

SECURITY TITLE AGENCY, INC.



ESCROW FEES AND CHARGES FOR THE STATE OF ARIZONA

This Schedule of fees and Charges shall supersede all Schedules of Fees and Charges which have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et. Seq. On behalf of Security Title of Arizona, Inc. and its subsidiary companies in the State of Arizona.

EFFECTIVE

June 1, 2011

Unless otherwise indicated.

SECURITY TITLE AGENCY, INC.

Table of Contents

BASIC ESCROW RATE – ZONE 1	1
Maricopa & Pinal Counties Only	1
BASIC ESCROW RATE – ZONE 2	2
Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz & Yavapai Counties Only	2
BASIC ESCROW RATE – ZONE 3	3
Graham, Greenlee, La Paz, Mohave & Yuma Counties Only.....	3
GENERAL RULES	4
A. DEFINITION OF ESCROW - ARS§6-801(4), AS AMENDED	4
B. EFFECTIVE DATE	4
C. APPLICABILITY	4
D. MINIMUM CHARGES	4
E. COMPUTATION FROM BASIC RATE.....	5
F. PAYMENT OF ESCROW CHARGES.....	5
G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)	5
H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST	5
I. FAIR VALUE - DEFINED	5
CHAPTER I - ESCROW - BASIC CHARGES.....	6
E101. SALE – BASIC CHARGE	6
E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN.....	6
E103. LOAN ESCROW RATES	6
E104. LEASEHOLD – BASIC CHARGE	6
E105. TIMESHARE – BASIC CHARGE	6
E106. ESCROW ONLY – BASIC CHARGE	6

SECURITY TITLE AGENCY, INC.

CHAPTER II – SUBDIVISION AND COMMERCIAL RATES	7
E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS	7
E202. COMMERCIAL ESCROW RATE	8
E203. ABBREVIATED ESCROW - COMMERCIAL	8
E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES	9
E205. LOAN RATE - COMMERCIAL	9
CHAPTER III - SPECIAL RATES	10
E301. INVESTOR RATE	10
E302. EMPLOYEE RATE	10
E303. SENIOR CITIZEN RATE	10
E304. FIRST RESPONDER'S RATE	10
E305. FIRST TIME HOME BUYER RATE	11
E306. CHURCHES, NON-PROFIT AND CHARITABLE ORGANIZATION'S RATE.....	11
E307. LOW-INCOME HOUSING ASSISTANCE RATE	11
E308. CORPORATE RELOCATION RATE	11
E309. REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY	12
E310. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS	12
E311. NEGOTIATED RATE	13

SECURITY TITLE AGENCY, INC.

CHAPTER IV - MISCELLANEOUS SERVICES	14
E401. INTEREST BEARING ACCOUNTS.....	14
E402. FUNDS HOLD BACK FEE	14
E403. PROCESSING SERVICE CHARGES	14
E404. PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE ..	15
E405. PUBLIC REPORT BINDER.....	15
E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES	15
E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 TO 4 SFR RESIDENTIAL.	16
E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION.....	16
E409. EXCHANGE ACCOMODATION FEE	16
E410. SHORT SALE SELLER’S TRANSACTION FEE	17
E411. ACCELERATED ESCROW RATE.....	17
E412. ACCOMODATION FEE	17
E413. RENT GUARANTEE ESCROW.....	18
E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE.....	18
E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE.....	19
E416. RECORDING & FILING SERVICE FEES.....	19
E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE.....	20
CHAPTER V - LOAN ESCROW RATES	21
E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW ..	21
E502. LOAN ESCROW RATE - 1 TO 4 SFR & NON-COMMERCIAL PROPERTIES.....	21
E503. LOAN ESCROW RATE - COMMERCIAL.....	22
E504. CONSTRUCTION LOAN	22
E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW.....	23

SECURITY TITLE AGENCY, INC.

CHAPTER VI- ACCOUNT SERVICING.....	24
E601. DEFINITIONS.....	24
E602. ACCOUNT SERVICING FEES.....	24
CHAPTER VII - SUBDIVISION TRUSTS.....	27
E701. DEFINITIONS.....	27
E702. SUBDIVISION TRUST FEES.....	27
CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE	31
E801. BUSINESS TRANSACTION ESCROW RATE	31

SECURITY TITLE AGENCY, INC.

