

**Title Security Agency of
Pinal County LLC**

ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES

STATE OF ARIZONA
(For use in Pinal County)

Escrow Rules and Rates - Effective September 9, 2009
Escrow Fees – Effective November 1, 2004

**TITLE SECURITY AGENCY OF
PINAL COUNTY LLC**

ESCROW GENERAL RULES

A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instruction or evidence of title or possession of real 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, promisor, obligee or obligator, bailee, bailor, or designated agent of 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 Paragraph D below in multiples of \$5,000.00, including any fraction thereof.
2. Whenever percentages of the basic escrow rate are used herein, the charge arrived at from use of the percentage shall be rounded off to the nearest dollar.

C. EMPLOYEE RATES

This rate is available to all employees of the Company, its subsidiaries and agents (including employees on approved retirement).

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

Primary Residence	No Charge
Secondary Investment Properties	70% of the applicable rate

Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

D. FAIR VALUE

The fair value shall be construed as the full value of the property as determined by the Company from all available information, including but not limited to, amount of encumbrances, assessed value, etc.

E. MINIMUM CHARGES AND SPECIAL RISKS/EXTRA WORK CHARGE

The charges set forth herein are minimum. A \$75.00 an hour additional work charge will be made when special services are requested. The customer will be notified, in writing, of the amount of the additional charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents constitute approval of the charges. In all other situations, acceptance by the customer of the work performed shall constitute approval of the charges made.

F. RATES AND CHARGES IN EFFECT PRIOR TO FILING

All rates contained herein become effective when approved by the Superintendent of Arizona Department of Financial Institutions.

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Charge applicable (Section 801) on each separate sale, seller or exchanger involved.

The applicable charge applied 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. TRANSFER OF UNDIVIDED INTEREST, (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

Basic Charge applicable (Section 801) based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

I. RELOCATION RATE

This rate shall apply to purchases and sales of an employee's home as a result of a corporate or government relocation. Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

Charge: 70% of the Basic Escrow rate.

Minimums apply as set forth in Section 801

J. EMERGENCY RELIEF RATE

This rate is available to parties requesting a discount as a result of the parties being subject to a State or Federally declared disaster area within the State of Arizona.

Charge: 75% of the basic escrow rate.

Minimums apply as set forth in Section 801.

K. FILED DEVIATION TO RATE

Available to a borrower on any transaction wherein financing is being obtained utilizing bonds issued by the Industrial Development Authority of the County of Pinal, Maricopa or Pima.

Charge: 65% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

L. FEDERAL, STATE OR MUNICIPAL AGENCIES

Separate contracts may be entered into with governmental, state or municipal agencies for the furnishing of escrow services.

Charge: 70% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

M. DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT

Upon request, in writing, a customer may request the company to deposit escrow funds in an interest bearing account. Such a request will be evaluated based on company procedures and the provisions of the Arizona Revised Statutes 6-834.

Charge: \$25.00

N. ABANDONED/DORMANT FUNDS

Dormant funds in the amount of one-cent or more as evidenced by stale-dated checks (one hundred eighty (180) days), outstanding checks, inactive escrow accounts and account service balances will be maintained at a charge of \$25.00 per month, plus costs, if any, to escrow agent, beginning one hundred (180) days from the date the initial check was disbursed or the date the funds became available for disbursement.

Maintenance service: One written notice will be mailed to the last known address within ninety (90) days prior to implementation of the charge.
(A.R.S.) 44-301 through 44-317)

Maintenance charge shall be retroactive to the one hundred eighty-first (181) day following the disbursement or availability of funds.

ESCROW RATES

801 BASIC CHARGE (SALE)

The minimum charge of 100% of the Basic Escrow Rate applicable for the County in which the escrow is handled shall be based upon the fair value of the property in the escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate applicable.

Charge: \$300.00 Minimum charge

802 BASIC CHARGE - LOAN

1. If transfer of title is involved 100 % of the Basic Escrow Rate
2. If concurrently with sale for the fair value of the land and improvements \$100.00 per loan
3. If the owner or borrower is replacing or refinancing an existing loan or adding a new loan Charge: Flat rate - \$250
4. Construction Loans where the Lender requests additional services One-half of 1% of the amount of the loan

803 BASIC CHARGE – LEASEHOLD

1. Leasehold Escrow Rate for items other than Oil, Gas or Mineral Leases

Charge: 100% of the Basic Escrow rate

NOTE: Rate is based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

2. Leasehold Escrow Rate on Oil, Gas or Mineral Lease Estates 250% of Basic Escrow Rate (Minimum \$500.00)

804 BASIC CHARGE (SUBDIVISION)

SUBDIVIDERS AND BUILDERS RATE –

This rate is available to a Builder, Contractor, Developer, or Subdivider customarily engaged in such business for the units being developed in a common promotional plan of contiguous properties. (This rate should be applicable under Section 801 and 802.)

