



North American Title Company

Schedule of Fees for Closing & Settlement Services for State of Arizona

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1. GENERAL PROVISIONS

1.01 DEFINITIONS

1.01.1 **Escrow.** Escrow means any transaction wherein any property, money, written instrument or evidence of title or possession to real or personal 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 nonhappening 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 of employee or any of them. Escrow includes subdivision trust and account servicing. (A.R.S. §6-801, as amended.)

1.01.2 **Fair Value.** Fair value shall be construed as the full value of the property, or the sale price including encumbrances, whichever is higher. When a sale is not involved, fair value shall be determined from all available information, i.e., amount of funds escrowed, amount of encumbrances, assessed value, etc. It shall not be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject.

1.01.3 **Company.** Company means North American Title Company, and any other subsidiary, successor, or affiliate of its parent company, States Title Holding, Inc., that may be engaged in business in the state of Arizona as a licensed title agency.

1.01.4 **Manual.** Manual means this Schedule of Fees for Closing & Settlement Services for State of Arizona.

1.02 FEES ARE DERIVED FROM BASIC ESCROW RATE

1.02.1 The escrow fee charged for every real property escrow transaction shall be based on the "fair value" of the property involved and shall be as stated in this Manual or derived incrementally based upon the sales price of the subject property from the Basic Escrow Rates set forth in the Basic Rate Schedule attached hereto as Schedule 1.

1.02.2 Special escrow rates or other rates applicable to certain types of transactions are as set forth in this Manual and shall be charged accordingly, upon request and qualification. For any type of transaction not specifically addressed or described in this Manual, the appropriate escrow fee for the requested service(s) will be negotiated between the Company and the parties to the transaction(s).

1.02.3 Whenever percentages are used to derive a particular escrow fee, the fee may be rounded to the next highest dollar.

1.02.4 Special circumstances, certain market conditions, or projects put up for bidding may at times require escrow services to the public for which a specific rate structure has not been established. When presented with such circumstances, a fee shall be charged which the Company believes is congruent with the general rate structure provided herein. At times, due to the selling, acquisition, development, financing or refinancing of multiple properties, large or non-typical projects, real estate

owned (REO) or auction properties, it may be necessary to establish agreements as to the services to be provided and the fees to be charged for such requested services. Such rates will be based upon a written agreement and will offer the consumer the best possible value while allowing the Company to realize a reasonable profit from any such transactions.

1.03 MINIMUM AND ADDITIONAL FEES AND SPECIAL SERVICES

Escrow fees determined in accordance with the rates set forth herein are minimum fees. Additional fees will be charged as provided in this Manual when unusual conditions are encountered in the escrow, when special obligations are assumed, or when special services are provided.

1.04 LIMITATIONS ON SPECIAL RATES

Special rates shall not be applied to any fee already calculated at less than the Basic Escrow Rate. Special rates shall be applied only to those portions of the fees the customer is customarily expected to pay.

1.05 SEPARATE FEE FOR EACH SALE OR EXCHANGE

An escrow fee shall be charged for each separate sale or exchange.

1.06 TRANSFER OF PARTIAL OR UNDIVIDED INTERESTS

The full applicable escrow fee shall be charged to transfers of partial or undivided interests in real property.

2. BASIC ESCROW RATE

2.01 RESIDENTIAL CONVEYANCES

The escrow fee for a residential real property conveyance or transfer of a one-to-four (1-4) family dwelling shall be the Basic Escrow Rate, derived incrementally based upon the sales price of the subject property, as shown on the attached Basic Escrow Rate Schedule, attached hereto as Schedule 1, and except as otherwise provided in this Manual.

3. SPECIAL ESCROW RATES

3.01 COMMERCIAL, OFFICE OR INDUSTRIAL DEVELOPERS OR INVESTORS

3.01.1 A commercial, office or industrial developer or residential investor customarily engaged in such business shall be charged as follows:

Purchase Price	Escrow Charge
\$0 - \$5,000,000	70% of the Basic Escrow Rate
\$5,000,001-\$10,000,000	65% of the Basic Escrow Rate
\$10,000,001-\$25,000,000	60% of the Basic Escrow Rate
\$25,000,001-\$50,000,000	55% of the Basic Escrow Rate
\$50,000,001-and above	50% of the Basic Escrow Rate

For transactions involving a commercial, office or industrial developer, the total escrow fee shall not be less than the lowest escrow fee set forth in the Basic Escrow Rate Schedule.

3.01.2 If such escrow includes a loan transaction, the escrow fee shall be increased by \$100, payable by the Borrower.

3.01.3 For all commercial loan transactions not concurrent with a sale the escrow fee shall be charged as follows:

Loan Amount	Escrow Charge
Up to \$1,000,000	\$500
\$1,000,001 - \$2,000,000	\$750
\$2,000,001 - \$5,000,000	\$1,000
\$5,000,001- and above	\$1,500

3.01.4 These special rates shall not be available in combination with other special rates.

3.02 EMPLOYEE RATES

An employee of the Company, its subsidiaries, or any affiliated company (including an employee who has retired under normal retirement procedures, including retirement on account of illness and early retirement based on the employer's policies as to retirement) shall receive complimentary escrow services in connection with a purchase, sale or refinance of his primary residence. Complimentary escrow service is limited to one purchase, or one sale, or one refinance during a twelve (12) month period.

