governmental agencies or their contractors for escrow services. Rates and fees will be based upon the volume of transactions and responsibilities and duties to be performed. The fee to be charged shall be included in the contract proposal.

N. BUSINESS ESCROWS

Any escrow wherein a business is being transferred, without real property, will be charged at 200% of the Basic Escrow Rate with a minimum charge of \$500.00.

O. RATES AND CHARGES IN EFFECT PRIOR TO FILING

Rates and/or charges contracted for by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract.

P. CONSTRUCTION CONTROLLED ESCROW

The Company may enter into a separate contract(s) with Lenders/Builders for a construction controlled escrow. Rates and fees will be based upon the volume of transactions, responsibilities, and duties to be performed with a minimum fee of \$100.00. The fee to be charged shall be included in the contract proposal, and shall be an all-inclusive fee including but not limited to express mail charges, wire fees, copies of cancelled checks and the voiding and reissuing of checks.

Q. HIGH VOLUME RELOCATION COMPANIES

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.

R. SHORT SALE ESCROW RATE

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. Charge 150% of the Basic Escrow Rate.

S. OTHER CHARGES

1. RECONVEYANCE AND TRACKING FEE

Tracking, demanding and procuring Payoff Deeds for Agreement for Sale, Satisfaction of Mortgage, Deed of Release and Reconveyance of Deed of Trust from Lender, Beneficiary or Servicing Agency; Preparing statutory notifications and preparing and executing title company release pursuant to A.R.S. 33-707. Recordation of Satisfaction of Mortgage or Deed of Release and Reconveyance, Releases of Liens Disclosed on Affidavits of Affixture, or Payoff Deeds procured pursuant to A.R.S. 33-707.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$75.00 per release.

THIS FEE IS NOT APPLICABLE WHEN PAYING OFF AN ACCOUNT SERVICED BY PIONEER TITLE AGENCY.

2. RECORDING FEES

Each document to be recorded in an escrow will be charged for at the rate of \$25.00 per document for all counties. Reconveyances and releases will be recorded by the Company as a cost of doing business.

Each Affidavit of Value shall be charged for at the rate of \$2.00 per Affidavit.

3. ELECTRONIC MAIL DOCUMENT CHARGES
\$25.00 for each electronic loan package received.
4. EXPRESS MAIL CHARGES
\$25.00 per package.
5. WIRE FEES (OUTGOING)
\$20.00 charge for each outgoing wire. No charge for incoming wires.
6. ALL INCLUSIVE RATE **OPTION** FOR SECTION "R" SERVICES PROVIDED TO SELLER
\$125.00 - Inclusive rate to include Reconveyance and Tracking Fee, Express Mail Charges, Wire Fees.

The All Inclusive Rate Option shall not apply to Commercial Property transactions and DOES NOT include recording fees.

No discounts apply to rates under this section.

Pioneer Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or legislation.

ESCROW

901 BASIC CHARGE (SALE)

901 Summary Account:

The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow.

902 BASIC CHARGE (LOAN)

902 Summary Account:

- A. If no transfer of title is involved. 100% of Basic Escrow Rate
- B. If concurrently with sale escrow for the full value of the land and improvement. Note: The \$150.00 additional charge is per loan package for **ALL LOANS (with the exception of seller carry back financing)** concurrent with the sale escrow. This fee shall include electronic mail documents and courier fees. \$150.00 additional charge per loan for **ALL LOANS (except seller carry back financing) (Discounts Shall Not Apply To This Charge)**
- C. If concurrently with sale escrow for the full value of the land and improvement. Note: The \$75.00 additional charge is for **SELLER CARRY BACK** financing concurrent with the sale escrow. Additional service charges may apply. \$75.00 additional charge per **SELLER CARRY BACK. (Discounts Shall Not Apply To This Charge)**
- D. The following charges are applicable for construction controlled escrows where the lender requests additional services such as obtaining lien waivers, architectural approval, etc. One-half of 1% of the amount of the loan.
- E. Interim/Construction Loan (Subject to extra work charges that may arise for special or extraordinary escrow services – refer to Paragraph E under General Rules). \$175.00 per loan
- F. Permanent Loan (Subject to extra work charges that may arise for special or extraordinary escrow services – refer to Paragraph E under General Rules). \$175.00 per loan

903 BASIC CHARGE (LEASEHOLD)

903 Summary Account:

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

904 BASIC CHARGE (SUBDIVISION)

904 Summary Account:

A. SUBDIVIDERS, BUILDERS, DEVELOPER AND INVESTOR RATE

This rate is available to volume users, i.e. contractor, developer, investor.