- | | |
|----------------------|-------------------|
| 1. 1-15 units | 70% of Basic Rate |
| 2. 16-30 units | 60% of Basic Rate |
| 3. 31-70 units | 50% of Basic Rate |
| 4. 71-200 units | 40% of Basic Rate |
| 5. 200 or more units | 30% of Basic Rate |

Minimum Rate: \$60.00

250 or more units \$40.00 Flat Fee Rate

Subdividers and builders only No loan tie-in fee for VA Loans
(Management approval required – special circumstances apply.)

805 BASIC CHARGE - INVESTORS, BROKERS AND LENDERS

This rate is available to any licensed real estate associate, broker, investor, mortgage banker, bank, savings and loan and insurance underwriter.

Charge: 70% of Basic Rate

Minimums apply as set forth in Section 801.

806 BASIC CHARGE - SUB ESCROW

Sub-escrow service may be provided in support of a primary escrow holder for a minimum charge of \$75.00 per escrow. Services available under this section are restricted to:

- A. The receipt of funds and written instructions from the primary escrow holder and from a lender whose loan will be insured under the primary escrow.

- B. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.

NOTE: This sub-escrow services does not include procuring demands or as instructed by the primary escrow holder.

807 SPECIAL ESCROW REQUIREMENTS

Escrow service may be required in some cases and under conditions for which no rating structure has been specifically provided. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.

In certain instances, due to unusual requirements, with respect to the acquisition, selling, financing or development of a major project or the acquisition, selling re-financing of several properties, it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges made thereon.

Such financing/re-financing, or developments are many times put out for bidding at rates to give the consumer savings whenever possible and to allow the Company to maintain a reasonable profit from such transactions.

Minimum Rate: \$50.00
Maximum Rate: 100% of Basic Rate

808 AFFINITY GROUPS & DEFINED BENEFIT GROUPS

This rate is available to groups that offer packaged, bulk or bundled real estate services to specified groups of buyers and/or sellers.

Minimum Rate: \$75.00
Maximum Rate: 80% of Basic Rate

809 Charitable Non-Profit Organizations, Government Agencies and Churches

This rate is available to a non-profit organization, including, but not limited to, health facilities, churches, retirement centers and similar users and Governmental agencies.

Basic Charge -70% Basic Escrow Rate

Minimums not less than 50% of the Basic Escrow rate.
(County Manager or Escrow Administrator approval required.)

810 DELIVERY AND EXPRESS MAIL CHARGE

When the Company is required to use express delivery services, there will be a charge for this special handling. Services will include, but not limited to, Federal Express, Airborne, UPS, Express Mail and special couriers.

Charge: \$30.00 within the United States
Charge: \$50.00 outside the United States

811 RECONVEYANCE FEE

The charge for reconveyance services will be \$75.00.

812 TRACKING FEE

This fee may be charged when handling the payoff of a loan when the release is not furnished at close of escrow. This charge covers the additional expense of monitoring the follow through with the paid lender. The additional record keeping expense of a delayed reconveyance, and charges which may be incurred by the employment of a third party vendor to provide this service to Title Security Agency of Arizona. This above charge includes the recording fee for one release. This fee is non-refundable.

Charge: \$75.00 per encumbrance. \$300.00 maximum per transaction.

813 WIRE TRANSFER FEE

\$20.00 Domestic Wire Transfer

A wire transfer fee will be charged for each outgoing wire transfer as described above.

814 RECORDING SERVICES

\$50.00	Sales
\$40.00	Refinance or New Loan - no sale included
\$75.00	Commercial Sales
\$75.00	Sales with more than one new loan

This recording service charge is a minimum charge for recording documents with the applicable county recorder. If the actual charge required by the recorder's office exceeds the charge for the respective types of transactions, the actual charge will be that which is charged by the recorder's office.

Any excess recording fees collected shall be considered fees earned by Company.

Minimums apply as set forth in Section 801.

815 CONSTRUCTION DISBURSEMENT SERVICES

This rate is based on the disbursement total on controlled construction disbursement for escrow transactions.

An additional fee may be charged for each disbursement and/or inspection that exceeds the original written agreement. Such additional charges shall be agreed to in writing prior to being charged.

A. Commercial Disbursement Services:

Disbursement Total	Escrow Fee
Up to \$200,000	\$1000.00
\$200,001 to \$500,000	\$2000.00
\$500,001 to \$800,000	\$3000.00
\$800,001 to \$2,000,000	\$4000.00
\$2,000,001 to \$5,000,000	\$5000.00

Over \$5,000,000. Quotation after full review of project with all parties.

B. Residential Escrow Controlled Disbursements:

This rate is intended for institutional lenders and for owners using their own cash to fund the construction of a residential unit.

