

# TranStar National, Inc.

## Escrow Fees and Charges for the State of Arizona

Effective Date: Filing Date

These rates are for Non National Customers and Local Customers or Customers without Escrow Rate Agreements.

National Customer fees are negotiated rates. TranStar will enter into these agreements from time to time and the bundled agreements will be maintained and available at the TranStar Headquarters Office.

## Definitions

**Document Preparation:** The preparation of legal documents, closing documents, affidavits and/or disclosures determined to be necessary as part of the title/closing process.

**E-Recording Fee:** The process of recording legal documents in digital form, as allowed by certain jurisdictions.

**Notary Signing:** A closing conducted by a notary who has been contracted by a title company or notary signing company. In states where customary, this service is typically limited to witnessing and notarizing signatures on closing documents, and processing and returning signed closing documents.

**Refinance Escrow:** The handling, processing and services associated with closing and escrow, including but not limited to production of settlement statements, mortgage payoff verification, scheduling coordination, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third party costs paid on client's behalf, including but not limited to wire fees, overnight delivery fees, tax certification and e-recording fees.

**Sub-Escrow:** The processing, payout, delivery and tracking of escrow funds. This service may include additional fees incurred by the escrow agent such as wire fees, overnight delivery fees and check cancellation fees.

**Subordination:** The process of giving a current lien or interest an inferior status to the new mortgage for which the borrower wishes to apply. For example, an existing mortgage may be subordinated to the lien of a new mortgage in which case the new mortgage becomes the lien with priority.

## Schedule of Fees

Refinance Escrow: \$525.00

Sub-Escrow: \$125.00

Document Preparation: \$75.00 per document

Subordination: \$125.00

E-Recording Fee: \$15.00

Delivery Fee: A one-time fee of \$30.00 will be charged for overnight express mail such as Federal Express, United Parcel Services or other courier services for delivery within the continental United States, to include packages for standard delivery only. For deliveries outside of the continental United States or those with any special requirements not covered, an "as quoted" rate will be charged based on the particular courier company's rate.

Document preparation: A fee of \$75 will be charged for preparation of any documents requested outside the documents typically provided to close a standard refinance or purchase transaction. There shall be a fee of \$75 for the preparation of each deed requested.

Signing Fee: A fee of \$150 will be charged for scheduling and handling of witnessing and/or acknowledging of signatures required on the documents necessary for refinance transactions.

Wire Transfer fee: There will be a one-time fee of \$25.00 for the handling of incoming and outgoing electronic funds transfers up to six incoming and/or outgoing wires. There will be an additional \$25.00 fee per wire after the sixth wire.

### Miscellaneous Service Fees

The following charges are the rates applicable for miscellaneous services rendered in connection with regular services provided by TranStar for which a specific rate has not been otherwise established.

Closing Fees Not Scheduled Herein: Closing services may be required in some cases and under conditions for which no charge has been provided in this Schedule. In any such event, a charge shall be made which, in the opinion of TranStar, appears to be consistent with general pricing procedures as set forth herein.

Out-of-Pocket Costs: In addition to those costs specifically set forth in this Escrow Rate filing, all out-of-pocket costs incurred by escrow agent to serve a customer may be charged as reimbursable expenses at actual cost.

## Rate Rules

COMPETITOR RATE TranStar may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be file 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 Refinance Escrow Charge.
- If additional charges are applicable, all such additional charges shall be added to the Refinance Escrow Charge
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate requires Escrow Management Approval

EMPLOYEE RATE: There is no charge to an employee of TranStar (including employees on approved leave or retirement) for escrow services performed in connection with the financing, refinancing, sale or purchase by the employee. Such rate is authorized only in connection with those costs that the employee would be obligated to pay by established custom as a party to the transaction.

FIRST RESPONDER RATE 30% DISCOUNT Active Duty Law Enforcement Officers, Firefighters, Search and Rescue personnel, U.S. Military personnel or Emergency Medical Technicians will be given a discount of 30% off their basic escrow rate when with their primary residence.

VOLUME PRICING TranStar reserves the right to offer volume pricing to Clients who submit a high volume of orders and where work economies exist either through integration, website ordering and processing, and/or standardization of shared process. This pricing will be documented outside of TranStar's filed escrow rates.