



TITLE SECURITY
Agency of Arizona

and



a division of Title Security Agency of Arizona

**ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES**

**STATE OF ARIZONA
(For use in Maricopa, Pima
and Pinal County)**

Effective March 1, 2015

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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). Escrow includes subdivision trusts and account servicing.

B. COMPUTATION FROM BASIC RATE

Whenever percentages of the basic escrow rates are used herein, the charge arrived at from use of the percentage shall be rounded up to the next dollar.

The rates shall always be applied on fair value as defined in Paragraph C below in multiples of \$5,000.00, including any fraction thereof.

C. 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.

The company may be entitled to rely on the value provided by the parties to an arms length transaction.

D. SPECIAL RISKS/EXTRA WORK CHARGE

The charges set forth herein are minimum. A \$125.00 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.

Minimum: \$125.00

E. 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 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 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.

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. DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT

Upon request, in writing, a customer may request the Company to deposit escrow funds into 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

I. 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 all parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such service(s) or who will benefit by such service(s).

J. DIRECT TRANSACTION FEES

When escrow is required to prepare escrow instructions on transactions where no contract is provided to escrow, the Company will impose a work charge at the rate of \$125.00 per employee hour.

Minimum: \$125.00

K. ABANDONED/DORMANT FUNDS

This 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.

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.

Dormant funds in the amount of one-cent or more as evidenced by stale-dated checks, 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 eighty (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.

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.

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 applicable Escrow Rate.

Charge: \$790.00 Minimum charge for Maricopa County only.

Charge: \$450.00 Minimum charge for Pima County and Pinal County only.

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 :
 - \$175.00 per loan – Maricopa County only
 - \$100.00 per loan – Pima & Pinal County only
 - (No discounts may apply to this rate)
3. If the owner or borrower is replacing, refinancing an existing loan or adding a new loan:
 - Flat rate - \$175.00 Maricopa County only
 - Flat rate - \$150.00 Pima County and Pinal County only
4. Construction loans where the lender requests additional services:
 - One-half of 1% of the amount of the loan
 - Minimum: \$300.00
5. Commercial properties if the owner or borrower is replacing, refinancing an existing loan
 - Maricopa County - Flat rate - \$500.00 for loan amount \$2,000,000.00 or less;
 - Flat rate - \$750.00 for loan amount over \$2,000,000.00

 - Pima County and Pinal County - Flat rate - \$500 for loan amount \$1,000,000.00 or less;
 - Flat rate - \$750.00 for loan amount over \$1,000,000.00

 - Pima County and Pinal County only –
 - Over \$5,000,000.00 per written agreement if flat rate not provided.

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, state land and grazing leases
Maricopa and Pinal County - 250% of Basic Rate
Rate (Minimum \$500.00)
Pima County - \$125.00 an hour (Minimum \$125.00)

804 BASIC CHARGE - SUB ESCROW AND SIGNING SERVICE

Sub-escrow service may be provided in support of a primary escrow holder for a minimum charge of \$150.00 per escrow, plus actual costs incurred by Company in the closing transaction. 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.
- C. Prepare a transaction closing statement for the parties.

NOTE: This sub-escrow service does not include procuring demands or disbursement of funds to persons other than as instructed by the primary escrow holder.

The duties of the escrow agent shall be only the taking of signature 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.

805 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, or more, or selling or purchasing of REO Properties (Real Estate Owned) 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.

Fee: Based upon Written Agreement

Minimum: \$50.00

Maximum: 100% of Basic Rate (Pinal County Only)

SUBDIVISION RATES

806 BASIC CHARGE – SUBDIVIDERS AND BUILDERS

This rate is available to a builder, contractor, developer, or subdivider customarily engaged in such business for the units being developed. This rate shall apply to all or a portion of the escrow fee paid by the qualified party as described above.

Maricopa County only

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.	201 - 300 units	30% of Basic Rate
6.	301 - or more units	25% of Basic Rate

Minimum Rate: \$40.00

Pima and Pinal County only

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
6.	250 or more units	\$40.00 Flat Fee Rate

Minimum Rate: \$60.00

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

No other rate shall be applied to this rate.