Escrow fee for residential construction disbursement shall be negotiated in advance and in writing and is based on the complexity and requirements of the transaction.

Minimum: \$500.00

Maximum: \$2500.00

NOTE: County Manager or Escrow Administrator approval required.

816 ELECTRONIC DOCUMENTS ("eDocs")

Electronic documents received by the Company shall entitle the Company to an additional charge, whenever accommodating the electronic transmission requires the Company to undertake additional work, including printing, potential reformatting or editing.

Charge: \$50.00 each package.

817 MOBILE HOMES

Transactions which require either transfer of a mobile home title or surrender as part of an Affidavit of Affixture.

Charge: \$150.00 per title or Affidavit of Affixture.
Extra work charges may apply. See Section E.

818 LOW INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM

This rate is applicable to a buyer who qualifies under an assisted loan program. Such rates are authorized only in connection with escrow rate which the buyer would be obligated to pay by established customs.

Charge: 60% of the Basic Escrow Rate applicable to Buyer

819 RESIDENTIAL—REFINANCE BULK RATE

A. In residential refinance transactions - Bulk Rate - the escrow rate shall be the sum of Two Hundred Sixty Five Dollars (\$275.00) per loan, this rate is inclusive of the following services:

- 1) Branch Office Signing Services
- 2) Electronic Doc Charges
- 3) Express Mailing Service (includes up to 2)
- 4) Courier Service
- 5) Recon Tracking Service (includes up to 3)
- 6) Escrow processing and curative work
- 7) Hud-1 Settlement Statement preparation
- 8) Wire Service (includes up to 2)
- 9) Up to 5 checks for installment and/or creditor payments

B. Additional service charges may apply as follows:

- Charge: \$30.00 per overnight delivery service over two
- Charge: \$100.00 escrow charge for each additional new loan
- Charge: \$50.00 document preparation such as deeds; subordination agreement and releases necessary to facilitate the transaction
- Charge: \$50.00 - \$150.00 for special signing services
- Charge: \$10.00 per check for payment of installment/creditor payments beginning with the sixth check

Note: 25 Residential refinance loan transactions, from one Lender, if requested and if qualified for the Bulk Pricing. Transactions which do not qualify in this section, the escrow rate shall be in accordance with the basic escrow rate schedule or Standard Refinance Escrow Service.

820 INSPECTION FEE

When an inspection of the subject property is required, the fee for said inspection shall be \$90 per inspection.

821 SEPTIC TRANSFER (ADEQ)

Transactions which require the transfer of a septic system pursuant to ADEQ requirements.

Charge: \$50.00 per transfer

822 HOLDBACK

Upon request, in writing, a customer may request the company to hold funds after close of escrow.

Charge: \$100.00 for set up and holding funds for up to one month after close of escrow. This fee will also include the interest bearing account set up if requested
\$25.00 for each additional month funds are held

823 ABBREVIATED ESCROW SERVICES

An abbreviated escrow service is an escrow function which provides only the following services by the escrow agent:

1. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record.
2. Prepare a transaction closing statement for the parties.
3. Issue up to five (5) checks. Additional checks in excess of five (5) would be charged at the rate of \$10.00 per check.
4. Coordination and recordation of documents. Fees charged by the County Recorder are a separate charge, not included in the abbreviated escrow fee.

Charge: \$250.00 plus actual costs incurred by the Company in closing the transaction.

905B REFINANCE WITH NO TRANSFER OF TITLE
Section 905B deleted and combined with 802

909 ADDITIONAL CHECK CHARGE

Section 909 deleted August 2009

Title Security Agency of Arizona
Escrow Rates
Pinal County
Effective November 1, 2004

Through	AMOUNT	ESCROW SERVICE
	\$49,000	\$355
	\$50,000	\$360
	\$55,000	\$365
	\$60,000	\$370
	\$65,000	\$375
	\$70,000	\$380
	\$75,000	\$385
	\$80,000	\$390
	\$85,000	\$395
	\$90,000	\$400
	\$95,000	\$405
	\$100,000	\$410
	\$105,000	\$415
	\$110,000	\$420
	\$115,000	\$425
	\$120,000	\$430
	\$125,000	\$435
	\$130,000	\$440
	\$135,000	\$445
	\$140,000	\$450
	\$145,000	\$455
	\$150,000	\$460
	\$155,000	\$465
	\$160,000	\$470
	\$165,000	\$475
	\$170,000	\$480
	\$175,000	\$485
	\$180,000	\$490
	\$185,000	\$495
	\$190,000	\$500
	\$195,000	\$505
	\$200,000	\$510
	\$205,000	\$515
	\$210,000	\$520
	\$215,000	\$525
	\$220,000	\$530
	\$225,000	\$535
	\$230,000	\$540
	\$235,000	\$545
	\$240,000	\$550
	\$245,000	\$555
	\$250,000	\$560
	\$255,000	\$565
	\$260,000	\$570
	\$265,000	\$575
	\$270,000	\$580