BASIC ESCROW RATE – ZONE 1							
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 \$	TRANSACTION AMOUNT Up to and Including	RATE \$
Up to 90,000	540	320,001 – 325,000	848	550,001 – 555,000	1,118	780,001 – 785,000	1,361
90,001 – 100,000	554	325,001 – 330,000	854	555,001 – 560,000	1,123	785,001 – 790,000	1,366
100,001 – 105,000	561	330,001 – 335,000	860	560,001 – 565,000	1,129	790,001 – 795,000	1,372
105,001 – 110,000	568	335,001 – 340,000	866	565,001 – 570,000	1,134	795,001 – 800,000	1,377
110,001 – 115,000	575	340,001 – 345,000	872	570,001 – 575,000	1,139	800,001 – 805,000	1,382
115,001 – 120,000	583	345,001 – 350,000	879	575,001 – 580,000	1,144	805,001 – 810,000	1,387
120,001 – 125,000	590	350,001 – 355,000	885	580,001 – 585,000	1,150	810,001 – 815,000	1,393
125,001 – 130,000	597	355,001 – 360,000	891	585,001 – 590,000	1,155	815,001 – 820,000	1,398
130,001 – 135,000	604	360,001 – 365,000	897	590,001 – 595,000	1,160	820,001 – 825,000	1,403
135,001 – 140,000	611	365,001 – 370,000	903	595,001 – 600,000	1,166	825,001 – 830,000	1,408
140,001 – 145,000	618	370,001 – 375,000	909	600,001 – 605,000	1,171	830,001 – 835,000	1,414
145,001 – 150,000	626	375,001 – 380,000	915	605,001 – 610,000	1,176	835,001 – 840,000	1,419
150,001 – 155,000	633	380,001 – 385,000	921	610,001 – 615,000	1,181	840,001 – 845,000	1,424
155,001 – 160,000	640	385,001 – 390,000	927	615,001 – 620,000	1,187	845,001 – 850,000	1,430
160,001 – 165,000	647	390,001 – 395,000	933	620,001 – 625,000	1,192	850,001 – 855,000	1,435
165,001 – 170,000	654	395,001 – 400,000	939	625,001 – 630,000	1,197	855,001 – 860,000	1,440
170,001 – 175,000	661	400,001 – 405,000	945	630,001 – 635,000	1,203	860,001 – 865,000	1,445
175,001 – 180,000	668	405,001 – 410,000	951	635,001 – 640,000	1,208	865,001 – 870,000	1,451
180,001 – 185,000	676	410,001 – 415,000	957	640,001 – 645,000	1,213	870,001 – 875,000	1,456
185,001 – 190,000	683	415,001 – 420,000	963	645,001 – 650,000	1,218	875,001 – 880,000	1,461
190,001 – 195,000	690	420,001 – 425,000	969	650,001 – 655,000	1,224	880,001 – 885,000	1,467
195,001 – 200,000	697	425,001 – 430,000	975	655,001 – 660,000	1,229	885,001 – 890,000	1,472
200,001 – 205,000	703	430,001 – 435,000	981	660,001 – 665,000	1,234	890,001 – 895,000	1,477
205,001 – 210,000	709	435,001 – 440,000	987	665,001 – 670,000	1,240	895,001 – 900,000	1,482
210,001 – 215,000	715	440,001 – 445,000	993	670,001 – 675,000	1,245	900,001 – 905,000	1,488
215,001 – 220,000	721	445,001 – 450,000	1,000	675,001 – 680,000	1,250	905,001 – 910,000	1,493
220,001 – 225,000	727	450,001 – 455,000	1,006	680,001 – 685,000	1,255	910,001 – 915,000	1,498
225,001 – 230,000	733	455,001 – 460,000	1,012	685,001 – 690,000	1,261	915,001 – 920,000	1,504
230,001 – 235,000	739	460,001 – 465,000	1,018	690,001 – 695,000	1,266	920,001 – 925,000	1,509
235,001 – 240,000	745	465,001 – 470,000	1,024	695,001 – 700,000	1,271	925,001 – 930,000	1,514
240,001 – 245,000	751	470,001 – 475,000	1,030	700,001 – 705,000	1,276	930,001 – 935,000	1,519
245,001 – 250,000	758	475,001 – 480,000	1,036	705,001 – 710,000	1,282	935,001 – 940,000	1,525
250,001 – 255,000	764	480,001 – 485,000	1,039	710,001 – 715,000	1,287	940,001 – 945,000	1,530
255,001 – 260,000	770	485,001 – 490,000	1,048	715,001 – 720,000	1,292	945,001 – 950,000	1,535
260,001 – 265,000	776	490,001 – 495,000	1,054	720,001 – 725,000	1,298	950,001 – 955,000	1,540
265,001 – 270,000	782	495,001 – 500,000	1,060	725,001 – 730,000	1,303	955,001 – 960,000	1,546
270,001 – 275,000	788	500,001 – 505,000	1,065	730,001 – 735,000	1,308	960,001 – 965,000	1,551
275,001 – 280,000	794	505,001 – 510,000	1,071	735,001 – 740,000	1,313	965,001 – 970,000	1,556
280,001 – 285,000	800	510,001 – 515,000	1,076	740,001 – 745,000	1,319	970,001 – 975,000	1,562
285,001 – 290,000	806	515,001 – 520,000	1,081	745,001 – 750,000	1,324	975,001 – 980,000	1,567
290,001 – 295,000	812	520,001 – 525,000	1,086	750,001 – 755,000	1,329	980,001 – 985,000	1,572
295,001 – 300,000	818	525,001 – 530,000	1,092	755,001 – 760,000	1,335	985,001 – 990,000	1,577
300,001 – 305,000	824	530,001 – 535,000	1,097	760,001 – 765,000	1,340	990,001 – 995,000	1,583
305,001 – 310,000	830	535,001 – 540,000	1,102	765,001 – 770,000	1,345	995,001 – 1,000,000	1,588
310,001 – 315,000	836	540,001 – 545,000	1,108	770,001 – 775,000	1,350		
315,001 – 320,000	842	545,001 – 550,000	1,113	775,001 – 780,000	1,356		
For Transactions in Excess of \$1,000,000							
Amount of Liability		Additional Rate			Maximum Rate		
1,000,001 to 5,000,000		Add \$5.00 per \$5,000 or fraction thereof			\$5,588		
Over \$5,000,000		Add \$3.50 per \$5,000 or fraction thereof			As calculated		

SECURITY TITLE AGENCY, INC.

BASIC ESCROW RATE – ZONE 2							
Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz & Yavapai Counties Only							
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
Up to 25,000	375	265,001 – 270,000	680	510,001 – 515,000	925	755,001 – 760,000	1,170
25,001 – 30,000	400	270,001 – 275,000	685	515,001 – 520,000	930	760,001 – 765,000	1,175
30,001 – 35,000	425	275,001 – 280,000	690	520,001 – 525,000	935	765,001 – 770,000	1,180
35,001 – 40,000	450	280,001 – 285,000	695	525,001 – 530,000	940	770,001 – 775,000	1,185
40,001 – 45,000	455	285,001 – 290,000	700	530,001 – 535,000	945	775,001 – 780,000	1,190
45,001 – 50,000	460	290,001 – 295,000	705	535,001 – 540,000	950	780,001 – 785,000	1,195
50,001 – 55,000	465	295,001 – 300,000	710	540,001 – 545,000	955	785,001 – 790,000	1,200
55,001 – 60,000	470	300,001 – 305,000	715	545,001 – 550,000	960	790,001 – 795,000	1,205
60,001 – 65,000	475	305,001 – 310,000	720	550,001 – 555,000	965	795,001 – 800,000	1,210
65,001 – 70,000	480	310,001 – 315,000	725	555,001 – 560,000	970	800,001 – 805,000	1,215
70,001 – 75,000	485	315,001 – 320,000	730	560,001 – 565,000	975	805,001 – 810,000	1,220
75,001 – 80,000	490	320,001 – 325,000	735	565,001 – 570,000	980	810,001 – 815,000	1,225
80,001 – 85,000	495	325,001 – 330,000	740	570,001 – 575,000	985	815,001 – 820,000	1,230
85,001 – 90,000	500	330,001 – 335,000	745	575,001 – 580,000	990	820,001 – 825,000	1,235
90,001 – 95,000	505	335,001 – 340,000	750	580,001 – 585,000	995	825,001 – 830,000	1,240
95,001 – 100,000	510	340,001 – 345,000	755	585,001 – 590,000	1,000	830,001 – 835,000	1,245
100,001 – 105,000	515	345,001 – 350,000	760	590,001 – 595,000	1,005	835,001 – 840,000	1,250
105,001 – 110,000	520	350,001 – 355,000	765	595,001 – 600,000	1,010	840,001 – 845,000	1,255
110,001 – 115,000	525	355,001 – 360,000	770	600,001 – 605,000	1,015	845,001 – 850,000	1,260
115,001 – 120,000	530	360,001 – 365,000	775	605,001 – 610,000	1,020	850,001 – 855,000	1,265
120,001 – 125,000	535	365,001 – 370,000	780	610,001 – 615,000	1,025	855,001 – 860,000	1,270
125,001 – 130,000	540	370,001 – 375,000	785	615,001 – 620,000	1,030	860,001 – 865,000	1,275
130,001 – 135,000	545	375,001 – 380,000	790	620,001 – 625,000	1,035	865,001 – 870,000	1,280
135,001 – 140,000	550	380,001 – 385,000	795	625,001 – 630,000	1,040	870,001 – 875,000	1,285
140,001 – 145,000	555	385,001 – 390,000	800	630,001 – 635,000	1,045	875,001 – 880,000	1,290
145,001 – 150,000	560	390,001 – 395,000	805	635,001 – 640,000	1,050	880,001 – 885,000	1,295
150,001 – 155,000	565	395,001 – 400,000	810	640,001 – 645,000	1,055	885,001 – 890,000	1,300
155,001 – 160,000	570	400,001 – 405,000	815	645,001 – 650,000	1,060	890,001 – 895,000	1,305
160,001 – 165,000	575	405,001 – 410,000	820	650,001 – 655,000	1,065	895,001 – 900,000	1,310
165,001 – 170,000	580	410,001 – 415,000	825	655,001 – 660,000	1,070	900,001 – 905,000	1,315
170,001 – 175,000	585	415,001 – 420,000	830	660,001 – 665,000	1,075	905,001 – 910,000	1,320
175,001 – 180,000	590	420,001 – 425,000	835	665,001 – 670,000	1,080	910,001 – 915,000	1,325
180,001 – 185,000	595	425,001 – 430,000	840	670,001 – 675,000	1,085	915,001 – 920,000	1,330
185,001 – 190,000	600	430,001 – 435,000	845	675,001 – 680,000	1,090	920,001 – 925,000	1,335
190,001 – 195,000	605	435,001 – 440,000	850	680,001 – 685,000	1,095	925,001 – 930,000	1,340
195,001 – 200,000	610	440,001 – 445,000	855	685,001 – 690,000	1,100	930,001 – 935,000	1,345
200,001 – 205,000	615	445,001 – 450,000	860	690,001 – 695,000	1,105	935,001 – 940,000	1,350
205,001 – 210,000	620	450,001 – 455,000	865	695,001 – 700,000	1,110	940,001 – 945,000	1,355
210,001 – 215,000	625	455,001 – 460,000	870	700,001 – 705,000	1,115	945,001 – 950,000	1,360
215,001 – 220,000	630	460,001 – 465,000	875	705,001 – 710,000	1,120	950,001 – 955,000	1,365
220,001 – 225,000	635	465,001 – 470,000	880	710,001 – 715,000	1,125	955,001 – 960,000	1,370
225,001 – 230,000	640	470,001 – 475,000	885	715,001 – 720,000	1,130	960,001 – 965,000	1,375
230,001 – 235,000	645	475,001 – 480,000	890	720,001 – 725,000	1,135	965,001 – 970,000	1,380
235,001 – 240,000	650	480,001 – 485,000	895	725,001 – 730,000	1,140	970,001 – 975,000	1,385
240,001 – 245,000	655	485,001 – 490,000	900	730,001 – 735,000	1,145	975,001 – 980,000	1,390
245,001 – 250,000	660	490,001 – 495,000	905	735,001 – 740,000	1,150	980,001 – 985,000	1,395
250,001 – 255,000	665	495,001 – 500,000	910	740,001 – 745,000	1,155	985,001 – 990,000	1,400
255,001 – 260,000	670	500,001 – 505,000	915	745,001 – 750,000	1,160	990,001 – 995,000	1,405
260,001 – 265,000	675	505,001 – 510,000	920	750,001 – 755,000	1,165	995,001 – 1,000,000	1,410
For Transactions in Excess of \$1,000,000							
Amount of Liability		Additional Rate			Maximum Rate		
1,000,001 to 5,000,000		Add \$4.00 per \$5,000 or fraction thereof			\$4,610		
Over \$5,000,000		Add \$3.50 per \$5,000 or fraction thereof			As calculated		