MISCELLANEOUS SERVICES

807 CHECK FEES

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

Charge: \$5.00 per check – Maricopa and Pima County only
 n/a – Pinal County only

808 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 be limited to, Federal Express, Airborne, UPS, Express Mail and local and special couriers.

Charge: \$30.00 per local and overnight delivery – Maricopa County only
Charge: \$20.00 includes 3 deliveries per transaction for local courier service
 – Pima County only
Charge: \$25.00 per domestic overnight delivery – Pima and Pinal County only
 \$30.00 per international overnight delivery – Pima and Pinal County only

809 ELECTRONIC DOCUMENTS ("eDocs")

Electronic documents received by the Company when accommodating the electronic transmission requires the Company to undertake additional work, including printing, potential reformatting or editing.

Charge: \$40.00 for the first loan and \$20.00 for the second loan in same
 transaction – Maricopa County only
Charge: \$30.00 per transaction – Pima County and Pinal County only

810 INSPECTION FEE

When an inspection of the subject property is required the following fee shall apply:

Charge: \$100.00 per inspection - Pima County and Pinal County only
Charge: \$ 75.00 per inspection - Maricopa County only

811 MANUFACTURED UNIT(S) / AFFIXTURE PROCESSING FEES

The term 'unit' shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

Said processing fee shall be in addition to the escrow rate charged for closing the transaction.

Charge: \$150.00 per unit (Transfer of Title/Affidavit of Affixture)

NOTE: Extra work charges may apply. See Section D.

812 RECORDING SERVICES – RESIDENTIAL Pima County

Charge: \$50.00 for Cash Transactions

Charge: \$75.00 for Sales with one or more loans

Charge: \$50.00 for Refinance or New Loan – no sale included

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 type of transaction, 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 and non-refundable.

RECORDING SERVICES – RESIDENTIAL-Maricopa County

This charge is applicable on all transactions involving residential property (dwelling and residential vacant land).

This charge includes recording fees charged by the applicable County Recorder's Office, recording service fees charged by outside vendors or fees for the manual delivery of recording documents to the applicable County Recorder, and processing and mailing fees incurred by the Company.

Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

A. FLAT RATE RECORDING SERVICE FEE

If the actual charge required by the applicable County Recorder's Office exceeds the applicable Recording Service Fee amount below, the charge collected by the Company shall be in multiples of \$10.00, rounded up from the actual amount charged by the applicable County Recorder's Office. This rate shall apply to escrows handled by the Company in any state or county.

Charge: \$50.00 for cash transactions

Charge: \$50.00 for refinance or new loan – no sale included

Charge: \$75.00 for sales with one or more new loans

B. RECORDING FEES (Institutional Lenders)

- Must be requested in writing by master lending instructions or other memorandum.
- Recording fees shall be charged in accordance with the actual charges assessed by the county recorder.
- Recording fees shall be assessed to the parties in accordance with established custom.
 - ✓ Buyer/Borrower shall be assessed charges related to the recording of deeds or similar instruments, as well as security and assignment instruments.
 - ✓ Additional recording fees, if necessary, will be charged to the party requesting and/or benefiting from those services.
 - ✓ The Affidavit of Real Property Value (Arizona) shall be split equally between buyer and seller.
- All recording fees collected will be considered "earned income" and non-refundable.

813 RECORDING SERVICES – COMMERCIAL TRANSACTIONS

Charge: \$100.00 for Sales and Refinance transactions – Maricopa County and Pinal County

Charge: \$175.00 for Sales and Refinance transactions – Pima County

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 type of transaction, the charge collected by the Company shall be in multiples of \$25.00, rounded up from the actual charge collected by the Recorder's Office. This rate shall apply to escrows handled by the Company in any state or county.

Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

814 RECONVEYANCE FEE

The charge for reconveyance services will be \$100.00 per reconveyance.

815 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. The above charge includes the recording fee for one release. This fee is non-refundable.

