



Title Security Agency of Yuma

Escrow Manual
Effective May 1, 2010

TITLE SECURITY OF YUMA COUNTY, LLC ESCROW MANUAL ALL COUNTIES IN ARIZONA

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TITLE SECURITY OF YUMA COUNTY, LLC

ESCROW MANUAL

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 the contingent happening or non-happening 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 a designated agent of employee or any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended)
- B. COMPUTATION FROM BASIC RATE**
1. The rates shall always be applied on fair value as defined in D below in multiples of \$1,000.00, 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 up or down to the nearest dollar.
- C. EMPLOYEE RATE**
- No charge shall be made to an employee of the Company, or its insurance agents (including employees on approved retirement) for escrow services performed in connection with the financing, refinancing, sale or purchase of the employee's bona fide home property. 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, including the encumbrances. Where no sale is involved, the fair value shall be determined from all available information, i.e., amount of encumbrances, assessed value, etc. In no event shall it be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject, unless such mortgages and/or contracts provide for financing of a lender's loan and closing costs, the mortgage provides for advances, or the capitalization of interest, in which case the mortgages and/or contracts may exceed the sales price. The Company may be entitled to rely on the value provided by the parties to an arms length transaction.

E. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic charge applicable (Section 801) 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 escrow's is involved.

G. 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.

H. RELOCATION RATE 75% of the applicable escrow rate shall be charged to an employee of an employer-sponsored relocation program. The rate will be authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

I. UNIQUE ESCROW REQUIREMENTS In some cases, due to unusual requirements regarding the financing or development of a major project, the Company may find it necessary to enter into contracts or agreements for various services to be rendered and the charges to be made thereon. All such requests must be submitted in full detail for consideration by the State Manager, Vice President, or Senior Officer so authorized by the Company (authorized officer). This will allow the Company to maintain uniformity on projects of a similar nature and to offer prices which are consistent with established escrow rates.

In any such event the Company shall charge for escrow services what appears to be consistent with its general pricing procedures as set forth herein. The minimum charge shall be \$1,280.00. The maximum charge shall be as provided in the currently filed fee schedule. This unique escrow requirements rule shall apply to transactions of \$1,000,000 or more.

J. ABANDONED/DORMANT FUNDS Dormant funds in the amount of one cent or more as evidenced by stale-dated checks (6 months), outstanding checks, inactive escrow accounts and account service balances will be maintained at a charge of 25.00 a month plus costs, if any, to escrow agent, beginning 6 months 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 3 months prior to implementation of the charge.

K. WORK CHARGE When, in the opinion of the Company, a complex escrow (including for sale by owners) requires extra time and attention, the Company shall impose a work charge at the rate of \$125.00 per employee hour. In the event that the substantial work charges are being performed by the escrow officer/technician, then a "flat rate" can be determined and agreed by and between Escrow and the recipient, in lieu of the \$125.00 per hour rate charge.

CHAPTER VIII

ESCROW

801 BASIC CHARGE (SALE)

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the purchase price of the property in the escrow, but shall not be less than \$350.00. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate applicable. See attached "Fee Schedule".

802 BASIC CHARGE (LOAN)

- | | |
|--|---|
| 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 | \$75.00 additional |
| C. When a second loan is being insured concurrently with the first loan. | 100% of Basic Escrow Rate Based on the total liability Plus \$75.00 additional for second loan. |

Note: Sections B and C above will be charged to the party responsible for obtaining the loan, unless otherwise indicated in writing between the parties and acknowledged by their respective signatures. **No Development Discount(s)** will be applied to the \$75.00 additional fees regardless of who pays this fee or how it is split.

- | | |
|--|--|
| D. The following charges are applicable for construction loans where the lender requests additional services, such as obtaining lien waivers, architectural approval, etc. | One-half of 1% of the amount of loan
Minimum \$230.00 |
|--|--|

803 BASIC CHARGE (LEASEHOLD)

- A. The Leasehold Escrow Rate (other than Oil, Gas, or Mineral Leases) shall be 100% of the Basic Escrow Rate based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.
- B. Escrow's on Oil, Gas or Mineral Lease Estate, based on the services rendered at the hourly rate of \$60.00.

