

GRS Title Services, LLC

GRS TITLE SERVICES, LLC

**ESCROW FEES AND CHARGES FOR
THE STATE OF ARIZONA**

EFFECTIVE March 15, 2021

GRS Title Services, LLC

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Basic Residential Escrow Rate							
State of Arizona All Counties							
<u>Liability</u>	<u>Rate</u>	-	<u>Liability</u>	<u>Rate</u>	-	<u>Liability</u>	<u>Rate</u>
\$250,000	\$1,000		\$500,000	\$1,325		\$750,000	\$1,650
\$260,000	\$1,013		\$510,000	\$1,338		\$760,000	\$1,663
\$270,000	\$1,026		\$520,000	\$1,351		\$770,000	\$1,676
\$280,000	\$1,039		\$530,000	\$1,364		\$780,000	\$1,689
\$290,000	\$1,052		\$540,000	\$1,377		\$790,000	\$1,702
\$300,000	\$1,065		\$550,000	\$1,390		\$800,000	\$1,715
\$310,000	\$1,078		\$560,000	\$1,403		\$810,000	\$1,728
\$320,000	\$1,091		\$570,000	\$1,416		\$820,000	\$1,741
\$330,000	\$1,104		\$580,000	\$1,429		\$830,000	\$1,754
\$340,000	\$1,117		\$590,000	\$1,442		\$840,000	\$1,767
\$350,000	\$1,130		\$600,000	\$1,455		\$850,000	\$1,780
\$360,000	\$1,143		\$610,000	\$1,468		\$860,000	\$1,793
\$370,000	\$1,156		\$620,000	\$1,481		\$870,000	\$1,806
\$380,000	\$1,169		\$630,000	\$1,494		\$880,000	\$1,819
\$390,000	\$1,182		\$640,000	\$1,507		\$890,000	\$1,832
\$400,000	\$1,195		\$650,000	\$1,520		\$900,000	\$1,845
\$410,000	\$1,208		\$660,000	\$1,533		\$910,000	\$1,858
\$420,000	\$1,221		\$670,000	\$1,546		\$920,000	\$1,871
\$430,000	\$1,234		\$680,000	\$1,559		\$930,000	\$1,884
\$440,000	\$1,247		\$690,000	\$1,572		\$940,000	\$1,897
\$450,000	\$1,260		\$700,000	\$1,585		\$950,000	\$1,910
\$460,000	\$1,273		\$710,000	\$1,598		\$960,000	\$1,923
\$470,000	\$1,286		\$720,000	\$1,611		\$970,000	\$1,936
\$480,000	\$1,299		\$730,000	\$1,624		\$980,000	\$1,949
\$490,000	\$1,312		\$740,000	\$1,637		\$990,000	\$1,962
						\$1,000,000	\$1,975
Minimum \$1,000 - \$250k purchase price							
\$13 per each additional \$10,000							

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GENERAL RULES

A. DEFINITION OF ESCROW - ARS§6-801(4), as Amended

"Escrow" means any transaction in which any escrow property 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, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing.

B. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Department of Financial Institution or by operation of law.

C. APPLICABILITY

All fees and charges shall be considered earned by the Company upon close of escrow and shall be non-refundable.

D. MINIMUM CHARGES

Unless otherwise set forth within a specific rate herein, the minimum charge for any escrow transaction shall be \$1,000.00.

Should any rate as set forth herein specify a higher or lower minimum than that shown above, then the minimum set forth in such rate shall prevail.

E. COMPUTATION FROM BASIC RATE

1. The applicable rates shall be computed on a per-unit of insurance basis in multiples of \$10,000, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Escrow Rate Table.
2. Whenever percentages of the Basic Escrow Rate are used, the charge arrived at shall be rounded up to the nearest dollar.

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

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

The Basic Sale Escrow Fee as set forth herein shall be charged on each separate sale, seller or exchanger involved.

The applicable charge applies on the amount of each individual sale or exchange even though

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there may be one common purchaser, and the sales or exchanges are handled concurrently, and one or more separate escrows are involved.

H. UNDIVIDED INTEREST SOLD SEPARATELY FROM REMAINING INTEREST

The Basic Sale Escrow Fee Charge as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, which ever is the higher.