Charge: \$75.00 per reconveyance – Maricopa County only

Charge: \$85.00 includes up to three lien releases – Pima County and Pinal County

The Tracking Fee is not applicable to subdividers and builders selling more than 200 lots/units per year which are handled by the company - Pima County only

816 WIRE TRANSFER FEE

- Charge: \$20.00 Per Domestic and International incoming and outgoing wire transfer Pima County
- Charge: N/A – Maricopa County
- Charge: \$20.00 Domestic and International outgoing wire transfer - Pinal County

817 CONSTRUCTION DISBURSEMENT SERVICES

This rate is based on the disbursement total on controlled construction disbursements 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:

<u>Disbursement Total</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,000.00
\$200,001 to \$500,000	\$2,000.00
\$500,001 to \$800,000	\$3,000.00
\$800,001 to \$2,000,000	\$4,000.00
\$2,000,001 to \$5,000,000	\$5,000.00
Over \$5,000,000.	Quotation after full review of project with all parties.

B. Residential Disbursement Services:

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: \$2,500.00

NOTE: County Manager or Escrow Administrator approval required.

818 BUNDLED ESCROW SERVICE FEE- RESIDENTIAL REFINANCE

Qualification for Bundled Escrow Service Fee requires Twenty five (25) Residential refinance loan transactions from one lender, if requested. For transactions which do not qualify in this section, the escrow rate shall be in accordance with Section 802 Basic Charge – Loan.

Maricopa County only:

- A. Residential refinance transactions - the escrow rate shall be the sum of Three Hundred Fifty Dollars (\$350.00) on first loan, this rate is inclusive of the following services:

- 1) Branch Office Signing Services;
- 2) Electronic Doc Charges;
- 3) Local Courier (Includes up to 2);
- 4) Overnight Delivery Service (Includes up to 2);
- 5) Reconveyance Tracking Fees
- 6) Recording Fees*
- 7) Wire Service;
- 8) Up to 5 checks for installment/creditor payments

* In the event the lender requires that the recording fee be charged as a separate item and not included in the Bundled Rate, the company shall remove \$50 from said Bundled Rate.

B. Additional service charges may apply as follows:

- Charge: \$75.00 escrow charge for each additional new loan;
- Charge: \$30.00 per overnight delivery over two;
- Charge: \$30.00 per local courier over two;
- Charge: \$50.00 document preparation such as deeds, subordination agreements and releases necessary to facilitate the transaction;
- Charge: \$10.00 per check for payment of installment/creditor payments beginning with the sixth check

Pima County only:

A. Residential refinance transactions - the escrow rate shall be the sum of Two Hundred Five Dollars (\$205.00) on first loan, this rate is inclusive of the following services:

- 1) Branch Office Signing Services
- 2) Electronic Doc Charges
- 3) Local Delivery Service (Includes up to 3)
- 4) Overnight Delivery Service (Includes up to 2)
- 4) Reconveyance Tracking Service (Includes up to 3)
- 5) Wire Service (Includes up to 2)
- 6) Up to 5 checks for installment/creditor payments
- 7) Recording Service Fee**

B. Additional service charges may apply as follows:

- Charge: **If the recording is handled by an outside provider, the charge will be assessed based on the provider's invoice.
- Charge: \$20.00 per local courier service over three;
- Charge: \$25.00 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 to \$150.00 for special signing services. The Bundled Escrow Service Fee in this Section does not include charges by outside/independent signing services.
- Charge: \$10.00 per check for payment of installment/creditor payments beginning with the sixth check

Pinal County only:

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
- 4) Courier Service
- 5) Recon Tracking Service
- 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: \$25.00 per overnight delivery service over two
- Charge: \$75.00 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: \$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.

819 ABBREVIATED ESCROW – COMMERCIAL TRANSACTIONS

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.

820 FLAT RATE ESCROW FEE – SHORT SALE TRANSACTIONS

This rate is available on all residential short sale transactions. A short sale is a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan. It often occurs when a borrower cannot pay the mortgage loan on their property, and the lender agrees to accept a moderate loss or short payoff.

When this rate is utilized, there will be no additional charge for tracking fees, electronic doc charges, recording fees (Maricopa County only), courier fees, overnight delivery service, wire fees, or loan tie-in fees.

