



SCHEDULE OF CHARGES AND ESCROW FEES FOR THE STATE OF ARIZONA

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1. Definitions

Commercial: "Commercial" shall mean any property that does not meet the definition of Residential.

Company: The "Company" shall mean Hightide Title Settlement Services LLC.

Loan: "Loan" shall mean a loan not used by a Buyer to purchase a property.

Local Courier: "Local Courier" shall mean a service that picks up and delivers packages on an established route.

Manufactured Home: "Manufactured Home" shall mean a residential dwelling installed on real property but not legally part of the real property.

Outside Escrow Agent: "Outside Escrow Agent" shall mean an entity that the Company is providing Sub Escrow Services to.

Outside Title Company: "Outside Title Company" shall mean a title insurer or underwritten title company other than the Company.

Overnight Courier: "Overnight Courier" shall mean a service that delivers packages overnight.

Party: "Party" including the plural "Parties" shall mean the Buyers and Sellers in a Sale Escrow Service, the Borrowers or Lender in a Loan Escrow Service, or an Outside Escrow representing such in a Sub Escrow Service.

Residential: "Residential" shall mean a one-to four family dwelling where the buildings are legally considered to be real property.

Residential Refinance: "Residential Refinance" shall mean a new loan that is replacing an existing loan on a Residential Property

Sale: "Sale" shall mean the transfer of ownership in a property from Seller to Buyer.

Short Form: "Short Form" is a particular type of Loan Policy that does not include individual non-monetary encumbrances as exceptions to title

Special Courier: "Special Courier" shall mean a service that delivers a package directly from point A to B for a quoted fee.

Third Party Charge: "Third Party Charge" is any fee paid by the Company on behalf of the Parties that is not described as part of any Escrow Service provided by the Company, including, but not limited to those described in Section 10.

Written Agreement: "Written Agreement" shall mean, in the context of approving a charge or fee, the execution of a settlement statement or closing disclosure by the charged Party.

2. General Rules

The Charges and Fees described in this schedule are to be used by all offices of Hightide Settlement Services.

The Escrow Service Fees established are minimum rates and additional charges may be made in the event unusual escrow risks are assumed or unusual services are performed. In the event such charges are made, Written Agreement will be obtained in advance from the Party obligated to pay any charges.

Loan and Sale Escrow Services described are assumed to be performed in conjunction with the issuance of a title insurance policy by the Company. A separate charge for the added cost of coordinating the Sale or Loan Escrow Service with an Outside Title Company will be assessed as described in Section 14. Written Agreement will be obtained in advance from the Parties obligated to pay the charge.

Third Party charges and costs paid by the Company in any Escrow Service will be charged at the actual cost or estimated actual cost. The Company has identified the most common of these types of costs in Section 16.

For any Sale Escrow Service, described in Sections 3, 7 and 8, the escrow fees reflect the total charge for the service and will be divided between the Parties as set forth in the purchase agreement or by Written Agreement of the Parties.

For any Sale or Loan Service which requires the additional Services described in Sections 11, 12, 13, 15 or 16, the charge for the Service will be assessed to the Party receiving the benefit of the Service or between the Parties as set forth in the purchase agreement or by other agreement of the Parties. Written Agreement will be obtained in advance from the Parties obligated to pay the charge.

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

3. Residential Sale Escrow Service

Includes: Preparation of Escrow Instructions and estimates of closing costs. Ordering demands and paying secured obligations, as required. Preparation of up to two (2) recording documents or notes. Lien/Judgment clearance services. Preparation of HUD-1 or ALTA settlement statements. Coordinating the execution of required documents. Disbursing proceeds to seller and other funds per approved settlement statements. Local Couriers, US Mail, up to 10 Overnight Couriers, ordinary banking fees, recording coordination fees.

Does not include: Charges described in Sections 4 and 11 through 16.

Sales Price	Fee
\$0 to \$200,000	\$700
\$200,001 to \$300,000	\$800
\$300,001 to \$400,000	\$1,000
\$400,001 to \$500,000	\$1,200
\$500,001 to \$600,000	\$1,400
\$600,001 to \$700,000	\$1,600
\$700,001 to \$800,000	\$1,700
\$800,001 to \$900,000	\$1,800
\$900,001 to \$1,000,000	\$1,900
\$1,000,001 to \$1,100,000	\$2,000
\$1,100,001 to \$1,200,000	\$2,100
\$1,200,001 to \$1,300,000	\$2,200
\$1,300,001 to \$1,400,000	\$2,300
\$1,400,001 to \$1,500,000	\$2,400
\$1,500,001 to \$1,600,000	\$2,500
\$1,600,001 to \$1,700,000	\$2,600
\$1,700,001 to \$1,800,000	\$2,700
\$1,800,001 to \$1,900,000	\$2,800
\$1,900,001 to \$2,000,000	\$2,900
\$2,000,001.00 and above, add \$50 for each \$100,000 increase in sales price	

4. Residential Concurrent Loan Service

In addition to the applicable Sale Escrow Service Fee in Section 3 or 7, a Concurrent Loan Service Fee (also referred to as a Loan Tie-In Fee) will be charged to facilitate a Loan by the Buyer. The Fee will be assessed to the Buyer unless otherwise divided between the Parties by Written Agreement.