- | | | |
|----|----------------|--------------------------|
| 1. | 1-30 Units | 70% of Basic Escrow Rate |
| 2. | 31-70 Units | 60% of Basic Escrow Rate |
| 3. | 71 - 100 Units | 40% of Basic Escrow Rate |
| 4. | 101-500 Units | 30% of Basic Escrow Rate |
| 5. | 501-1000 | 20% of Basic Escrow Rate |
| 6. | 1001 or more | 10% of Escrow Basic Rate |

MINIMUM RATE - \$25.00

B. COMMERCIAL RATE

This rate is available to investors and commercial developers.

The escrow fee shall be 70% of the Basic Escrow Rate

MAXIMUM CHARGE - \$3995.00

905 BASIC CHARGE (CORPORATE EMPLOYEE RELOCATION RATE)

905 Summary Account:

Rates under this section shall apply to transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another.

The escrow fee shall be 70% of the Basic Escrow Rate

906 BASIC CHARGE (SUB-ESCROW AND ESCROW ONLY)

906 Summary Account:

A. SUB-ESCROW SERVICE (RE-FINANCE)

Sub-escrow service (re-finance) may be provided for a fee of \$295.00 per escrow. Services available under this section include the following:

1. The receipt of funds and written instructions from an institutional lender for the re-finance of an existing loan or loans.
2. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
3. The preparation of a settlement and disbursement record for the funds handled in connection with (1) and (2) above.
4. The preparation, acceptance and recordation of documents.
5. Unlimited Reconveyance Tracking, courier fees, electronic documents and wire fees.

(The Sub-Escrow Service (Re-Finance) DOES NOT include charges incurred if the use of an outside signing service is necessary)

B. ESCROW ONLY SERVICE

Escrow service with no title insurance is provided at 200% of the Basic Escrow Rate. (Refer to General Rule N. For Business Escrows.)

907 ABBREVIATED ESCROW

907 Summary Account:

A. An abbreviated escrow may be provided if a transaction involved the following escrow duties for a charge of \$75.00:

1. Receipt and disbursement of funds and/or
2. Acceptance and Recordation of documents.
3. Preparation of documents needed to clear title and/or comply with lender's instructions.

- B. A \$75.00 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$150.00.
- C. A \$25.00 charge will be assessed for each payoff ordered. If combined with those services shown above in paragraph A, the combined charge will be \$100.00.
- D. A \$75.00 charge will be assessed for the preparation of a settlement statement and disbursement record for the funds handled in connection with (A) above. If combined with those services shown in (A), the combined charge will be \$150.00.

908 INTEREST BEARING ACCOUNTS

908 Summary Account:

Setup of Trust Funds deposited into Interest Bearing Accounts \$25.00

909 SUBDIVISION TRUST CHARGES

909 Summary Account:

The following charges are the rates applicable for accounting and other services rendered in connection with subdivision trust escrows pursuant to the instruction of the parties thereto.

This schedule is published for the convenience of our Trust Beneficiaries. Trustee reserves the right to amend this schedule from time to time. "Beneficiary" as referred to herein shall mean: one married couple; one party as his sole and separate property; one partnership (general, limited or joint venture); or one corporation. An additional charge of \$15.00 will be made for each added beneficiary.

A. ACCEPTANCE RATE

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (for property in underlying Senior Trust)	\$250.00
4.	Amendment to Trust Agreement	\$50.00

B. ANNUAL RATE

1.	Single Beneficiary Trust	\$150.00
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- | | | |
|----|--------------------------|----------|
| 2. | Double Beneficiary Trust | \$175.00 |
| 3. | Junior Beneficiary Trust | \$250.00 |

Annual fees are payable in advance (at close of escrow or Trust acceptance). Annual fee is to be prorated for any fractional part of the year during which the Trust may continue.