Maricopa County only:

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,250.00
\$200,001 to \$500,000	\$1,600.00
\$500,001 to \$750,000	\$1,900.00
\$750,001 to \$1,000,000	\$2,150.00
Over \$1,000,000	Call for quote

Pima County and Pinal County only:

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,000.00
\$200,001 to \$500,000	\$1,400.00
\$500,001 to \$750,000	\$1,600.00
\$750,001 to \$1,000,000	\$1,800.00
Over \$1,000,000	Call for quote

821 BASIC CHARGE – BUSINESS OPS/ESCROW ONLY

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.

Maricopa County Only:

<u>Sales Price Up To:</u>	<u>Escrow Fee</u>
\$ 19,000.00	\$ 500.00
\$ 39,000.00	\$ 600.00
\$ 74,000.00	\$ 700.00
\$149,000.00	\$ 800.00
\$199,000.00	\$ 880.00
\$299,000.00	\$ 980.00
\$399,000.00	\$1,080.00
\$499,000.00	\$1,180.00

Any sale price over \$499,001.00 will be charged an additional \$1.50 per \$1,000.00 or fraction thereof.

Pima and Pinal County Only:

<u>Sales Price Up To:</u>	<u>Escrow Fee</u>
\$29,000.00	\$550.00
\$49,000.00	\$650.00
\$74,000.00	\$700.00
\$99,000.00	\$750.00
\$149,000.00	\$800.00
\$199,000.00	\$900.00
\$299,000.00	\$1,000.00
\$499,000.00	\$1,200.00

Any sale price over \$499,001.00 will be charged an additional \$1.50 per \$1,000.00 or fraction thereof.

B. Additional service charges may apply as follows:

Charge:	\$50.00 Trade Name Assignment
Charge:	\$50.00 Trade Name Application
Charge:	\$25.00 State of Arizona UCC Search Fee (per name searched)
Charge:	\$30.00 Maricopa and Pima County UCC Search Fee (per name searched)
Charge:	\$35.00 Out of County UCC Search Fee (per name searched)
Charge:	\$50.00 Out of State UCC Search Fee (per name searched)
Charge:	\$50.00 UCC Filing Fee
Charge:	\$125.00 Title Transfer Fee to Motor Vehicle per transaction

NOTE: Spouses names included at no additional charge.

NOTE: The above charges are subject to revision for unusual complexity, redrafting or additional services and work required by any transaction.

Escrows not closed within one year are subject to a \$300.00 annual holding fee.

822 Deleted

823 REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SINGLE FAMILY RESIDENCE PROPERTY

No other rate shall be applied to this rate, without written management approval. A portion of this rate may be paid to the title provider for sub-escrow services.

The rates shall be as follows:

	Description	Rate
A.	Basic REO Escrow Service Fee This rate does not include charges incurred for any other services which are filed separately in this rate manual. Such charges shall be in addition to this rate.	\$1,100.00
B.	Premium REO Escrow Service Fee This rate shall include receipt and printing of one (1) electronic loan package, two (2) courier and overnight delivery fees, two (2) wire fees (Pima County only) and recording filing service fees and one (1) loan tie-in fee.	\$1,300.00

C. **Premium Plus REO Escrow Service Fee** \$1,500.00

This rate shall include 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 and two loan tie-in fees.

NOTE: The Basic, Premium and Premium Plus REO Escrow Fees shall be paid one-half by buyer and one-half by seller unless otherwise instructed.

Additional Service Fees: All other miscellaneous service charges not included in the rate(s) above, shall be charged as provided in this Escrow Rate Manual to the party who has requested such service or who will benefit by such service and shall be in addition to the rates above.

824 NATIONAL LOAN ESCROW RATE – 1-4 SINGLE FAMILY RESIDENCE

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 transaction, when the title insurance is not being provided by the Escrow Agent, its title underwriters, subsidiaries or affiliates.