I. FAIR VALUE - DEFINED

The fair value shall be construed as the full value of the property, including all encumbrances. When a sale is not involved, the fair value shall be determined from all available information, such as the amount of encumbrances, assessed value, etc. In no event shall the fair value be less than the sum of the unpaid principal balance of each mortgage and/or contract to which the property is subject. Additions to the loan balance incurred by Buyer, including but not limited to MIP premiums, will not be included in the unpaid principal balance for the purpose of determining fair value.

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CHAPTER I - ESCROW - BASIC CHARGES

E101. SALE – BASIC CHARGE

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (Includes Overnight Delivery Fees, Courier Fees and Wire Processing Fees which, in the aggregate, do not exceed \$175.00. Aggregate fees in excess of \$175.00 shall be charged based on the actual cost(s)). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN

When a loan escrow is closed concurrently with a sale, there shall be an additional \$150 escrow fee charged per loan closed that is to be secured by the property subject to the escrow. The rate is in addition to the escrow fee charged for closing the sale escrow and shall be applicable regardless of the type of lender (i.e. institutional or private lender, seller carry-back, etc.) or loan program.

E103. LOAN ESCROW RATES

Refer to Chapter V of this Manual for escrow rates for loan rates for the financing, refinancing or revamping a loan, construction loans and other loan rates.

E104. LEASEHOLD – BASIC CHARGE

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

1. Leasehold Basic Charge (except for oil, gas or mineral leases)	100% of the Basic Rate
2. Oil, Gas or Mineral Leases	200% of the Basic Rate

E105. TIMESHARE – BASIC CHARGE

The rate for any escrow that involves the sale or purchase of a Time Share Estate as defined by A.R.S. §33-707(E) shall be \$500. No other rate shall be applied to this rate.

E106. ESCROW ONLY – BASIC CHARGE

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued or title insurance is being issued by a company that is not part of Fidelity National Title Group shall be 200% of the Basic Escrow Rate. This rate does not preclude the application of charges under Sections E309 and E410. No other rate shall be applied to this rate.

Approval of the County Manager or Escrow Administrator must be obtained prior to acceptance of such a transaction.

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CHAPTER II – SUBDIVISION AND COMMERCIAL RATES

E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business for the units to be developed. The amount of the adjustment to the charge is dependent upon the number of units.

The total of number of units may be located within one or more subdivisions situated within the State of Arizona to determine the rate to be given.

No other rate shall be applied to these rates.

Number of Units	Rate Calculated From Basic Escrow Rate
1 to 15	70%
16 to 30	60%
31 to 70	55%
71 to 100	50%
101 to 200	40%
201 to 600	30%
601 to 1,200	25%
1,201 or more	\$50 Regardless of liability amount
The minimum rate shall be \$50.	

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E202. COMMERCIAL ESCROW RATE

Escrow services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates:

Liability Amount	Rate
Up to \$1,000,000	\$1,500.00
\$1,000,001 and above	Add \$15 per \$10,000

The following services shall be included in the above rate:

- A. Unlimited outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Receipt & Printing of emailed documents

Miscellaneous Services: Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

E203. ABBREVIATED ESCROW - COMMERCIAL

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

A.	Receipt and disbursement of funds:	\$250.00
B.	Acceptance and recordation of documents:	\$250.00
C.	Ordering Payoffs:	\$75.00
D.	Outgoing Wire Transfers	No Charge

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

This rate does not include recording and filing service fees due the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

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E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES

When there are multiple commercial properties in multiple sites, an abbreviated escrow will be provided at a rate of \$1,000 per site, when any one or more of the following services are provided in conjunction with the issuance of the title insurance product(s):

1. Receipt and disbursement of funds
2. Outgoing Wire Transfers
3. Acceptance and recordation of documents
4. Ordering payoffs

This rate does not include recording and filing service fees due to the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

E205. LOAN RATE - COMMERCIAL

Refer to Chapter V - Loan Escrow Rates

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CHAPTER III - SPECIAL RATES

The rates contained within this section are considered reduced rates. No other rate shall be applied to these rates.

E301. INVESTOR RATE: this rate is available to licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups or individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor. This rate is available at the sole discretion of the escrow agent. 70% of the Basic Escrow Rate.