SECURITY TITLE AGENCY, INC.

BASIC ESCROW RATE – ZONE 3							
Graham, Greenlee, La Paz, Mohave & Yuma Counties Only							
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
Up to 25,000	318	265,001 – 270,000	573	510,001 – 515,000	818	755,001 – 760,000	1,063
25,001 – 30,000	323	270,001 – 275,000	578	515,001 – 520,000	823	760,001 – 765,000	1,068
30,001 – 35,000	338	275,001 – 280,000	583	520,001 – 525,000	828	765,001 – 770,000	1,073
35,001 – 40,000	343	280,001 – 285,000	588	525,001 – 530,000	833	770,001 – 775,000	1,078
40,001 – 45,000	348	285,001 – 290,000	593	530,001 – 535,000	838	775,001 – 780,000	1,083
45,001 – 50,000	353	290,001 – 295,000	598	535,001 – 540,000	843	780,001 – 785,000	1,088
50,001 – 55,000	358	295,001 – 300,000	603	540,001 – 545,000	848	785,001 – 790,000	1,093
55,001 – 60,000	363	300,001 – 305,000	608	545,001 – 550,000	853	790,001 – 795,000	1,098
60,001 – 65,000	368	305,001 – 310,000	613	550,001 – 555,000	858	795,001 – 800,000	1,103
65,001 – 70,000	373	310,001 – 315,000	618	555,001 – 560,000	863	800,001 – 805,000	1,108
70,001 – 75,000	378	315,001 – 320,000	623	560,001 – 565,000	868	805,001 – 810,000	1,113
75,001 – 80,000	383	320,001 – 325,000	628	565,001 – 570,000	873	810,001 – 815,000	1,118
80,001 – 85,000	388	325,001 – 330,000	633	570,001 – 575,000	878	815,001 – 820,000	1,123
85,001 – 90,000	393	330,001 – 335,000	638	575,001 – 580,000	883	820,001 – 825,000	1,128
90,001 – 95,000	398	335,001 – 340,000	643	580,001 – 585,000	888	825,001 – 830,000	1,133
95,001 – 100,000	403	340,001 – 345,000	648	585,001 – 590,000	893	830,001 – 835,000	1,138
100,001 – 105,000	408	345,001 – 350,000	653	590,001 – 595,000	898	835,001 – 840,000	1,143
105,001 – 110,000	413	350,001 – 355,000	658	595,001 – 600,000	903	840,001 – 845,000	1,148
110,001 – 115,000	418	355,001 – 360,000	663	600,001 – 605,000	908	845,001 – 850,000	1,153
115,001 – 120,000	423	360,001 – 365,000	668	605,001 – 610,000	913	850,001 – 855,000	1,158
120,001 – 125,000	428	365,001 – 370,000	673	610,001 – 615,000	918	855,001 – 860,000	1,163
125,001 – 130,000	433	370,001 – 375,000	678	615,001 – 620,000	923	860,001 – 865,000	1,168
130,001 – 135,000	438	375,001 – 380,000	683	620,001 – 625,000	928	865,001 – 870,000	1,173
135,001 – 140,000	443	380,001 – 385,000	688	625,001 – 630,000	933	870,001 – 875,000	1,178
140,001 – 145,000	448	385,001 – 390,000	693	630,001 – 635,000	938	875,001 – 880,000	1,183
145,001 – 150,000	453	390,001 – 395,000	698	635,001 – 640,000	943	880,001 – 885,000	1,188
150,001 – 155,000	458	395,001 – 400,000	703	640,001 – 645,000	948	885,001 – 890,000	1,193
155,001 – 160,000	463	400,001 – 405,000	708	645,001 – 650,000	953	890,001 – 895,000	1,198
160,001 – 165,000	468	405,001 – 410,000	713	650,001 – 655,000	958	895,001 – 900,000	1,203
165,001 – 170,000	473	410,001 – 415,000	718	655,001 – 660,000	963	900,001 – 905,000	1,208
170,001 – 175,000	478	415,001 – 420,000	723	660,001 – 665,000	968	905,001 – 910,000	1,213
175,001 – 180,000	483	420,001 – 425,000	728	665,001 – 670,000	973	910,001 – 915,000	1,218
180,001 – 185,000	488	425,001 – 430,000	733	670,001 – 675,000	978	915,001 – 920,000	1,223
185,001 – 190,000	493	430,001 – 435,000	738	675,001 – 680,000	983	920,001 – 925,000	1,228
190,001 – 195,000	498	435,001 – 440,000	743	680,001 – 685,000	988	925,001 – 930,000	1,233
195,001 – 200,000	503	440,001 – 445,000	748	685,001 – 690,000	993	930,001 – 935,000	1,238
200,001 – 205,000	508	445,001 – 450,000	753	690,001 – 695,000	998	935,001 – 940,000	1,243
205,001 – 210,000	513	450,001 – 455,000	758	695,001 – 700,000	1,003	940,001 – 945,000	1,248
210,001 – 215,000	518	455,001 – 460,000	763	700,001 – 705,000	1,008	945,001 – 950,000	1,253
215,001 – 220,000	523	460,001 – 465,000	768	705,001 – 710,000	1,013	950,001 – 955,000	1,258
220,001 – 225,000	528	465,001 – 470,000	773	710,001 – 715,000	1,018	955,001 – 960,000	1,263
225,001 – 230,000	533	470,001 – 475,000	778	715,001 – 720,000	1,023	960,001 – 965,000	1,268
230,001 – 235,000	538	475,001 – 480,000	783	720,001 – 725,000	1,028	965,001 – 970,000	1,273
235,001 – 240,000	543	480,001 – 485,000	788	725,001 – 730,000	1,033	970,001 – 975,000	1,278
240,001 – 245,000	548	485,001 – 490,000	793	730,001 – 735,000	1,038	975,001 – 980,000	1,283
245,001 – 250,000	553	490,001 – 495,000	798	735,001 – 740,000	1,043	980,001 – 985,000	1,288
250,001 – 255,000	558	495,001 – 500,000	803	740,001 – 745,000	1,048	985,001 – 990,000	1,293
255,001 – 260,000	563	500,001 – 505,000	808	745,001 – 750,000	1,053	990,001 – 995,000	1,298
260,001 – 265,000	568	505,001 – 510,000	813	750,001 – 755,000	1,058	995,001 – 1,000,000	1,303
For Transactions in Excess of \$1,000,000							
Amount of Liability		Additional Rate			Maximum Rate \$		
1,000,001 to 5,000,000		Add \$4.00 per \$5,000 or fraction thereof			\$4,503		
Over \$5,000,000		Add \$3.50 per \$5,000 or fraction thereof			As calculated		