This rate shall be as follows:

Loan Amount	Refinance Processing Fee
0- \$250,000.00	\$ 650.00
\$250,001 to \$500,000	\$ 750.00
\$500,001 to \$750,000	\$ 850.00
\$750,001 to \$1,000,000	\$ 950.00
\$1,000,001 to \$1,250,000	\$ 1,050.00
\$1,250,001 to \$1,500,000	\$ 1,150.00
\$1,500,001 to \$2,000,000	\$ 1,250.00
\$2,000,001 to \$3,000,000	\$ 1,350.00
\$3,000,001 to \$4,000,000	\$ 1,450.00
\$4,000,001 to \$5,000,000	\$ 1,550.00

This rate shall include the following services:

- Escrow processing and curative work
- Hud-1 Settlement Statement preparation
- Wire Service (unlimited)
- Electronic Doc Charges (unlimited)
- Up to 6 checks for instalment/creditor payments
- One signing/notary service at no extra charge if signed in escrow agent's office =
- Overnight delivery service (up to three)
- Local courier service (unlimited)
- Reconveyance Tracking (up to two)
- Recording Fee

If an outside signing service is used, the actual amount assessed by the signing service will be charged to the customer.

If title insurance provider requires it's own company to disburse any funds in the transaction, the following amounts will be deducted from the filed rate herein and paid to said escrow company.

Maximum: \$150.00

825 SEPTIC TRANSFER (ADEQ)

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

Charge: \$50.00 per transfer – Pinal County only

826 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 up to one month after close of escrow. This fee will also include the interest bearing account set up fee if requested. \$25.00 for each additional month if funds are held – Pima County and Pinal County only

SPECIAL RATES

827 AFFINITY GROUPS AND 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: 70% of the Basic Escrow Rate

Minimums apply as set forth in Section 801.

828 CHARITABLE NON-PROFIT ORGANIZATIONS, GOVERNMENT AGENCIES AND CHURCHES

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

Charge: . 50% of Basic Escrow Rate

Minimum not less than 50% of the Basic Escrow Rate as set forth in Section 801.

(County Manager or Escrow Administrator approval required.)

829. 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.

830. EMPLOYEE RATE

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
Secondary/Investment Properties

No Charge
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.

831. 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.

832. 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 Maricopa or Pima.

Charge: 65% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

833. FIRST TIME HOMEBUYER RATE - Pima County Only

This rate is available to any first time purchaser of residential property to be used as a primary residence.

Charge: 80% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

834. INVESTORS, REALTORS, MORTGAGE 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 the Basic Escrow Rate

Minimums apply as set forth in Section 801.

835. 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

836. 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.

837 NEGOTIATED RATE

Under certain circumstances Title Security Agency of Arizona reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

838 COMPETITOR RATE (Maricopa County) (3-2015)

The Company may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be filed with and approved by Arizona Department of Financial Institutions.
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Rate may not be combined with any other discounted or special rate.

839 FIRPTA PROCESSING FEE (Maricopa County) 3-2015

This fee is for processing FIRPTA documents as required by the Internal Revenue Service relating to the reporting of the sale of real property by foreign sellers.

➤ Charge to Seller -----\$150.00

840 FIRST RESPONDER'S RATE (Maricopa County) 3-2015

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.

