

## REAL ADVANTAGE TITLE INSURANCE COMPANY

Effective Immediately Upon Issuance of AZ Escrow License

### I. REFINANCE ESCROW FEES

Full Escrow/ Closing/ Settlement Fee:	\$500.00*
Limited Escrow/Closing/Settlement Fee:	\$395.00
Jr. Limited Escrow/Closing/Settlement Fee:	\$275.00
Extra Work Charge:	\$250.00
Second Mortgage Escrow Fee:	\$100.00**
Signing Fee First Mortgage:	\$195.00
Signing Fee Second Mortgage:	\$ 50.00**
Document Preparation Fee:	\$ 75.00
Additional Check Charge Debts over 4 Checks	\$ 10.00 per check**
Non-sufficient Funds Fee:	\$ 25.00**
Holding Open Fee:	\$ 20.00 per month**
Accommodation Fee:	\$ 50.00
Maintenance /Admin Fee:	\$ 25.00
Sub Escrow Fee:	\$ 75.00 minimum**
Disbursement Escrow Fee:	\$ 75.00 minimum**

\*Escrow Fee includes the following:

- Up to four (4) third party checks
- Up to four (4) wire transfers
- One (1) electronic document package download
- Up to two (2) local messenger deliveries
- Up to four (4) overnight deliveries

\*\* Not applicable to VA Escrows

### II. SALE ESCROW FEES

Escrow Fee	\$650.00
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Escrow Fess for multiple sale transactions in excess of five (5) per month in which the Buyer and/or Seller is the same will be quoted upon request and will be determined by additional costs, complexity, exposure and liability incurred by the Company. Miscellaneous Escrow Fees will be charged as applicable.

**MISCELLANEOUS ESCROW FEES:**

Signing Coordination Fee:	\$ 50.00*
Document Preparation Fee:	\$ 50.00
Additional Check Charge Debts over 4 Checks:	\$ 10.00 per check *
Messenger Fee:	\$ 5.00 to \$ 30.00*
Outgoing Wire Fee:	\$ 15.00 per wire
Incoming Wire Fee:	\$ 0.00
Non-sufficient Funds Fee:	\$ 25.00*
Interest Bearing Account Setup Fee:	\$ 35.00*
Overnight Mailing/Delivery Fee:	\$ 7.00 to \$15.00/pkg.
Holding Open Fee:	\$ 20.00 per month*
Document Email Fee	\$ 75.00*
Accommodation Fee	\$ 50.00*
Maintenance/Admin Fee	\$ 25.00
REO Processing Fee:	\$150.00
HOA Processing Fee:	\$ 50.00 per side
Loan Tie In Fee:	\$125.00 for first loan; \$75.00 for second loan
Short Sale Fee:	\$100.00

\* Not Applicable to VA Escrows

**REAL ADVANTAGE TITLE INSURANCE COMPANY  
ESCROW DEFINITIONS**

Full Escrow, includes the following services:

1. Open order for title commitment
2. Order demands and lien payoffs, if applicable
3. Order insurance, if needed
4. Prepare estimated HUD
5. Schedule signing appointment with borrower
6. Receive documents via email and print (if needed)
7. Package documents back to lender
8. Send funding conditions to lender
9. Prepare final HUD
10. Receive incoming wire
11. Disburse all funds
  - a. Proceeds to borrower
  - b. Payoffs of liens and mortgages
  - c. Credit card/credit accounts

Limited Escrow, includes the following services:

1. Order demands, if applicable
2. Order insurance, if needed
3. Prepare estimated HUD
4. Schedule signing
5. Receive documents via email and print (if needed)
6. Prepare final HUD
7. Receive incoming wire
8. Disburse all funds
  - a. Proceeds to borrower
  - b. Payoffs of liens and mortgages
  - c. Credit card/credit accounts

Junior Limited Escrow, includes the following services:

1. Process documents for recording
2. Receive incoming wire
3. Disburse all funds
  - a. Proceeds to borrower
  - b. Payoffs of liens and mortgages
  - c. Credit card /credit accounts

Accommodation Fee

Charge for recording of real estate documents at the request of a client, which are unrelated to a particular escrow transaction.

Additional Check Charge Debts Over Five (5) Checks:

Charge for each additional check issued after the first five (5) checks.

Disbursement Fee

Fee charged in connection with receipting in loan proceeds or a portion thereof, paying off liens and encumbrances as provided on customer disbursement work sheet and signed Borrower HUD-1. This fee does not include the preparation of a HUD-1.

Document E-Mail Fee

Fee charged for handling of documents submitted to escrow via e-mail, which are typically voluminous in nature and require significant clerical and photocopying time.

Documents Preparation Fee

Fee for preparation of one set of documents for recordation in connection with a mortgage or sale.

Extra Work Charge

Additional charge for clearing excessive number of title issues, e.g., judgments and liens of record, multiple parties to the transaction, ordering multiple title updates, etc.

Holding Open Fee

Monthly fee charged in connection with any escrow in which a cancellation instruction is received from any party that is rejected by any other party. Fee will be charged so long as escrow is held open pending mutual, matching instructions of the parties.

Interest Bearing Account Setup Fee

Fee charged in connection with interest bearing account established at the request of an escrow party.

Maintenance/Administration Fee

Annual fee deducted from amount of each check not cashed within three (3) months of issuance. May be deducted annually for up to three (3) years.

Messenger Fee:

Fee for transmittal of documents via messenger.

Non-Sufficient Funds Fee:

Fee charged for each check returned by depository institution for insufficient funds.

Outgoing Wire Fee:

Fee for each payment or disbursement made via an outgoing wire transfer.

Overnight Mailing/Delivery Fee

Fee charged in connection with each document or set of documents delivered via overnight mail.

Second Mortgage Escrow Fee

Fee for preparation of second set of loan documents in connection with a second mortgage.

Signing Fee-First Mortgage

Fee for signing any one set of loan documents for a first mortgage.

Signing Fee-Second Mortgage

Fee for signing any one set of loan documents for a second mortgage.

Signing Coordination Fee

Fee charged in connection with document signatures obtained by, or coordinated through, real estate brokers or agents.

Sub Escrow Fee

Fee charged in connection with receipting in loan proceeds, paying off liens and encumbrances, disbursing third party payments as indicated on customer disbursement work sheet and signed Borrower HUD-1. This fee does not include the preparation of a HUD-1.