SECURITY TITLE AGENCY, INC.

GENERAL RULES

A. DEFINITION OF ESCROW - ARS§6-801(4), as Amended

"Escrow" means any transaction in which any escrow property 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, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing.

B. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Department of Financial Institution or by operation of law.

C. APPLICABILITY

For purposes of rate application, counties shall be included in Zones as follows:

Zone	Counties
1	Maricopa & Pinal
2	Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz & Yavapai
3	Graham, Greenlee, La Paz, Mohave & Yuma

If a particular escrow rate set forth herein does not specify a particular Zone or County in which it applies, then such rate shall apply to all Zones and Counties.

All fees and charges shall be considered earned by the Company upon close of escrow and shall be non-refundable.

D. MINIMUM CHARGES

Unless otherwise set forth within a specific rate herein, the minimum charge for any escrow transaction shall be:

Zone	Minimum Rate
1	\$540.00
2	\$375.00
3	\$318.00

Should any rate as set forth herein specify a higher or lower minimum than that shown above, then the minimum set forth in such rate shall prevail.

SECURITY TITLE AGENCY, INC.

E. COMPUTATION FROM BASIC RATE

1. The applicable rates shall be computed on a per-unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Escrow Rate Table.
2. Whenever percentages of the Basic Escrow Rate are used, the charge arrived at shall be rounded up to the nearest dollar.

F. 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 Buyer and one-half by 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 such services(s) or who will benefit by such service(s).

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

The Basic Sale Escrow Fee as set forth herein shall be charged 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.

H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST

The Basic Sale Escrow Fee Charge as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, which ever is the higher.

I. FAIR VALUE - DEFINED

The fair value shall be construed as the full value of the property, including all encumbrances. When a sale is not involved, the fair value shall be determined from all available information, such as the amount of encumbrances, assessed value, etc. In no event shall the fair value be less than the sum of the unpaid principal balance of each mortgage and/or contract to which the property is subject. Additions to the loan balance incurred by Buyer, including but not limited to MIP premiums, will not be included in the unpaid principal balance for the purpose of determining fair value.

SECURITY TITLE AGENCY, INC.

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 (Includes Overnight Delivery Fees, Courier Fees and Wire Processing Fees which, in the aggregate, do not exceed \$125.00. Aggregate fees in excess of \$125.00 shall be charged based on the actual cost(s)). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN

When a loan escrow is closed concurrently with a sale, there shall be an additional \$100 escrow fee charged per loan closed that is to be secured by the property subject to the escrow. The rate is in addition to the escrow fee charged for closing the sale escrow and shall be applicable regardless of the type of lender (i.e. institutional or private lender, seller carry-back, etc.) or loan program.

E103. LOAN ESCROW RATES

Refer to Chapter V of this Manual for escrow rates for loan rates for the financing, refinancing or revamping a loan, construction loans and other loan rates.

E104. LEASEHOLD – BASIC CHARGE

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

1. Leasehold Basic Charge (except for oil, gas or mineral leases)	100% of the Basic Rate
2. Oil, Gas or Mineral Leases	200% of the Basic Rate

E105. TIMESHARE – BASIC CHARGE

The rate for any escrow that involves the sale or purchase of a Time Share Estate as defined by A.R.S. §33-707(E) shall be \$100. No other rate shall be applied to this rate.

E106. ESCROW ONLY – BASIC CHARGE

The escrow fee for an escrow involving a transfer or encumbrance of real property in which no title insurance is to be issued or title insurance is being issued by a company that is not part of Fidelity National Title Group shall be 200% of the Basic Escrow Rate. This rate does not preclude the application of charges under Sections E309 and E410. No other rate shall be applied to this rate.

Approval of the County Manager or Escrow Administrator must be obtained prior to acceptance of such a transaction.

SECURITY TITLE AGENCY, INC.

CHAPTER II – SUBDIVISION AND COMMERCIAL RATES

E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

This rate is available to a builder, 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.

The total of number of units may be located within one or more subdivisions situated within the State of Arizona to determine the rate to be given.

No other rate shall be applied to these rates.

A. ALL COUNTIES EXCEPT PIMA & COCHISE

Number of Units	Rate Calculated From Basic Escrow Rate
1 to 15	70%
16 to 30	60%
31 to 70	55%
71 to 100	50%
101 to 200	40%
201 to 600	30%
601 to 1,200	25%
1,201 or more	\$50 Regardless of liability amount
The minimum rate shall be \$50.	