MARICOPA COUNTY ESCROW RATES

March 1, 2015

Amount	Escrow Fee	Amount	Escrow Fee	Amount	Escrow Fee
\$50,000	\$790	\$1,270	\$1,270	\$1,270	\$1,270
\$55,000	\$795	\$1,275	\$1,275	\$1,275	\$1,275
\$60,000	\$800	\$1,280	\$1,280	\$1,280	\$1,280
\$65,000	\$805	\$1,285	\$1,285	\$1,285	\$1,285
\$70,000	\$810	\$1,290	\$1,290	\$1,290	\$1,290
\$75,000	\$815	\$1,295	\$1,295	\$1,295	\$1,295
\$80,000	\$820	\$1,300	\$1,300	\$1,300	\$1,300
\$85,000	\$825	\$1,305	\$1,305	\$1,305	\$1,305
\$90,000	\$830	\$1,310	\$1,310	\$1,310	\$1,310
\$95,000	\$835	\$1,315	\$1,315	\$1,315	\$1,315
\$100,000	\$840	\$1,320	\$1,320	\$1,320	\$1,320
\$105,000	\$845	\$1,325	\$1,325	\$1,325	\$1,325
\$110,000	\$850	\$1,330	\$1,330	\$1,330	\$1,330
\$115,000	\$855	\$1,335	\$1,335	\$1,335	\$1,335
\$120,000	\$860	\$1,340	\$1,340	\$1,340	\$1,340
\$125,000	\$865	\$1,345	\$1,345	\$1,345	\$1,345
\$130,000	\$870	\$1,350	\$1,350	\$1,350	\$1,350
\$135,000	\$875	\$1,355	\$1,355	\$1,355	\$1,355
\$140,000	\$880	\$1,360	\$1,360	\$1,360	\$1,360
\$145,000	\$885	\$1,365	\$1,365	\$1,365	\$1,365
\$150,000	\$890	\$1,370	\$1,370	\$1,370	\$1,370
\$155,000	\$895	\$1,375	\$1,375	\$1,375	\$1,375
\$160,000	\$900	\$1,380	\$1,380	\$1,380	\$1,380
\$165,000	\$905	\$1,385	\$1,385	\$1,385	\$1,385
\$170,000	\$910	\$1,390	\$1,390	\$1,390	\$1,390
\$175,000	\$915	\$1,395	\$1,395	\$1,395	\$1,395
\$180,000	\$920	\$1,400	\$1,400	\$1,400	\$1,400
\$185,000	\$925	\$1,405	\$1,405	\$1,405	\$1,405
\$190,000	\$930	\$1,410	\$1,410	\$1,410	\$1,410
\$195,000	\$935	\$1,415	\$1,415	\$1,415	\$1,415
\$200,000	\$940	\$1,420	\$1,420	\$1,420	\$1,420
\$205,000	\$945	\$1,425	\$1,425	\$1,425	\$1,425
\$210,000	\$950	\$1,430	\$1,430	\$1,430	\$1,430
\$215,000	\$955	\$1,435	\$1,435	\$1,435	\$1,435
\$220,000	\$960	\$1,440	\$1,440	\$1,440	\$1,440
\$225,000	\$965	\$1,445	\$1,445	\$1,445	\$1,445
\$230,000	\$970	\$1,450	\$1,450	\$1,450	\$1,450
\$235,000	\$975	\$1,455	\$1,455	\$1,455	\$1,455
\$240,000	\$980	\$1,460	\$1,460	\$1,460	\$1,460
\$245,000	\$985	\$1,465	\$1,465	\$1,465	\$1,465
\$250,000	\$990	\$1,470	\$1,470	\$1,470	\$1,470
\$255,000	\$995	\$1,475	\$1,475	\$1,475	\$1,475
\$260,000	\$1,000	\$1,480	\$1,480	\$1,480	\$1,480
\$265,000	\$1,005	\$1,485	\$1,485	\$1,485	\$1,485
\$270,000	\$1,010	\$1,490	\$1,490	\$1,490	\$1,490
\$275,000	\$1,015	\$1,495	\$1,495	\$1,495	\$1,495
\$280,000	\$1,020	\$1,500	\$1,500	\$1,500	\$1,500
\$285,000	\$1,025	\$1,505	\$1,505	\$1,505	\$1,505

MARICOPA COUNTY ESCROW RATES

March 1, 2015

\$770,000	\$1,510
\$775,000	\$1,515
\$780,000	\$1,520
\$785,000	\$1,525
\$790,000	\$1,530
\$795,000	\$1,535
\$800,000	\$1,540
\$805,000	\$1,545
\$810,000	\$1,550
\$815,000	\$1,555
\$820,000	\$1,560
\$825,000	\$1,565
\$830,000	\$1,570
\$835,000	\$1,575
\$840,000	\$1,580
\$845,000	\$1,585
\$850,000	\$1,590
\$855,000	\$1,595
\$860,000	\$1,600
\$865,000	\$1,605
\$870,000	\$1,610
\$875,000	\$1,615
\$880,000	\$1,620
\$885,000	\$1,625
\$890,000	\$1,630
\$895,000	\$1,635
\$900,000	\$1,640
\$905,000	\$1,645
\$910,000	\$1,650
\$915,000	\$1,655
\$920,000	\$1,660
\$925,000	\$1,665
\$930,000	\$1,670
\$935,000	\$1,675
\$940,000	\$1,680
\$945,000	\$1,685
\$950,000	\$1,690
\$955,000	\$1,695
\$960,000	\$1,700
\$965,000	\$1,705
\$970,000	\$1,710
\$975,000	\$1,715
\$980,000	\$1,720
\$985,000	\$1,725
\$990,000	\$1,730
\$995,000	\$1,735
\$1,000,000	\$1,740