Title Security Agency of Arizona
Escrow Rates
Pinal County
Effective November 1, 2004

AMOUNT	ESCROW SERVICE
\$275,000	\$585
\$280,000	\$590
\$285,000	\$595
\$290,000	\$600
\$295,000	\$605
\$300,000	\$610
\$305,000	\$615
\$310,000	\$620
\$315,000	\$625
\$320,000	\$630
\$325,000	\$635
\$330,000	\$640
\$335,000	\$645
\$340,000	\$650
\$345,000	\$655
\$350,000	\$660
\$355,000	\$665
\$360,000	\$670
\$365,000	\$675
\$370,000	\$680
\$375,000	\$685
\$380,000	\$690
\$385,000	\$695
\$390,000	\$700
\$395,000	\$705
\$400,000	\$710
\$405,000	\$715
\$410,000	\$720
\$415,000	\$725
\$420,000	\$730
\$425,000	\$735
\$430,000	\$740
\$435,000	\$745
\$440,000	\$750
\$445,000	\$755
\$450,000	\$760
\$455,000	\$765
\$460,000	\$770
\$465,000	\$775
\$470,000	\$780
\$475,000	\$785
\$480,000	\$790
\$485,000	\$795
\$490,000	\$800
\$495,000	\$805
\$500,000	\$810

Title Security Agency of Arizona
Escrow Rates
Pinal County
Effective November 1, 2004

AMOUNT	ESCROW SERVICE
\$505,000	\$814
\$510,000	\$819
\$515,000	\$823
\$520,000	\$828
\$525,000	\$832
\$530,000	\$837
\$535,000	\$841
\$540,000	\$846
\$545,000	\$850
\$550,000	\$855
\$555,000	\$859
\$560,000	\$864
\$565,000	\$868
\$570,000	\$873
\$575,000	\$877
\$580,000	\$882
\$585,000	\$886
\$590,000	\$891
\$595,000	\$895
\$600,000	\$900
\$605,000	\$904
\$610,000	\$909
\$615,000	\$913
\$620,000	\$918
\$625,000	\$922
\$630,000	\$927
\$635,000	\$931
\$640,000	\$936
\$645,000	\$940
\$650,000	\$945
\$655,000	\$949
\$660,000	\$954
\$665,000	\$958
\$670,000	\$963
\$675,000	\$967
\$680,000	\$972
\$685,000	\$976
\$690,000	\$981
\$695,000	\$985
\$700,000	\$990
\$705,000	\$994
\$710,000	\$999
\$715,000	\$1,003
\$720,000	\$1,008
\$725,000	\$1,012
\$730,000	\$1,017

Title Security Agency of Arizona
Escrow Rates
Pinal County
Effective November 1, 2004

AMOUNT	ESCROW SERVICE
\$735,000	\$1,021
\$740,000	\$1,026
\$745,000	\$1,030
\$750,000	\$1,035
\$755,000	\$1,039
\$760,000	\$1,044
\$765,000	\$1,048
\$770,000	\$1,053
\$775,000	\$1,057
\$780,000	\$1,062
\$785,000	\$1,066
\$790,000	\$1,071
\$795,000	\$1,075
\$800,000	\$1,080
\$805,000	\$1,084
\$810,000	\$1,089
\$815,000	\$1,093
\$820,000	\$1,098
\$825,000	\$1,102
\$830,000	\$1,107
\$835,000	\$1,111
\$840,000	\$1,116
\$845,000	\$1,120
\$850,000	\$1,125
\$855,000	\$1,129
\$860,000	\$1,134
\$865,000	\$1,138
\$870,000	\$1,143
\$875,000	\$1,147
\$880,000	\$1,152
\$885,000	\$1,156
\$890,000	\$1,161
\$895,000	\$1,165
\$900,000	\$1,170
\$905,000	\$1,174
\$910,000	\$1,179
\$915,000	\$1,183
\$920,000	\$1,188
\$925,000	\$1,192
\$930,000	\$1,197
\$935,000	\$1,201
\$940,000	\$1,206
\$945,000	\$1,210
\$950,000	\$1,215
\$955,000	\$1,219
\$960,000	\$1,224

Title Security Agency of Arizona
Escrow Rates
Pinal County
Effective November 1, 2004

AMOUNT	ESCROW SERVICE
\$965,000	\$1,228
\$970,000	\$1,233
\$975,000	\$1,237
\$980,000	\$1,242
\$985,000	\$1,246
\$990,000	\$1,251
\$995,000	\$1,255
\$1,000,000	\$1,260

\$1,000,001 to \$2.5 Million add per \$5,000 or fraction \$3.50

*Over \$2,500,000: Escrow services based on quotation, minimum \$1,500