C. ACCOUNTING SERVICES

(See Section 910 Account Servicing Charges for filed rate schedule UNLESS rates are separately stated under this Section 909 Subdivision Trust Charges.)

D. ADMINISTRATIVE SERVICES

- | | | |
|----|---------------------------------------------------------|-------------------------------|
| 1. | Deed and Affidavit processing | |
| | a. Deed prepared by Pioneer Title Agency | \$25.00 |
| | b. Deed prepared by other Title Company | \$60.00 |
| 2. | Processing of Lease, Easement or other instrument | \$50.00 |
| 3. | Acceptance of each assignment of Beneficial interest | \$50.00 |
| 4. | State or Federal Lease and State Certificate of Deposit | |
| | a. Acceptance Fee | \$50.00 |
| | b. Annual Fee | \$50.00 |
| 5. | Additional parcels of land into the Trust (per parcel) | \$50.00 |
| 6. | Option Fee | |
| | a. Acceptance Fee (if not in original Trust) | \$50.00 |
| | b. When exercised | \$50.00 |
| 7. | Court appearance by Agency employee per hour | \$75.00 |
| | | plus travel time and expenses |

E. CLOSING OR DISTRIBUTION RATES

- | | | |
|----|--------------------------|----------|
| 1. | Single Beneficiary Trust | \$100.00 |
| 2. | Double Beneficiary Trust | \$150.00 |

If all property is sold or conveyed by Trustee during the normal course of administration of the Trust, there will be no closing or distribution charge, except for the charges of a title insurer for final examination.

- F. A reasonable charge will be made for extraordinary services rendered at the rate of \$75.00 per hour.

910 ACCOUNT SERVICING CHARGES

910 Summary Account:

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.

- | | | |
|----|---------------------------------------------------------------------|-----------------|
| A. | Acceptance fee for any account servicing agreement | \$75.00 |
| B. | Collection Set-Up Fee (Collection only) | \$150.00 |
| C. | Payor Concurrent Obligation/Payee Obligation | \$48.00 |
| D. | Acceptance fee impound | \$125.00 |
| E. | Acceptance fee for Commission Account/
Collateral Assignment | \$50.00 |
| F. | Impound Account (annually in addition
to the regular annual fee) | \$96.00 |
| G. | Addition of impound to existing account
(one time charge) | \$125.00 |
| H. | Set-up ledger for holding accounts | \$50.00 |
| I. | Annual fee | \$120.00 |
| | <i>Collections generated through Graham/ Greenlee
Counties</i> | <i>\$102.00</i> |
| J. | Additional Payees | \$48.00 |

K.	Commission Account Annual Fee	\$48.00
L.	Closing or Termination of account	\$60.00
M.	Add and Demand (taxes, insurance)	\$50.00
N.	Credit Verification (charged to the authorizing party and includes one full year of payment Histories)	\$15.00
O.	Assignment of Funds - acceptance	\$35.00
P.	Modification in terms of account	\$75.00
Q.	Change Payor/Payee (name only)	\$25.00
R.	Assumption, Status or Payoff Statements	\$60.00
S.	Assumption/Assignment	\$60.00
T.	Direct Assignment of Grantor's, Grantee's Mortgagee's, Mortgagor's, Trustor's or Beneficiary's interest in account.	\$75.00
U.	Release and Reconveyance of Deed of Trust (This also includes any fee charges under General Rules R.1)	\$75.00
V.	Partial Release and Reconveyance of Deed of Trust (This also includes any fee charges under General Rules R.1)	\$75.00
W.	Amortization Schedules	\$10.00
X.	NSF Check Charge	\$25.00
Y.	Late Notices	\$10.00
Z.	Freeze and Reinstatement	\$50.00
AA.	10 Day Demand Letter	\$60.00
AB.	Copies of Canceled Checks	\$5.00
AC.	Replacement of Payment Coupon Book	\$5.00
AD.	Special Handling of Account, Not Covered Under The Above Fees, will be billed at	

the rate of \$75.00 per hour (with 1/3 hour minimum)

AE. Monitoring fee (Annual) \$48.00

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 for accounts generated through La Paz and Mohave Counties only.