804 BASIC CHARGE (SUBDIVISION)

A. 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 properties. (This rate should be applicable only to those rates available under Section 801 and 802 A).

1 - 15 units	70% of Basic Rate
16 - 30 units	60% of Basic Rate
31 - 70 units	50% of Basic Rate
71 - 200 units	40% of Basic Rate
201-1199 units	30% of Basic Rate
1200 or more units	\$50.00 Flat Escrow Fee

B1. Subdividers and Builders Rate Relating to Sales to Individual Home Purchasers:

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business and applies only to a purchase of a 1 to 4 family dwelling. (This rate should be applicable only to those rates available under Section 801 and 802 A).

1 - 15 units	70% of Basic Rate
16 - 30 units	60% of Basic Rate
31 - 1199 units	50% of Basic Rate
1200 or more units	\$50.00 Flat Escrow Fee

NOTE: The minimum charge in Section 801 shall not be applicable toward escrow charges paid for by the builder, contractor, developer or subdivider. The buyer shall however, be charged for its proportionate share subject to the minimum charge.

2. Subdividers and Builders Rate Relating to Sales of Lots Only:

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business and does not apply to a purchase of a 1 to 4 family dwelling. (This rate should be applicable only to those rates available under Section 801 and 802 A and B).

1 - 15 units	70% of Basic Rate
16 - 30 units	60% of Basic Rate
31 - 70 units	50% of Basic Rate
71 - 200 units	40% of Basic Rate
201 or more units	30% of Basic Rate

NOTE: The minimum charge in Section 801 shall not be applicable toward escrow charges paid for by the builder, contractor, developer or subdivider. The buyer shall however, be charged for its proportionate share subject to the minimum charge.

805 BASIC CHARGE-Sub Escrow

Sub Escrow service may be provided in support of a primary escrow holder for a minimum charge of \$100.00 per escrow. Services available under this section are restricted to:

- A. The receipt of funds and written instructions from the escrow holder and from a lender whose loan will be insured.
- B. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.

806 BASIC CHARGE - MINI ESCROW

- A. Commercial transactions not to exceed \$1,000,000

A mini escrow service is an escrow function which provides only the following services by the escrow agent:

- a. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record.
- b. Prepare a transaction closing statement for the parties
- c. Issue up to 5 checks. Additional checks in excess of five would be charged at the rate of \$10.00 per check
- d. Coordination and recordation of documents

Fees charged by the County Recorder are a separate charge not included herein.

CHARGE: \$200.00 plus actual costs incurred by the Company in closing the transaction.

- B. Residential transactions

A mini escrow service is an escrow function which provides only the following services by the escrow agent:

- a. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record.
- b. Prepare a transaction closing statement for the parties
- c. Issue up to 5 checks. Additional checks in excess of five would be charged at the rate of \$10.00 per check
- d. Coordination and recordation of documents

Fees charged by the County Recorder are a separate charge not included herein.

CHARGE: \$175.00 plus actual costs incurred by the Company in closing the transaction.

807 BUSINESS OR PERSONAL PROPERTY The following fees will be used in connection with the sale of a business or personal property, and escrows which do not include the issuance of title insurance.

Gross Value Up To	Fee
\$ 29,000	\$400.00
49,000	450.00
74,000	500.00
99,000	600.00
149,000	650.00
199,000	700.00
299,000	725.00
499,000	825.00

Plus \$1.50 per \$1,000 or fraction over \$499,000.00

808 BASIC CHARGE - SUB-ESCROW AND SIGN UP SERVICE

A. Sub-escrow service may be provided in support of a primary escrow holder for a minimum charge of \$100.00 per escrow. Services available under this section are restricted to:

- a. The receipt of funds and written instructions from the escrow holder and from a lender whose loan will be insured.
- b. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.

B. The duties of the escrow agent shall be only the taking of signatures on documents provided by the customer and coordination and recordation of those documents. Fees charged by the County Recorder are a separate charge not included herein.

CHARGE: \$100.00, plus actual costs incurred by the Company in closing the transaction.

809 INVESTOR/REALTOR RATE/VOLUME USER

Summary Account:

The rate is available to investor owners of property who invest money in real estate for the purpose of the production of income, revenue, or profit from the investment. The rate shall be available to real estate brokers and real estate agents licensed by the State of Arizona.