- First Loan Fee: \$300
- Any additional loan Fee: \$150 per loan
- All Inclusive Note and Deed of Trust Fee: \$300

5. Residential Loan Escrow Service

Includes: Preparation of Escrow Instructions and estimates of closing costs. Ordering demands and paying secured obligations, as required. Preparation of up to two (2) recording documents or notes. Lien/Judgment clearance services. Coordinate signing and return of loan package. Preparation of settlement statement and coordination of Closing Disclosure with Lender. Disburse proceeds to borrower and other funds per approved settlement statement. Local Couriers, US Mail, up to 10 Overnight Couriers, ordinary banking fees, recording coordination fees.

Does not include: Charges described in Sections 13 through 16.

Loan Amount	Fee
\$0 to \$250,000	\$350
\$250,001 to \$500,000	\$450
\$500,001 to \$750,000	\$550
\$750,001 to \$1,000,000	\$650
\$1,000,001 to \$2,500,000	\$750
\$2,500,001 to \$3,000,000	\$850
\$3,000,000 and above	
Add an additional \$100 per \$500,000 in loan amount	

6. High Volume Residential Refinance Escrow Service

For institutional lenders who provide an annual volume of at least 120 open orders (after a 120 day ramp up), technology integrations if available, centralized order processing and tracking, economies of scale to reduce Courier Fees. Requires that a Short Form Loan Title Policy be obtained from the Company. Requires a written agreement. Available for loans up to \$5,000,000.

Includes: Preparation of Escrow Instructions and estimates of closing costs. Ordering demands and paying secured obligations, as required. Preparation of up to two (2) recording documents or notes. Lien and Judgment clearance services. Coordinate signing and return of loan package. Preparation of settlement statement and coordination of Closing Disclosure with Lender. Disburse proceeds to borrower and other funds per approved settlement statement. Local Couriers, US Mail, up to 10 Overnight Couriers, ordinary banking fees, recording coordination fees.

Does not include: Charges described in Sections 13, 15 and 16.

Fee : \$400.

7. REO Sale Escrow Service

When the seller of the subject property is a financial institution or government entity that has acquired title by trustees' deed, judicial foreclosure or deed in lieu of foreclosure of a loan held by that financial institution, and:

- The Company is issuing one or more title insurance policies in connection with the transaction.
- A centralized point of contact has been established between the seller and the company.
- Transmission of the transaction related communication is done electronically.
- The seller will be executing deeds and documents without requiring Company resources.
- There is a written services agreement between the Seller and the Company.

Includes: Preparation of Escrow Instructions and estimates of closing costs. Ordering demands and paying secured obligations, as required. Preparation of up to two (2) recording documents or notes. Lien/Judgment clearance services. Preparation of HUD-1 or ALTA settlement statements. Coordinating the execution of required documents. Disbursing proceeds to seller and other funds per approved settlement statements. Local Couriers, US Mail, up to 10 Overnight Couriers, ordinary banking fees, recording coordination fees.

Does not include: Charges described in Sections 4, 11, 13, 15 and 16.

Fee: 50% of the fee shown in the rate table for Residential Sale Escrow Service in Section 3, with a minimum fee of \$500.

8. Commercial Sale Service

The Charge for Escrow Services for any property that does not qualify under the Residential category but with similar services shall be:

Sales Price			Fee
\$0	to	\$1,000,000	\$2,000
\$1,000,001	to	\$1,250,000	\$2,200
\$1,250,001	to	\$1,500,000	\$2,400
\$1,500,001	to	\$1,750,000	\$2,600
\$1,750,001	to	\$2,000,000	\$2,800
\$2,000,001	to	\$2,250,000	\$3,000
\$2,250,001	to	\$2,500,000	\$3,200
\$2,500,001	to	\$2,750,000	\$3,400
\$2,750,001	to	\$3,000,000	\$3,600
\$3,000,001	to	\$3,250,000	\$3,800
\$3,250,001	to	\$3,500,000	\$4,000
\$3,500,001	to	\$3,750,000	\$4,200
\$3,750,001	to	\$4,000,000	\$4,400
\$4,000,001	to	\$4,250,000	\$4,600
\$4,250,001	to	\$4,500,000	\$4,800
\$4,500,001	to	\$4,750,000	\$5,000
\$4,750,001	to	\$5,000,000	\$5,200
\$5,000,001	to	\$5,500,000	\$5,400
\$5,500,001	to	\$6,000,000	\$5,600
\$6,000,001	to	\$6,500,000	\$5,800
\$6,500,001	to	\$7,000,000	\$6,000
\$7,000,001	to	\$7,500,000	\$6,200
\$7,500,001	to	\$8,000,000	\$6,400
\$8,000,001	to	\$8,500,000	\$6,600
\$8,500,001	to	\$9,000,000	\$6,800
\$9,000,001	to	\$9,500,000	\$7,000
\$9,500,001	to	\$10,000,000	\$7,200
and			
\$10,000,001	up	By written agreement	