B. PIMA & COCHISE COUNTIES ONLY

Number of Units	Rate Calculated From Basic Escrow Rate
1 to 49	25%
50 or more	\$40 Regardless of liability amount
The minimum rate shall be \$40.00	

SECURITY TITLE AGENCY, INC.

E202. 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

The following services shall be included in the above rate:

- A. Unlimited outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Receipt & Printing of emailed documents

Miscellaneous Services: Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

E203. 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):

A.	Receipt and disbursement of funds:	\$250.00
B.	Acceptance and recordation of documents:	\$250.00
C.	Ordering Payoffs:	\$75.00
D.	Outgoing Wire Transfers	No Charge

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.

This rate does not include recording and filing service fees due the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

SECURITY TITLE AGENCY, INC.

E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES

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. Outgoing Wire Transfers
3. Acceptance and recordation of documents
4. Ordering payoffs

This rate does not include recording and filing service fees due to the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

E205. LOAN RATE - COMMERCIAL

Refer to Chapter V - Loan Escrow Rates

SECURITY TITLE AGENCY, INC.

CHAPTER III - SPECIAL RATES

The rates contained within this section are considered reduced rates. No other rate shall be applied to these rates.

E301. INVESTOR RATE

This rate is available to builders, contractors, developers, subdividers, licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor.

The charge will be 70% of the Basic Escrow Rate.

E302. EMPLOYEE RATE

The following 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

A. FIDELITY NATIONAL TITLE GROUP: There shall be no escrow fee charged for transactions closed in connection with the financing, refinancing, sale or purchase of the employee's primary residence for any employee of FIDELITY NATIONAL TITLE GROUP (FNTG) engaged in the business of title insurance and escrow services, including employees on approved retirement.

B. FIDELITY NATIONAL FINANCIAL: There shall be a charge equal to 70% 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 company directly owned by FIDELITY NATIONAL FINANCIAL (FNF).

E303. SENIOR CITIZEN RATE

This rate is available to all persons of the age 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

The charge will be 80% of the Basic Escrow Rate.

E304. FIRST RESPONDER'S RATE

This rate is available to any First Responder. A First Responder includes police officers, firefighters, emergency medical personnel, active duty military, National Guard and Red Cross employees. The person requesting the rate must present proof of employment or active duty status.

The charge will be 80% of the Basic Escrow Rate.

SECURITY TITLE AGENCY, INC.

E305. FIRST TIME HOME BUYER RATE

This rate is available to any first-time purchaser of residential property to be used as a primary residence. A "first time purchase" is defined as individual(s) that have never had an ownership interest in residential property. The party requesting this rate will be required to execute an affidavit attesting that the party has not previously owned any residential property and the property being purchased is to be used as a primary residence.

The charge will be 80% of the Basic Escrow Rate.

E306. CHURCHES, NON-PROFIT AND CHARITABLE ORGANIZATION'S RATE

This rate is available on properties used within the normal scope of activities of churches, non-profit or charitable organizations. Churches, charitable or non-profit organizations are those to which contributions made are deductible pursuant to the Internal Revenue Code.

The charge will be 70% of the Basic Escrow Rate.

E307. LOW-INCOME HOUSING ASSISTANCE RATE

This rate is available to Buyers who are receiving financial assistance from a non-profit organization whose primary purpose is to assist low-income individuals in the purchase of a primary residence, and the escrow fee is being paid by the Buyer. This rate does not extend to the housing-assistance organization when it is paying fees on behalf of the Buyer.

The charge will be 70% of the Basic Escrow Rate.

E308. CORPORATE RELOCATION RATE

This rate is available to individuals through association with their employer or their employer's relocation company when the employee is being relocated by its employer, and shall be extended to the employer or employer's relocation company only if the transferred employee has already conveyed title to the employer or relocation company. This rate shall apply only to transactions involving the purchase or resale of an employee's primary residence and only to the relocated employee's share of the Basic Escrow Rate.

The charge will be 70% of the Basic Escrow Rate.

SECURITY TITLE AGENCY, INC.

E309. REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY

This rate shall be applied to an escrow transaction involving an REO resale, and title insurance is not being provided by the Escrow Agent.

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the parties shall be paid one-half by buyer and one-half by seller.

Loan Tie-In Fee: In transactions where one or more new loan is involved, then there shall be a Loan Tie-In Fee of \$100 per loan added to this rate.

Miscellaneous Services: Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

No other rate shall be applied to this rate.

	Description	Rate
A.	BASIC ESCROW SERVICE Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.	\$1,000.00
B.	PREMIUM ESCROW SERVICE Includes: receipt and printing of one (1) electronic loan package, one (1) courier and overnight delivery fee, one (1) recording and filing service fee and one (1) wire fee.	\$1,200.00
C.	PREMIUM PLUS ESCROW SERVICE Includes: receipt and printing of two (2) electronic loan packages, two (2) outside signing fees, recording and filing service fee, unlimited courier and overnight delivery fees, unlimited wire fees, unlimited reconveyance and payoff tracking fees.	\$1,500.00
D.	NATIONAL LENDERS SOLUTIONS DIVISION OR SIMILAR UNIT Includes: only two (2) outside signing fees. Any other charges filed separately in this manual shall be charged if and as incurred and in addition to this escrow fee.	\$1,500.00

E310. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, 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. Any such contracted bids must be approved in writing by the County Manager of the appropriate County. A copy of said contract bid is to be placed in each escrow file for which the rate applies.

SECURITY TITLE AGENCY, INC.

E311. NEGOTIATED RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the County 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.

SECURITY TITLE AGENCY, INC.

CHAPTER IV - MISCELLANEOUS SERVICES

E401. INTEREST BEARING ACCOUNTS

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be \$50 per account.

E402. FUNDS HOLD BACK 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 and are in addition to any other escrow fees charged in the transaction:

Amount of Hold Back	Fee
Up to \$2,500	\$200.00
\$2,501 to \$50,000	\$300.00
Over \$50,000	\$500.00
Commercial Hold Backs (regardless of the amount)	\$500.00

In the event the parties request additional services in connection with the hold back account at time of closing, then such fees as set forth in this manual shall be collected at close of escrow and shall be considered earned and non-refundable.

No other rate shall be applied to this rate.

E403. 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		
		Zone 1	Zone 2	Zone 3
A.	Unlimited Overnight Delivery, Courier Service and Wire Processing	Included in Escrow Fee	Included in Escrow Fee	Included in Escrow Fee
B.	Payoff Tracking and Processing Fee – per payoff	\$100	\$50	\$100
C.	Receipt & Printing of E-mail Documents – per file	\$100	Included in Escrow Fee	\$50
D.	Credit Card & Personal Debt Payments when required by new lender – per check	\$15	\$15	\$15

SECURITY TITLE AGENCY, INC.

E404. PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE

A. ALL COUNTIES EXCEPT APACHE, NAVAJO, PIMA & COCHISE:

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or fraction thereof with a minimum of 50 hours.

B. APACHE, NAVAJO, PIMA & COCHISE COUNTIES ONLY:

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or fraction thereof, with a maximum fee of \$500.

E405. PUBLIC REPORT BINDER

When the Company provides copies of public reports upon request by the party, there shall be a fee charged of \$10 each.