CHARGE: 70% of Escrow Rate

810 SPECIAL ESCROW EQUIREMENTS

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

813 SUBDIVISION TRUST CHARGES

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

A. Acceptance Rate:

- | | | |
|----|--------------------------|-----------|
| 1. | Single Beneficiary Trust | \$ 150.00 |
| 2. | Double Beneficiary Trust | \$ 500.00 |

B. Annual Rate:

- | | | |
|----|--------------------------|-----------|
| 1. | Single Beneficiary Trust | \$ 150.00 |
| 2. | Double Beneficiary Trust | \$ 300.00 |
| 3. | Junior Beneficiary Trust | \$ 500.00 |

NOTE 1: An additional charge of \$30.00 to be added for each beneficiary in excess of the defined number as it applies to A-1, 2, and 3; B-1, 2, and 3.

NOTE 2: "Beneficiary" as referred to herein is defined as follows: One married couple one party as his sole and separate property, one partnership (general, limited or joint venture) or one corporation.

- | | |
|----|--|
| C. | 1. Collateral Assignment of Beneficial |
|----|--|

Interest		
a.	Acceptance Fee	\$ 75.00
b.	Annual Fee	\$ 50.00
2.	Assignment of Collateral Assignment of Beneficial Interest	\$ 150.00
3.	Deed and Assignment of Beneficial Interest	\$ 100.00
4.	Review and Analysis of Trust Accounts per employee hour	\$ 75.00
5.	Acceptance of Amendment to Trust Agreement	\$ 75.00
6.	Additional Parcels of property added to Trust (per parcel)	\$50.00
7.	Deed Fee (per deed)	\$25.00
	\$100.00- Out of ho escrow fee	
8.	Closing or Distribution Fee	
	A. Single Beneficiary Trust Minimum	\$150.00
	B. Double Benefici Trust Minimum	\$250.00

NOTE: If all of 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 charges. The charges set forth herein are minimum charges. Additional reasonable charges will be made when unusual conditions are encountered or when special risks are assumed, or when special services are provided.

814 BASIC CHARGE - REFINANCE

A flat charge will be provided for escrow services to the lender and borrower in a refinance of an existing loan or contract. This flat rate will be utilized regardless of the amount of the new loan or previous loan.

1. On Residential property of one to four units:

A. A charge of \$150.00 flat fee shall be charged for escrow services to institutional lenders and their borrowers regardless of the loan amount.

2. On Commercial property, for transactions of

- | | |
|------------------------|----------|
| A. \$1,000,000 or less | \$500.00 |
| B. Over \$1,000,000 | \$750.00 |

815 PRE-SALE ESCROW FEE DISCOUNT

A. A non-fundable flat fee of \$200.00 Escrow fee will be charged on a residential resale transaction wherein the listing agent request a property specific preliminary title commitment prior to contract acceptance. Said fee will be credited to the escrow fee providing closing occurs within 12 months of the date said report is issued. **This discount shall be only apply to closings performed in which the listing agent has disclosed the discounted rate on the MLS listing prior to contract acceptance.**

816 MISCELLANEOUS FEES AND CHARGES

A. TRACKING FEE **\$ 75.00**

This charge shall be made where the Company does not have at close of escrow necessary satisfactions or release of encumbrances, i.e. Deeds of Trust and assumes responsibility for securing said releases, including, if necessary, the processing and recording of statutory releases, partial releases or payoff deeds for contracts. This fee is non-refundable.

In the event that a third party vendor provides the tracking service, then the tracking fee charged will be the exact amount billed by the third party provider if greater than \$75.00.

B. RECONVEYANCE FEE **\$ 75.00**

The charge for reconveyance services, including execution of a partial or full release or reconveyance.

C. RECORDING SERVICES **\$ 75.00 (\$60.00 for Refinance)**

This item is the minimum charge for recording documents with the applicable county recorder. If the actual charge by the Recorder's Office exceeds \$75.00, then the actual charge will be that which is charged by the Recorder's Office. The recording service charge for refinance escrows shall be \$60.00, if the actual charge by the Recorder's Office exceeds \$60.00, then the actual charge will be that which is charged by the Recorder's Office. The minimum charge for a commercial transaction recording fee shall be \$175.00, if the actual charge by the Recorder's Office exceeds \$175.00, then the actual charge will be that which is charged by the Recorder's Office.