9. Commercial Loan Service

The Charge for Escrow Services for any property that does not qualify under the Residential category but with similar services shall be:

Loan Amount		Fee
\$0	to \$250,000	\$500
\$250,001	to \$500,000	\$700
\$500,001	to \$750,000	\$900
\$750,001	to \$1,000,000	\$1,100
\$1,000,001	to \$1,250,000	\$1,200
\$1,250,001	to \$1,500,000	\$1,300
\$1,500,001	to \$1,750,000	\$1,400
\$1,750,001	to \$2,000,000	\$1,500
\$2,000,001	to \$2,250,000	\$1,600
\$2,250,001	to \$2,500,000	\$1,700
\$2,500,001	to \$2,750,000	\$1,800
\$2,750,001	to \$3,000,000	\$1,900
\$3,000,001	to \$3,250,000	\$2,000
\$3,250,001	to \$3,500,000	\$2,100
\$3,500,001	to \$3,750,000	\$2,200
\$3,750,001	to \$4,000,000	\$2,300
\$4,000,001	to \$4,250,000	\$2,400
\$4,250,001	to \$4,500,000	\$2,500
\$4,500,001	to \$4,750,000	\$2,600
\$4,750,001	to \$5,000,000	\$2,700
\$5,000,001	to \$5,500,000	\$2,800
\$5,500,001	to \$6,000,000	\$2,900
\$6,000,001	to \$6,500,000	\$3,000
\$6,500,001	to \$7,000,000	\$3,100
\$7,000,001	to \$7,500,000	\$3,200
\$7,500,001	to \$8,000,000	\$3,300
\$8,000,001	to \$8,500,000	\$3,400
\$8,500,001	to \$9,000,000	\$3,500
\$9,000,001	to \$9,500,000	\$3,600
\$9,500,001	to \$10,000,000	\$3,700
\$10,000,001	and up By written agreement	

10. Sub Escrow Service

In connection with an order for title insurance when the Company is providing only disbursement escrow services in support of an Outside Escrow Agent.

Includes: Depositing of Party funds. Calculation and disbursement of liens, fee and proceeds as required. Ordinary banking fees. Preliminary and final payoff statements.

Does not include: Overnight delivery of disbursement checks and charges described in Section 16.

Loan Transaction Fee: \$50

Sale Transaction Fee: \$100

11. 1031 Exchange Service

In addition to the applicable Sale Escrow Service Fee in Sections 3 ,7 or 8, a Fee will be charged if the transaction requires that the company coordinate with an outside 1031 Exchange company.

Fee: \$250

12. Seller Processing Service

In addition to the applicable Sale Escrow Service Fee in Sections 3 or 8, a Fee will be charged if the transaction requires that the company coordinate with:

- A lender allowing the property to sell for less than the existing loan amount (Short Sale)
- Bankruptcy Trustee in control of the seller's estate
- Probate Administrator or Guardian in control of the seller's estate

Fee: \$300

13. Manufactured Home Service

In addition to the applicable Sale Escrow Service Fee in Sections 3 or 8, a Fee will be charged if the transaction requires a Manufactured Home located on Real Property be legally converted to be part of the Real Property or if the Parties require that a Manufactured Home be transferred as Personal Property along with the Real Property

Where it is necessary to process a transfer through multiple generations of owners, (for example, from a prior owner, to the current owner, then to the buyer in the current transaction), the additional charge will be applied to each additional transfer.

Fee: \$300 per transfer and/or conversion

14. Outside Title Company Service Fee

A fee for the added costs of coordinating with an Outside Title Company (OTC), including, but not limited to: monitoring and communications, additional Courier Fees, revising settlement statements to update OTC fees and disbursement calculations.

Fee: \$150

15. Hourly Work Fee

A fee of \$100 per hour, or 15 minute fraction thereof, may be charged when other special services or additional work is requested or required. In the event such charges are made, Written Agreement will be obtained in advance from the Party obligated to pay the charges.

16. Charges not included in other Services

Preparation of recording documents or notes (in excess of 2) for any Sale or Loan Escrow Service	\$50 per document
Interest Bearing Account setup	\$50
Franchise Tax Board filing	\$40
Non Sufficient Funds Fee for declined checks from issuing Bank	\$25 per item
Payment of consumer debts that are not liens on property that is the subject of the Escrow Service.	\$10 per debt
Returned or rejected wire fee from receiving bank	Actual cost
Special Courier Fee	Actual cost
Overnight Delivery fees (in excess of 10) for any Sale or Loan Escrow Service	\$10 per shipment
Inspection fees	Actual cost
HOA processing fees	Actual cost
Government fees, including, but not limited to: taxes, recording fees, court fees, document copy fees, certificates.	Actual cost
Mobile notary or remote signing services	Actual cost