\$1,000,001 to \$2,500,000 add per \$5000 of fraction thereof \$3.50;
 Over \$2,500,000, Escrow Rate Based on Quotation, minimum
 \$1,500.00

ESCROW RATE SCHEDULE
PIMA COUNTY AND PINAL COUNTY
 Effective June 6, 2011

AMOUNT	ESCROW FEE	AMOUNT	ESCROW FEE
\$80,000	450	\$270,000	690
\$85,000	470	\$275,000	695
\$90,000	485	\$280,000	700
\$95,000	500	\$285,000	705
\$100,000	515	\$290,000	710
\$105,000	525	\$295,000	715
\$110,000	530	\$300,000	720
\$115,000	535	\$305,000	725
\$120,000	540	\$310,000	730
\$125,000	545	\$315,000	735
\$130,000	550	\$320,000	740
\$135,000	555	\$325,000	745
\$140,000	560	\$330,000	750
\$145,000	565	\$335,000	755
\$150,000	570	\$340,000	760
\$155,000	575	\$345,000	765
\$160,000	580	\$350,000	770
\$165,000	585	\$355,000	775
\$170,000	590	\$360,000	780
\$175,000	595	\$365,000	785
\$180,000	600	\$370,000	790
\$185,000	605	\$375,000	795
\$190,000	610	\$380,000	800
\$195,000	615	\$385,000	805
\$200,000	620	\$390,000	810
\$205,000	625	\$395,000	815
\$210,000	630	\$400,000	820
\$215,000	635	\$405,000	825
\$220,000	640	\$410,000	830
\$225,000	645	\$415,000	835
\$230,000	650	\$420,000	840
\$235,000	655	\$425,000	845
\$240,000	660	\$430,000	850
\$245,000	665	\$435,000	855
\$250,000	670	\$440,000	860
\$255,000	675	\$445,000	865
\$260,000	680	\$450,000	870
\$265,000	685	\$455,000	875

**ESCROW RATE SCHEDULE
PIMA COUNTY AND PINAL COUNTY
Effective June 6, 2011**

AMOUNT	ESCROW FEE	AMOUNT	ESCROW FEE
\$460,000	880	\$655,000	1,075
\$465,000	885	\$660,000	1,080
\$470,000	890	\$665,000	1,085
\$475,000	895	\$670,000	1,090
\$480,000	900	\$675,000	1,095
\$485,000	905	\$680,000	1,100
\$490,000	910	\$685,000	1,105
\$495,000	915	\$690,000	1,110
\$500,000	920	\$695,000	1,115
\$505,000	925	\$700,000	1,120
\$510,000	930	\$705,000	1,125
\$515,000	935	\$710,000	1,130
\$520,000	940	\$715,000	1,135
\$525,000	945	\$720,000	1,140
\$530,000	950	\$725,000	1,145
\$535,000	955	\$730,000	1,150
\$540,000	960	\$735,000	1,155
\$545,000	965	\$740,000	1,160
\$550,000	970	\$745,000	1,165
\$555,000	975	\$750,000	1,170
\$560,000	980	\$755,000	1,175
\$565,000	985	\$760,000	1,180
\$570,000	990	\$765,000	1,185
\$575,000	995	\$770,000	1,190
\$580,000	1,000	\$775,000	1,195
\$585,000	1,005	\$780,000	1,200
\$590,000	1,010	\$785,000	1,205
\$595,000	1,015	\$790,000	1,210
\$600,000	1,020	\$795,000	1,215
\$605,000	1,025	\$800,000	1,220
\$610,000	1,030	\$805,000	1,225
\$615,000	1,035	\$810,000	1,230
\$620,000	1,040	\$815,000	1,235
\$625,000	1,045	\$820,000	1,240
\$630,000	1,050	\$825,000	1,245
\$635,000	1,055	\$830,000	1,250
\$640,000	1,060	\$835,000	1,255
\$645,000	1,065	\$840,000	1,260
\$650,000	1,070	\$845,000	1,265