AF.	Acceptance fee or set-up fee for account created in house	\$100.00
AG.	Acceptance fee or set-up fee for account created outside	\$150.00
AH.	Acceptance fee or set-up fee for impound account in house	\$150.00
AI.	Add impound account to existing account	\$150.00
AJ.	(per year) Regular account service fee (\$15 per month) Manual	\$180.00
AK.	(per year) Regular account service fee (\$12 per month) EFT	\$144.00
AL.	(per year) Impound account service fee (\$13 per month)	\$156.00
AM.	(per year) Additional service fee for commission or underlying obligation - If we keep accounting payee to receive funds (\$7.50 per month) Manual	\$90.00
AN.	(per year) Additional service fee for commission or underlying obligation - If we keep accounting payee to receive funds (\$6.50 per month) EFT	\$78.00
AO.	(per year) For each additional payee to receive funds - (\$7.50 per month) Manual	\$90.00
AP.	(per year) For each additional payee to receive funds - (\$6.50 per month) EFT	\$78.00
AQ.	Electronic debit set-up fee (one time charge)	\$25.00

AR.	Closing or termination of account fee	\$60.00
AS.	A demand for payment of taxes or insurance	\$100.00
AT.	Modification of terms of account (including default interest adjustments)	\$100.00
AU.	Adding or deleting name due to marriage or divorce	\$100.00
AV.	Change name due to assumption or assignment	\$100.00
AW.	Statement fee for assumption or assignment (status only)	\$100.00
AX.	Statement fee for status only or payoff	\$100.00
AY.	Accounts requiring special handling (late penalties, monthly monitoring of default interest, leases, \$15 per month in addition to regular scheduled account servicing fees.)	\$180.00
AZ.	History print out for each calendar year	\$20.00
BA.	Partial release and reconveyance fee (without recording)	\$100.00
BB.	Full release and reconveyance (without recording)	\$75.00
BC.	Automatic late notices (\$5 per month)	\$60.00
BD.	Late notice reminders	\$15.00
BE.	10-Day Letter of intent to foreclosure (by request of beneficiary only)	\$125.00
BF.	Return item fee (when item is returned by bank or ACH)	\$25.00
BG.	Amortization schedules	\$20.00
BH.	Outside and direct payment (charge to payor)	\$20.00
BI.	Customer or non-customer stop payment of Company issued checks	\$25.00

BJ.	Year end replacement statements	\$10.00
BK.	Fax fee up to 10 pages	\$20.00
BL.	Document preparation for statement of breach (foreclosure)	\$125.00
BM.	Research fee – per hour (pull copies of old checks, histories or files that have been paid off more than 3 months prior to request)	\$60.00
BN.	Set up ledger for holding accounts – with monthly histories - (\$10 per month for base holding account) - (Account feeding to holding account regular fees)	\$50.00
BO.	Express, certified and overnight mail fee – Actual fees charges by US Postal Service, plus \$10	
BP.	Wire in and out transfer fee – Actual fees charged by Financial Institution, plus \$10 handling fee	
BQ.	Letter of request for proof that taxes, insurance, etc. are paid	\$10.00
BR.	Held funds monthly maintenance fee (Funds held as the result of a dormant account or stale dated check.)	\$25.00

Rates for special circumstances such as entry of a large number of accounts from one client, prepaid fees, established accounts being transferred from another servicing agent or other bulk type transactions will be negotiated on a case by case basis.

911 TRUSTEE'S SALE CHARGES

911 Summary Account:

For Trustee Sales handled by the Company as Trustee under a Deed of Trust pursuant to A.R.S. beginning at 33-801.

A. Trustee's Fees shall be one-half of one per cent of the unpaid principal balance under the Promissory Note secured by the Deed of Trust.

1. A 25% discount will be applied to Trustee's Fees for Sales reinstated or cancelled within 30 days of recordation of the Notice of Trustee's Sale.

2. An additional fee of \$50.00 will be charged for each Postponement of Sale.

Rates for special circumstances such as Sales for multiple Deeds of Trust from one Beneficiary will be negotiated on a case by case basis.

MINIMUM CHARGE - \$400.00

(The Trustee's Fees outlined in this section DOES NOT include the cost of mailing, posting, or publishing as require by Arizona Statute and DOES NOT include charges incurred if the use of an outside vendor is required.)