D. EXPRESS MAIL SERVICE FEE

\$20.00 per occurrence or the exact fee charged by third party vendor if the actual cost is greater than \$20.00

This fee will be charged for Express Mail, Overnight Mail, Federal Express, U.P.S., DHL or other delivery serviced, including "Special Messenger" and Taxi delivery, etc., unless that actual fee charged by a third party vendor is greater, in which event the actual amount charged will be billed to the customer requesting or benefiting from the service.

E. ELECTRONIC DOCUMENTS

A charge of \$30.00 will be applied for all transactions where the lender transmits the loan documents electronically. The escrow file shall contain proof of email notifications for all transactions.

F. COPY CHARGES
\$.10 PER PAGE

This fee will be assessed for multiple or additional copies of documents contained within the Escrow or Title files. These charges will not be made for "normal" copies of pertinent documents executed by the parties to the escrow.

G. CHECK FEES
\$5.00 PER CHECK

This fee shall be charged for each check issued after the first ten (10) checks issued in connection with an escrow, or for any payment not directly affecting the real property covered in an escrow (i.e., payoff of credit card or unsecured revolving credit account).

Amount to	Escrow Fee
-----------	------------

\$ 50,000	\$ 225.00
\$ 55,000	\$ 251
\$ 60,000	\$ 251
\$ 65,000	\$ 251
\$ 70,000	\$ 251
\$ 75,000	\$ 251
\$ 80,000	\$ 281
\$ 85,000	\$ 281
\$ 90,000	\$ 281
\$ 95,000	\$ 281
\$ 100,000	\$ 281
\$ 105,000	\$ 308
\$ 110,000	\$ 308
\$ 115,000	\$ 308
\$ 120,000	\$ 308
\$ 125,000	\$ 308
\$ 130,000	\$ 335
\$ 135,000	\$ 335
\$ 140,000	\$ 335
\$ 145,000	\$ 335
\$ 150,000	\$ 335
\$ 155,000	\$ 363
\$ 160,000	\$ 363
\$ 165,000	\$ 363
\$ 170,000	\$ 363
\$ 175,000	\$ 363
\$ 180,000	\$ 390
\$ 185,000	\$ 390
\$ 190,000	\$ 390
\$ 195,000	\$ 390
\$ 200,000	\$ 390
\$ 205,000	\$ 418
\$ 210,000	\$ 418
\$ 215,000	\$ 418
\$ 220,000	\$ 418
\$ 225,000	\$ 418
\$ 230,000	\$ 450
\$ 235,000	\$ 450
\$ 240,000	\$ 450
\$ 245,000	\$ 450
\$ 250,000	\$ 450
\$ 255,000	\$ 470
\$ 260,000	\$ 470
\$ 265,000	\$ 470
\$ 270,000	\$ 470
\$ 275,000	\$ 475
\$ 280,000	\$ 475
\$ 285,000	\$ 475
\$ 290,000	\$ 475
\$ 295,000	\$ 500

Amount to	Escrow Fee
\$ 300,000	\$ 500
\$ 305,000	\$ 530
\$ 310,000	\$ 530
\$ 315,000	\$ 530
\$ 320,000	\$ 530
\$ 325,000	\$ 530
\$ 330,000	\$ 555
\$ 335,000	\$ 555
\$ 340,000	\$ 565
\$ 345,000	\$ 565
\$ 350,000	\$ 565
\$ 355,000	\$ 580
\$ 360,000	\$ 580
\$ 365,000	\$ 580
\$ 370,000	\$ 580
\$ 375,000	\$ 580
\$ 380,000	\$ 607
\$ 385,000	\$ 607
\$ 390,000	\$ 610
\$ 395,000	\$ 610
\$ 400,000	\$ 610
\$ 405,000	\$ 630
\$ 410,000	\$ 630
\$ 415,000	\$ 630
\$ 420,000	\$ 630
\$ 425,000	\$ 630
\$ 430,000	\$ 652
\$ 435,000	\$ 652
\$ 440,000	\$ 652
\$ 445,000	\$ 652
\$ 450,000	\$ 652
\$ 455,000	\$ 673
\$ 460,000	\$ 673
\$ 465,000	\$ 673
\$ 470,000	\$ 673
\$ 475,000	\$ 673
\$ 480,000	\$ 685
\$ 485,000	\$ 685
\$ 490,000	\$ 685
\$ 495,000	\$ 685
\$ 500,000	\$ 693
\$ 505,000	\$ 693
\$ 510,000	\$ 693
\$ 515,000	\$ 712
\$ 520,000	\$ 712
\$ 525,000	\$ 712
\$ 530,000	\$ 742
\$ 535,000	\$ 742
\$ 540,000	\$ 742
\$ 545,000	\$ 742
\$ 550,000	\$ 742