E302. RESERVED

E303. RESERVED

E304. RESERVED

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E305. RESERVED

E306. RESERVED

E307. RESERVED

E308. RESERVED

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E309. RESERVED

E310. RESERVED

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E311. NEGOTIATED RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the County Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

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CHAPTER IV - MISCELLANEOUS SERVICES

E401. INTEREST BEARING ACCOUNTS

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be \$50 per account.

E402. FUNDS HOLD BACK FEE

When funds remain in an escrow subsequent to the closing thereof for a specific purpose upon the request of the parties, the following rates shall apply and are in addition to any other escrow fees charged in the transaction:

Amount of Hold Back	Fee
Up to \$2,500	\$200.00
\$2,501 to \$50,000	\$300.00
Over \$50,000	\$500.00
Commercial Hold Backs (regardless of the amount)	\$500.00

In the event the parties request additional services in connection with the hold back account at time of closing, then such fees as set forth in this manual shall be collected at close of escrow and shall be considered earned and non-refundable.

No other rate shall be applied to this rate.

E403. RESERVED

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E404. RESERVED

E405. RESERVED

E406. RESERVED

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E407. RESERVED

E408. RESERVED

E409. RESERVED

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E410. RESERVED

E411. ACCELERATED ESCROW RATE

There shall be an additional fee of \$250 charged on any transaction that is processed within a three-business day period at the request of the customer.

E412. ACCOMMODATION FEE

- A. **Taking Signatures:** \$150 The fee for taking signatures plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any, in performing the service. The duties of the Company shall be only in the taking of signatures on documents provided by the customer or on behalf of the customer.
- B. **Returning Loan Package(s) Separately:** \$100 for returning a separate loan package back to the lender and/or borrower, plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any.

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- C. **Coordinating Recording of Documents:** \$100. The Company may, upon request and at the discretion of the Company, coordinate the recording of the documents providing that such recording does not impose any liability upon the Company and providing that the parties sign an "Accommodation Recording Instruction and Hold Harmless" in a form provided by the company.

E413. RESERVED

E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE

When the parties to an escrow request a UCC, lien and/or judgment search through any governmental entity of any jurisdiction requesting information that is not in the normal course of title examination on the real estate, or an update to a previous search, based upon the name(s) of the parties involved in the transaction, the charges shall be \$100 for each search requested and for each update requested.

This fee does not include any fees incurred with any governmental office or third party vendor for the search and/or copies provided by such office.

The charge stated herein all also apply to coordinating such searches from a third party provider, and shall be in addition to the charges of the third party provider.

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E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

E416. RECORDING & FILING SERVICE FEES

The per document fees charged for recording and/or filing fees with the County Recorder, Secretary of State or other applicable government office shall be:

Description		Fee
1.	Refinance or Loan (non-commercial properties)	\$34.50 per document
2.	Sale with New Loan	\$34.50 per document
3.	All Cash Transactions (non-commercial properties)	\$34.50 per document
4.	All Other Transactions	\$34.50 per document
5.	Commercial Sale (with or without loan) or Refinance	\$150 or Actual Fees charged by the recording and/or filing office, whichever is greater, plus any electronic recording service charge required by a third party electronic recording service provider.

The above fees shall be considered earned at close of escrow and shall be non-refundable.

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E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This rate 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.

There shall be a minimum charge of \$120, which shall be considered earned after expiration of the applicable time period(s) set forth below. When the funds have remained in escrow for a period of more than twelve (12) months, then there shall be an additional fee of \$10 per month or fraction thereof, which shall be considered earned at the end of each additional month.

Description	Abandoned/Dormant After
Dormant Funds	One-Hundred and Eighty (180) days from the time the funds became available.
Stale Dated Checks	Ninety (90) days after date of issuance of the check.

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.

The parties to the escrow shall be notified in writing (1) at or prior to close of escrow that such a fee will be incurred or (2) by written notice sent to the last known address at least 60 days prior to implementation of the charge. Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to ARS Title 44, Chapter 3, Article 1. 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.

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CHAPTER V - LOAN ESCROW RATES

E501. RESIDENTIAL REFINANCE RATE:

1. Basic Escrow Fee – The escrow fee will \$500.00 for handling a loan escrow involving residential real property where the purpose of said loan is to refinance the existing encumbrance(s) on the subject property. The Refinance Rate will include all wire fees, all disbursement fees, all courier/overnight delivery fees, two (2) reconveyance tracking fees, and the mobile notary fee for one (1) signing when using a preferred notary of the company.
2. An additional \$150.00 Escrow Fee will be charged for handling any additional loan escrow concurrent with a loan to refinance the existing encumbrance on the subject property.