**ESCROW RATE SCHEDULE
PIMA COUNTY AND PINAL COUNTY
Effective June 6, 2011**

AMOUNT	ESCROW FEE
\$850,000	1,270
\$855,000	1,275
\$860,000	1,280
\$865,000	1,285
\$870,000	1,290
\$875,000	1,295
\$880,000	1,300
\$885,000	1,305
\$890,000	1,310
\$895,000	1,315
\$900,000	1,320
\$905,000	1,325
\$910,000	1,330
\$920,000	1,340
\$925,000	1,345
\$930,000	1,350
\$935,000	1,355
\$940,000	1,360
\$945,000	1,365
\$950,000	1,370
\$955,000	1,375
\$960,000	1,380
\$965,000	1,385
\$970,000	1,390
\$975,000	1,395
\$980,000	1,400
\$985,000	1,405
\$990,000	1,410
\$995,000	1,415
\$1,000,000	1,420

\$1,000,001 to \$2,500,000 add per \$5,000 of fraction thereof \$3.50

Over \$2,500,000 escrow rate based on quotation minimum \$1500



TITLE SECURITY
— Agency of Arizona —

**SCHEDULE OF
LOAN SERVICING FEES**

Effective September 27, 2012

SCHEDULE OF LOAN SERVICING FEES

Account Set Up Fee	\$100.00
Impounded Account in addition to set up fee	\$100.00
• Each additional tax parcel	\$ 50.00
Wrap – Account	\$150.00
 <u>Service Fees</u>	
Monthly Service Fee for Standard Account	\$ 10.00
• \$5.00 each additional Check	
Impounded Account	\$ 20.00
• \$5.00 each additional tax parcel	
Automatic Late Notice	\$ 6.00
Quarterly	\$ 30.00
Semi-Annual	\$ 60.00
Annual	\$120.00

MISCELLANEOUS FEES

Assumption or Assignment of Payor or Payee Interest	\$ 75.00
Close out or Termination of Account	\$ 75.00
Demand Letter sent on request of Payee	\$100.00
Modification of Terms of Account	\$100.00
NSF Check Charge	\$ 25.00
Open Savings Account	\$ 35.00
Full Release / Reconveyance	\$100.00
Partial Release / Reconveyance (No volume user discount)	\$100.00
Reinstatement Fee	\$ 50.00
Statement of Information Fee	\$ 75.00
Credit Verification with 12 month history	\$ 30.00
Reissuance of check not cashed within six months	\$ 25.00
Reminder late notices	\$ 10.00
Substitution of Trustee	\$100.00
Account Freeze	\$100.00

ABANDONED/DORMANT FUNDS

REFER TO SECTION "K" OF THE ESCROW GENERAL RULES

UNUSUAL CIRCUMSTANCES

The Company, Title Security Agency of Arizona, reserves the right to charge additional fees in unusual circumstances. Extra charges are payable at the rate of \$75.00 per employee hour. All recording, filing, and Trustee's fees are payable in addition to fees stated herein. Fees other than those payable at the same time as regularly scheduled payments are payable in advance.

ALL FEES QUOTED ARE MINIMUM AND SUBJECT TO CHANGE WITHOUT NOTICE.



TITLE SECURITY
Agency of Arizona

SCHEDULE OF TRUST FEES

Effective June 6, 2011

SCHEDULE OF TRUST FEES

A. Initial acceptance fees (Acceptance Rate):

Single Beneficiary Trust	\$150.00
Double Beneficiary Trust	\$500.00

B. Annual Fees (Annual Rates):

Single Beneficiary Trust	\$150.00
Double Beneficiary Trust	\$300.00
Junior 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 B. 1, 2 and 3.
 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. Accounting and Administrative Services:

1. Collateral Assignment of Beneficial Interest

Acceptance Fee	\$75.00
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 \$75.00 Per Employee Hour

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

Out of house escrow fee \$100.00

8. Closing or Distribution Fee

A. Single Beneficiary Trust, Minimum	\$150.00
B. Double Beneficiary 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.