E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES

For purposes of this section, the term *UNIT* shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned at close of escrow and shall be non-refundable.

Service		All Counties Except Cochise, Pima, La Paz, Mohave & Yuma	Cochise, Pima, La Paz, Mohave & Yuma Counties Only
A.	Transfer of Title	\$250.00 per unit	\$150.00 per unit
B.	Affidavit of Affixture	\$250.00 per unit	\$150.00 per unit

The above fees include any and all fees due any State Motor Vehicle Department and/or third party vehicular title processing service.

SECURITY TITLE AGENCY, INC.

E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 to 4 SFR RESIDENTIAL

Abbreviated or sub-escrow services may be provided separately or in support of a primary escrow holder or institutional lender at the following rates:

A. An abbreviated escrow may be provided if a transaction involves the following escrow duties

1. Receipt and disbursement of funds and/or
2. Acceptance and recordation of documents,

Zone 1	Zone 2	Zone 3
\$150	\$150	\$100

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION

	Description	Rate
A.	Sale Escrow Instructions The charge for the preparation of Sale Escrow Instructions.	\$150.00 Plus applicable sale escrow rate
B.	Loan Escrow Instructions The charge for the preparation of loan escrow instructions.	\$150.00 Plus applicable loan escrow rate

E409. EXCHANGE ACCOMODATION FEE

When an escrow transaction involves a 1031 Tax Deferred Exchange or a simultaneous exchange of property, there shall be an additional charge of \$100 for each exchange or property involved in the transaction. This fee shall be in addition to the escrow fee charged for closing the transaction.

In the case of a 1031 Tax Deferred Exchange, the exchange fee shall be paid by the exchanger, unless otherwise instructed in writing by the parties.

In the case of a simultaneous exchange, the exchange accommodation fee shall be paid one-half by each party, or when the purchase agreement states that the escrow fee shall be paid according to custom, unless otherwise instructed in writing by the parties.

SECURITY TITLE AGENCY, INC.

E410. SHORT SALE SELLER'S TRANSACTION FEE

- A. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged to Sellers in lieu of other miscellaneous charges that would normally be incurred by the Seller to close the transaction. Said fee shall be charged to the Seller in addition to the Seller's portion of the basic sale escrow rate, and shall include the following:

Transaction Fee	Includes
\$300.00	Unlimited payoff tracking and processing fees, unlimited recording and filing service fees, unlimited wire fees, and unlimited courier fees.

Zones 2 and 3 only.

- B. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged in lieu of other miscellaneous charges that would normally be incurred to close the transaction.

Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract, and shall include escrow charges, loan tie-in fees, unlimited wire fees, unlimited receipt and printing of email documents, unlimited payoff tracking, unlimited overnight delivery and unlimited courier fees.

Up to \$150,000	\$1,200.00
\$150,001 - \$300,000	\$1,400.00
\$300,001 - \$500,000	\$1,600.00
\$500,001 - \$750,000	\$1,900.00
\$750,001 - \$1,000,000	\$2,100.00
Over \$1,000,000	Negotiated pursuant to Section E311

Zone 1 only.

E411. ACCELERATED ESCROW RATE

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

E412. ACCOMODATION FEE

- A. **Taking Signatures:** \$150 The fee for taking signatures plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any, in performing the service. The duties of the Company shall be only in the taking of signatures on documents provided by the customer or on behalf of the customer.
- B. **Returning Loan Package(s) Separately:** \$100 for returning a separate loan package back to the lender and/or borrower, plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any.

SECURITY TITLE AGENCY, INC.

- C. **Coordinating Recording of Documents:** \$100. The Company may, upon request and at the discretion of the Company, coordinate the recording of the documents providing that such recording does not impose any liability upon the Company and providing that the parties sign an "Accommodation Recording Instruction and Hold Harmless" in a form provided by the company.

E413. RENT GUARANTEE ESCROW

When estimated rental and/or triple-net charges, common area maintenance revenue are guaranteed by the seller, and funds are held in escrow pursuant to a written agreement, the fees shall be \$50 per month.

E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE

When the parties to an escrow request a UCC, lien and/or judgment search through any governmental entity of any jurisdiction requesting information that is not in the normal course of title examination on the real estate, or an update to a previous search, based upon the name(s) of the parties involved in the transaction, the charges shall be \$100 for each search requested and for each update requested.

This fee does not include any fees incurred with any governmental office or third party vendor for the search and/or copies provided by such office.

SECURITY TITLE AGENCY, INC.

E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. 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.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

E416. RECORDING & FILING SERVICE FEES

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

Description		Fee Per File		
		Zone 1	Zone 2	Zone 3
1.	Refinance or Loan (non-commercial properties)	\$60	\$50	\$50
2.	Sale with New Loan	\$80	\$65	\$65
3.	All Cash Transactions (non-commercial properties)	\$60	\$50	\$50
4.	All Other Transactions	\$65	\$65	\$65
5.	Commercial Sale (with or without loan) or Refinance	\$100 or Actual Fees charged by the recording and/or filing office, whichever is greater.		

The above fees shall be considered earned at close of escrow and shall be non-refundable.

SECURITY TITLE AGENCY, INC.

E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This rate shall apply when funds are remaining in an escrow account, account servicing or trust account due to a payee's failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

There shall be a minimum charge of \$120, which shall be considered earned after expiration of the applicable time period(s) set forth below. When the funds have remained in escrow for a period of more than twelve (12) months, then there shall be an additional fee of \$10 per month or fraction thereof, which shall be considered earned at the end of each additional month.

Description	Abandoned/Dormant After
Dormant Funds	One-Hundred and Eighty (180) days from the time the funds became available.
Stale Dated Checks	Ninety (90) days after date of issuance of the check.

This fee shall also apply to charges that occurred in escrow, wherein a payee other than a principal to the escrow, failed to negotiate amounts tendered to them through the escrow or failed to claim funds belonging to them that remain in escrow.

The parties to the escrow shall be notified in writing (1) at or prior to close of escrow that such a fee will be incurred or (2) by written notice sent to the last known address at least 60 days prior to implementation of the charge. Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to ARS Title 44, Chapter 3, Article 1. In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

SECURITY TITLE AGENCY, INC.

CHAPTER V - LOAN ESCROW RATES

E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new first loan, there shall be a fee of \$100 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

E502. LOAN ESCROW RATE - 1 to 4 SFR & NON-COMMERCIAL PROPERTIES

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title involved, all loan documents will be provided by the lender and no documents are to be provided by the Escrow Holder, the fee, regardless of the loan amount, shall be:

Zone	Rate
Zone 1	\$299.00 Includes: courier and overnight delivery fees, wire fees, receipt & printing of email documents and payoff tracking fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2 Pima & Cochise Counties Only	\$230.00 Includes: courier and overnight delivery fees, wire fees, receipt & printing of email documents and payoff tracking fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2 All other Zone 2 Counties	\$299.00 Includes: courier and overnight delivery fees, wire fees, receipt & printing of email documents and payoff tracking fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 3	\$175 Includes: courier and overnight delivery fees and wire fees.
No other rate shall be applied to this rate.	