E502. RESERVED

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E503. LOAN ESCROW RATE - COMMERCIAL

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 and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

Liability	Charge
Up to \$10,000,000.00	\$750
Over \$10,000,000.00	\$1,000
No other rate shall be applied to this rate.	

In situations where minimal or abbreviated services are required, the escrow rate described in Section E203 or E204 shall be charged, whichever is applicable.

E504. CONSTRUCTION LOAN

When the purpose of the escrow is to close on a construction loan, and there is no transfer of title, the charge to close the construction loan shall be 100% of the Basic Escrow Rate.

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E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW

The charges for disbursement of construction funds pursuant to a construction disbursement agreement are as follows:

A. Projects without Lien Tracking		
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw – includes one check)	\$100.00
3.	Additional checks per draw in excess of one (per check)	\$ 25.00

B. Projects with Lien Tracking		
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw)	1/10 th of 1% of the amount of the draw

C. Document Collection and Review Fee		
When there is no collection or disbursement of funds involved, and the Company is asked to collect and review documentation pertaining to draws and lien waivers, the fee shall be:		
1.	Set Up Fee	\$750.00
2.	Package Review - Each	\$100.00

In all situations, additional services requested or required under the terms of the construction disbursement agreement, including but not limited to overnight delivery or courier fees, wire-out fees, cancellation and reissue of checks and/or setting up of an interest bearing account, shall be charged at the applicable rate set forth in this section if and as incurred, and shall be charged to the party requesting such services, and shall be deducted from the amount due said party.

In the event the lender or borrower request additional services in connection with the hold back/disbursement account at time of closing, then such fees shall be collected as set forth in this manual at close of escrow and shall be considered earned and non-refundable.

When the Construction Hold Back & Disbursement Escrow is set up in conjunction with the closing of the loan by the Company, the fees set forth above shall be in addition to fees charged in connection with the loan closing.

No other rate shall be applied to this rate.

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CHAPTER VI- CHAPTER VI – ACCOUNT SERVICING

E601. RESERVED

E602. RESERVED

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CHAPTER VII - SUBDIVISION TRUSTS

E701. RESERVED

E702. RESERVED

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CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE

E801. BUSINESS TRANSACTION ESCROW RATE

This rate shall be applied to the following types of transactions:

- (a) Escrow transactions involving the sale of a business and/or business assets.
- (b) Stock Pledge Holder escrows in which capital stock of a corporation is pledged and will be held by the escrow agent or by its account servicing department as collateral for payment of a debt or performance of an obligation.

BUSINESS TRANSACTION ESCROW RATE		
Transaction Amount Up to and Including	Rate	
\$0 - \$25,000.00	\$ 300.00	
\$25,001.00 - \$40,000.00	\$ 400.00	
\$ 40,001.00 - \$60,000.00	\$ 550.00	
\$ 60,001.00 - \$90,000.00	\$ 675.00	
\$ 90,001.00 - \$130,000.00	\$ 825.00	
\$130,001.00 - \$180,000.00	\$ 985.00	
\$180,001.00 - \$210,000.00	\$1,285.00	
\$210,001.00 - \$350,000.00	\$1,495.00	
\$350,001.00 - \$400,000.00	\$1,695.00	
\$400,001.00 - \$450,000.00	\$2,295.00	
\$450,001.00 - \$500,000.00	\$2,895.00	
For Transactions in Excess of \$500,000		
Amount of Transaction	Fee Per \$5,000 or Fraction Thereof	Maximum Rate
From \$500,001 to \$1,000,000	Add \$5.00 per \$5,000 or fraction thereof	\$3,395.00
Over \$1,000,000	Add \$3.75 per \$5,000 or fraction thereof	As calculated

When documents are provided by the Parties or their Legal Council, then a discount of 50% shall be applied to the above escrow fee.

When additional services are required or requested by the Parties to close the transaction, the Additional Work Charge as set forth in Chapter 3 or other applicable fees as set forth in this Rate Manual shall be applied and shall be in addition to this rate.