Amount to	Escrow Fee
\$ 555,000	\$ 757
\$ 560,000	\$ 757
\$ 565,000	\$ 763
\$ 570,000	\$ 763
\$ 575,000	\$ 763
\$ 580,000	\$ 776
\$ 585,000	\$ 776
\$ 590,000	\$ 776
\$ 595,000	\$ 776
\$ 600,000	\$ 776
\$ 605,000	\$ 798
\$ 610,000	\$ 798
\$ 615,000	\$ 798
\$ 620,000	\$ 798
\$ 625,000	\$ 798
\$ 630,000	\$ 817
\$ 635,000	\$ 817
\$ 640,000	\$ 817
\$ 645,000	\$ 817
\$ 650,000	\$ 817
\$ 655,000	\$ 840
\$ 660,000	\$ 840
\$ 665,000	\$ 840
\$ 670,000	\$ 840
\$ 675,000	\$ 840
\$ 680,000	\$ 843
\$ 685,000	\$ 843
\$ 690,000	\$ 843
\$ 695,000	\$ 843
\$ 700,000	\$ 843
\$ 705,000	\$ 882
\$ 710,000	\$ 882
\$ 715,000	\$ 882
\$ 720,000	\$ 882
\$ 725,000	\$ 882
\$ 730,000	\$ 901
\$ 735,000	\$ 901
\$ 740,000	\$ 901
\$ 745,000	\$ 901
\$ 750,000	\$ 901
\$ 755,000	\$ 920
\$ 760,000	\$ 920
\$ 765,000	\$ 920
\$ 770,000	\$ 920
\$ 775,000	\$ 920
\$ 780,000	\$ 920
\$ 785,000	\$ 940
\$ 790,000	\$ 940
\$ 795,000	\$ 940
\$ 800,000	\$ 942
\$ 805,000	\$ 942

Amount to	Escrow Fee
\$ 810,000	\$ 942
\$ 815,000	\$ 942
\$ 820,000	\$ 942
\$ 825,000	\$ 942
\$ 830,000	\$ 981
\$ 835,000	\$ 981
\$ 840,000	\$ 981
\$ 845,000	\$ 981
\$ 850,000	\$ 981
\$ 855,000	\$ 1,001
\$ 860,000	\$ 1,001
\$ 865,000	\$ 1,001
\$ 870,000	\$ 1,001
\$ 875,000	\$ 1,001
\$ 880,000	\$ 1,015
\$ 885,000	\$ 1,015
\$ 890,000	\$ 1,015
\$ 895,000	\$ 1,015
\$ 900,000	\$ 1,025
\$ 905,000	\$ 1,052
\$ 910,000	\$ 1,052
\$ 915,000	\$ 1,052
\$ 920,000	\$ 1,052
\$ 925,000	\$ 1,052
\$ 930,000	\$ 1,064
\$ 935,000	\$ 1,064
\$ 940,000	\$ 1,064
\$ 945,000	\$ 1,064
\$ 950,000	\$ 1,064
\$ 955,000	\$ 1,086
\$ 960,000	\$ 1,086
\$ 965,000	\$ 1,086
\$ 970,000	\$ 1,086
\$ 975,000	\$ 1,086
\$ 980,000	\$ 1,110
\$ 985,000	\$ 1,110
\$ 990,000	\$ 1,110
\$ 995,000	\$ 1,110
\$ 1,000,000	\$ 1,110

From \$1,000,001 - 10,000,000
Over \$10,000,000

add \$.65 per thousand or fraction
add \$.60 per thousand or fraction