Miscellaneous Services: Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

SECURITY TITLE AGENCY, INC.

E503. LOAN ESCROW RATE - COMMERCIAL

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

Liability	Charge
Up to \$1,000,000	\$750
\$1,000,001 to \$3,000,000	\$1,000
Over \$3,000,000	\$1,500
No other rate shall be applied to this rate.	

In situations where minimal or abbreviated services are required, the escrow rate described in Section E203 or E204 shall be charged, whichever is applicable.

E504. CONSTRUCTION LOAN

When the purpose of the escrow is to close on a construction loan, and there is no transfer of title, the charge to close the construction loan shall be 100% of the Basic Escrow Rate.

SECURITY TITLE AGENCY, INC.

E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW

The charges for disbursement of construction funds pursuant to a construction disbursement agreement are as follows:

A. Projects without Lien Tracking		
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw – includes one check)	\$100.00
3.	Additional checks per draw in excess of one (per check)	\$ 25.00

B. Projects with Lien Tracking		
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw)	1/10 th of 1% of the amount of the draw

C. Document Collection and Review Fee When there is no collection or disbursement of funds involved, and the Company is asked to collect and review documentation pertaining to draws and lien waivers, the fee shall be:		
1.	Set Up Fee	\$750.00
2.	Package Review - Each	\$100.00

In all situations, additional services requested or required under the terms of the construction disbursement agreement, including but not limited to overnight delivery or courier fees, wire-out fees, cancellation and reissue of checks and/or setting up of an interest bearing account, shall be charged at the applicable rate set forth in this section if and as incurred, and shall be charged to the party requesting such services, and shall be deducted from the amount due said party.

In the event the lender or borrower request additional services in connection with the hold back/disbursement account at time of closing, then such fees shall be collected as set forth in this manual at close of escrow and shall be considered earned and non-refundable.

When the Construction Hold Back & Disbursement Escrow is set up in conjunction with the closing of the loan by the Company, the fees set forth above shall be in addition to fees charged in connection with the loan closing.

No other rate shall be applied to this rate.

SECURITY TITLE AGENCY, INC.

CHAPTER VI- ACCOUNT SERVICING

E601. DEFINITIONS

- ASA** Account Servicing Agent
- Escrowed Transaction** An account arising from an escrow closed by any licensed title insurance or escrow company.
- Non-Escrowed Transaction** An account arising from a transaction that was not closed by a licensed title insurance or escrow company.

E602. ACCOUNT SERVICING FEES

The following charges are applicable for accounting and other services rendered in connection with an account servicing escrow pursuant to the instructions of the parties thereto and shall become effective on January 1, 2010.

E602. ACCOUNT SERVICING FEES Effective 1/1/2010		
RATE CODE	DESCRIPTION	CHARGE
A.	SET-UP FEES – ESCROWED TRANSACTIONS	
1.	Set-Up Fee - Escrowed Transaction. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or from accounts transferred from another licensed ASA.	\$100.00
2.	Set-Up Fee Escrow - Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or for accounts transferred from another licensed ASA, which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$200.00
B.	SET-UP FEES – NON-ESCROWED TRANSACTIONS	
1.	Set up Fee - Non-Escrowed Transaction. Acceptance fee for an account servicing agreement arising from a Non-Escrowed Transaction.	\$200.00
2.	Set-Up Fee - Non Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from a Non-escrowed Transaction which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$325.00
C.	SET-UP FEE – ADDITIONAL NOTE(S)	
1.	Set-Up Fee - Additional note(s) or Amortizing Ledgers. This fee would also be applicable to accounts with multiple payees, in which each payees request separate amortizing ledgers reflecting each payee's percentage of the note.	\$100.00 each
D.	ANNUAL FEES	
1.	Annual Fee. Includes one check out.	\$150.00
2.	Annual Fee - Additional Checks Out. Annual Fee for additional checks out in excess of one for additional payee(s) or other disbursements.	\$75.00 Each

SECURITY TITLE AGENCY, INC.

E602. ACCOUNT SERVICING FEES Effective 1/1/2010		
RATE CODE	DESCRIPTION	CHARGE
3a.	Annual Fee – Including Impound Account. Includes one check out; one tax code, one insurance policy and one assessment.	\$300.00
3b.	Each additional impounded item, annually.	\$75.00 Each
4.	Special Service Accounts. In addition to other monthly fees due.	\$12.50 Per month
5a.	Annual Fee - Including Impound Account – Low Income Housing Payor. This rate is available to the Payor under an account who purchased a <u>primary residence with assistance from a non-profit organization</u> whose primary purpose is to assist low-income individuals in the purchase of a primary residence. Includes one tax code, one insurance policy and one assessment.	\$168.00
5b.	Each Additional impounded item, annually.	\$30.00 Each
E.	ASSIGNMENT & NAME CHANGE FEES	
1.	Assignment of Funds.	\$100.00
2.	Change Payor/Payee. Name change only.	\$100.00
3.	Assignment or Assumption of Account . Change of payee due to assignment of lien instrument or change of payor due to change in ownership of property with assumption of existing lien subject to the account.	\$150.00
F.	MODIFICATION & ACCOUNT ADJUSTMENT FEES	
1.	Addition of Impound Account to Existing Account. Due upon request to add an impound account to an existing account for payment of taxes, insurance and assessment by ASA. Includes one tax code, one insurance policy and one assessment.	\$150.00
2a.	Modification in Terms of Account. Includes one (1) change.	\$100.00
2b.	Each Additional Change.	\$25.00
3.	Add and Demand. Taxes, Insurance, Assessment.	\$100.00
G.	STATEMENT & VERIFICATION FEES	
1.	Statement Fee. Assumption, assignment, payoff , status, etc.	\$100.00
2.	Written Updates on all statements. Assumption, assignment, payoff, status, forfeiture/foreclosure, reinstatements, etc.	\$50.00
3.	Verification or Information Fee.	\$25.00
H.	TRUSTEE FEES – DEED OF TRUST	
1.	Trustee Reconveyance Fee - Full or Partial.	\$100.00
2.	Substitution of Trustee.	\$50.00
I.	FORFEITURE FEES – AGREEMENT FOR SALE	
1.	Notice requiring strict performance of agreement.	\$50.00

SECURITY TITLE AGENCY, INC.

E602. ACCOUNT SERVICING FEES Effective 1/1/2010		
RATE CODE	DESCRIPTION	CHARGE
2.	Notice of Intent to Forfeit and Affidavit.	½ of 1% of the remaining balance or \$600, whichever is greater
J.	CLOSE-OUT & TRANSFER FEES	
1.	Close-Out or Termination Fee.	\$100.00
2.	Transfer of an Account.	\$100.00
K.	RECORDING FEES	
1.	When document(s) are recorded or filed through a servicing account, the fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located and/or in the filing office, in addition to any other charge(s) incurred and as set forth herein.	Actual Charge
L.	MISCELLANEOUS SERVICES	-
1.	Account Freeze. Due to pending foreclosure or forfeiture. Includes reinstatement figures of account.	\$100.00
2.	Amortization Schedule.	\$15.00
3.	Distribution of an Estate. When payee's funds have been held pending such distribution. Does not include any other fees due for name change, etc.	\$50.00
4.	Holding Account.	\$50.00
5.	Reminder Notice.	\$20.00
6.	Returned Unpaid Check Fee. "Bank Fees" may include, but not be limited to the actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee.	\$25.00 plus bank fees
7.	Additional Services. In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.	Filed Rate

SECURITY TITLE AGENCY, INC.

CHAPTER VII - SUBDIVISION TRUSTS

E701. DEFINITIONS

Beneficiary One (1) married couple, or one (1) party as his/her sole and separate property or one (1) validly formed legal entity

E702. SUBDIVISION TRUST FEES

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

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
A.	SET-UP FEES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Single Beneficiary Trust	Acceptance Fee	250.00	200.00
	2.	Double Beneficiary Trust	Acceptance Fee	350.00	300.00
	3.	Junior Beneficiary Trust	Acceptance Fee	350.00	300.00
	4.	Additional Beneficiary	Acceptance Fee	25.00	25.00
B.	ANNUAL FEES			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Single Beneficiary Trust	Annual Fee	250.00	150.00
	2.	Double Beneficiary Trust	Annual Fee	400.00	250.00
	3.	Junior Beneficiary Trust	Annual Fee	400.00	250.00
	4.	Additional Beneficiary	Annual Fee	25.00	25.00
C.	ASSIGNMENT FEES			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Assignment of Funds/Money	Acceptance Fee	100.00	100.00
	2.	Assignment of Funds/Money	Annual Fee	75.00	50.00
	3.	Change of Payee under Trust Obligation	Acceptance Fee	75.00	50.00
	4.	Deed and Assignment of Beneficial Interest	Acceptance Fee	125.00	100.00
D.	COLLATERAL ASSIGNMENT OF BENEFICIAL INTEREST			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Collateral Assignment	Acceptance Fee	125.00	75.00
	2.	Collateral Assignment	Annual Fee	100.00	50.00
	3.	Collateral Assignment	Release Fee	75.00	75.00

SECURITY TITLE AGENCY, INC.

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
E.	ASSIGNMENT OF COLLATERAL ASSIGNMENT			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Assignment of Collateral Assignment	Acceptance Fee	125.00	75.00
	2.	Assignment of Collateral Assignment	Annual Fee	100.00	50.00
	3.	Assignment of Collateral Assignment	Release Fee	75.00	75.00
F.	DOCUMENT EXECUTION FEES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1a.	Deed – Escrow closed by the Company	Subdivided Lot	25.00	25.00
	1b.	Lots in Excess of One (1)	Each, additionally	2.50 Max. \$45.00	2.50 Max. \$45.00
	1c.	Sectional Legal Description	-	75.00	25.00
	2a.	Deed – Escrow closed by another Company	Subdivided Lot	100.00	100.00
	2b.	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$100	5.00 Max. \$100
	2c.	Sectional Legal Description	-	175.00	100.00
	3.	Deed of Full Release & Reconveyance	Execution & Verification	100.00	100.00
	4.	Deed of Partial Release & Reconveyance	Execution & Verification	100.00	100.00
	5.	Easement	Execution only	75.00	No Charge
G.	MISCELLANEOUS SERVICES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Addition of Property to Existing Trust		50.00	25.00
	2.	Amended Trust Declaration Fee		50.00	N/A
	3.	Acceptance of Amendment		100.00	75.00
	4.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Acceptance Fee	100.00	50.00
	5.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Annual Fee	75.00	50.00
	6.	Review and Analysis The minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.	Hourly Rate	100.00	100.00
H.	ACCOUNTING & ADMINISTRATIVE SERVICES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Brokers Commission	Acceptance Fee	100.00	100.00
	2.	Broker's Commission	Annual Fee Includes one check out	150.00	150.00

SECURITY TITLE AGENCY, INC.

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	3.	Check Service Fee	Per Check	10.00	4.50
I.		LEASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.		Acceptance Fee	150.00	No Charge
	2.		Annual Fee	125.00	No Charge
	3.		Transfer Fee	75.00	No Charge
J.		CERTIFICATE OF PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.		Acceptance Fee	150.00	150.00
	2.		Annual Fee	125.00	125.00
	3.		Transfer Fee	75.00	75.00
K.		OPTIONS TO PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Included in original trust	Acceptance	100.00	No Charge
	2.	Not included in original Trust	Acceptance	125.00	No Charge
	3.	Exercise of Option		125.00	No Charge
L.		FORFEITURE FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Notice of Default		225.00	125.00
	2.	Notice of Forfeiture		200.00	150.00
	3.	Completion of Forfeiture Fee		250.00	200.00
M.		CLOSING & CANCELLATION FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Closing or Distribution Fee	Single Beneficiary	250.00	100.00
	2.	Closing or Distribution Fee	Double Beneficiary	300.00	200.00
	3.	Closing or Distribution Fee	Junior Trust	250.00	100.00
	4.	Mutual Cancellation Fee	Any Trust	100.00	100.00
	5.	Sell Out. If all the property in the trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charge.		No Charge	No Charge

SECURITY TITLE AGENCY, INC.

E702. SUBDIVISION TRUST FEES				
RATE CODE	DESCRIPTION		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
N.	RECORDING FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
1.	When documents are recorded by the trust department, the recording fee(s) charged shall be the actually fee(s) charged by the County Recorder in which the property is located, in addition to any other charge(s) incurred and set forth herein.		Actual Charge	Actual Charge
O.	ADDITIONAL SERVICES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
1.	In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.		Filed Rate	Filed Rate

SECURITY TITLE AGENCY, INC.

CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE

E801. BUSINESS TRANSACTION ESCROW RATE

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

- (a) Escrow transactions 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.

BUSINESS TRANSACTION ESCROW RATE	
Transaction Amount Up to and Including	Rate
\$0 - \$25,000.00	\$ 300.00
\$25,001.00 - \$40,000.00	\$ 400.00
\$ 40,001.00 - \$60,000.00	\$ 550.00
\$ 60,001.00 - \$90,000.00	\$ 675.00
\$ 90,001.00 - \$130,000.00	\$ 825.00
\$130,001.00 - \$180,000.00	\$ 985.00
\$180,001.00 - \$210,000.00	\$1,285.00
\$210,001.00 - \$350,000.00	\$1,495.00
\$350,001.00 - \$400,000.00	\$1,695.00
\$400,001.00 - \$450,000.00	\$2,295.00
\$450,001.00 - \$500,000.00	\$2,895.00

For Transactions in Excess of \$500,000		
Amount of Transaction	Fee Per \$5,000 or Fraction Thereof	Maximum Rate
From \$500,001 to \$1,000,000	Add \$5.00 per \$5,000 or fraction thereof	\$3,395.00
Over \$1,000,000	Add \$3.75 per \$5,000 or fraction thereof	As calculated

When documents are provided by the Parties or their Legal Council, then a discount of 50% shall be applied to the above escrow fee.

When additional services are required or requested by the Parties to close the transaction, the Additional Work Charge as set forth in Chapter 3 or other applicable fees as set forth in this Rate Manual shall be applied and shall be in addition to this rate.