3.03 GOVERNMENTAL BODIES AND AGENCIES

Federal, state and local governments and their respective agencies or municipal corporations dealing with the sale or acquisition of real properties shall be charged an escrow rate which is negotiated between the parties or which is submitted in the form of a bid in the event bids for escrow services are required by virtue of the nature of the transaction. In no event shall the escrow fee for governmental bodies and agencies be less than 50% or greater than 150% of the Basic Escrow Rate.

3.04 LEASEHOLD TRANSACTIONS

3.04.1 For leasehold escrow transactions other than oil, gas, mineral or geothermal leases the escrow fee shall be 150% of the applicable escrow rate.

3.04.2 For leasehold escrow transactions which involve oil, gas, mineral or geothermal leases the escrow fee shall be negotiated and agreed by the parties to the escrow, but in no event less than 150% of the applicable escrow rate.

3.05 MANUFACTURED HOUSING SERVICES

Manufactured housing services (including for mobile homes) are different from or in addition to escrow services for a conveyance or lease of the real property upon which the manufactured dwelling may rest. Manufactured housing services are limited to the purchase, sale, transfer or encumbrance of a single-family manufactured dwelling itself (including all modules comprising a single dwelling). These services may include but are

not limited to (1) procuring original title document(s) from the titleholder, (2) obtaining payoff statements and lien releases, and (3) filing of title transfer documents through the mail with the Motor Vehicle Department for the purpose of procuring a new title. The fee for these services shall be charged in accordance with Paragraph 4.01 shown herein.

3.06 MORTGAGE BANKERS AND MORTGAGE BROKERS, LICENSED

An Arizona-licensed mortgage banker or mortgage broker shall be charged 70% of the Basic Escrow Rate for services performed in connection with an escrow transaction in which he is a principal. This special rate shall not be available in combination with other special rates.

3.07 REAL ESTATE BROKERS AND SALESPERSONS, LICENSED

An Arizona-licensed real estate broker or salesperson shall be charged 70% of the Basic Escrow Rate for escrow services performed in transactions in which he is a principal and not acting in an agency capacity. This special rate shall not be available in combination with other special rates.

3.08 RESIDENTIAL: SUBDIVIDER, BUILDER, AND DEVELOPER TRANSACTIONS

3.08.1 A residential subdivider, builder or developer customarily engaged in such business shall be charged, for purchase and sale transactions and in combination with related loan transactions, a rate dependent upon the total number of units or lots developed or being developed in recorded subdivisions and/or proposed to be developed. The fee shall be calculated as follows:

Number of Units	Escrow Charge
1 - 400	50% of Basic Escrow Rate
401 - 1,000	40% of Basic Escrow Rate
1,001 and above	30% of Basic Escrow Rate

3.08.1A These rates apply to only one half of the total escrow fee. In the event the subdivider, builder, or developer pays the entire escrow fee, the remaining one half shall be charged at the full basic rate.

3.08.2 A residential subdivider, builder or developer customarily engaged in such business shall be charged 70% of the Basic Escrow Rate in all transactions other than those set forth in Subsection 3.08.1 above.

3.08.3 These special rates shall not be available in combination with other special rates.

3.09 RESIDENTIAL LOANS

The applicable escrow fee for a conveyance of residential real property shall be increased by \$100 if there is a concurrent first residential loan transaction. This fee shall be split equally between the buyer and seller. In the event the buyer obtains additional financing the buyer shall pay \$100 for each concurrent loan transaction.

3.10 RESIDENTIAL RELOCATIONS

A residential customer who has entered into a written contract with an approved relocation

company shall be charged 50% of the Basic Escrow Rate for those fees he would customarily be expected to pay. This special rate shall not be available in combination with other special rates.

3.11 SENIOR CITIZENS

An escrow customer 60 years of age or older shall be charged 80% of the Basic Escrow Rate for those fees he would customarily be expected to pay. This special rate shall not be available in combination with other special rates.

3.12 SUB-ESCROW SERVICES

Sub-escrow services may be provided in support of a primary holder of an escrow transaction or an institutional lender. The escrow fee shall be \$100 for the following sub-escrow services: (1) the receipt of funds and written instructions from the primary holder of the escrow or from a lender whose loan is to be insured, and (2) the disbursement of such funds for the elimination of matters affecting title. This \$100 sub-escrow fee shall be earned and nonrefundable upon payment. Any additional or different services shall be charged as Additional Work.

3.12.1 SUB ESCROW SERVICES – COMMERCIAL

A sub-escrow fee will be charged for any of the services listed below at the rates indicated. If multiple services are performed, the sum total of the fees will be the total fee charged. These rates may not be charged in conjunction with or in addition to the Commercial Escrow Rate as set forth in this manual except when such services are provided after closing or when such services exceed the normal scope of work included in the Commercial Escrow Rate. These rates do not include any applicable county recording charges due to the county recorder. Additional work not listed below will be charged pursuant to Section 4.01 of this manual.

Escrow Duties	Charge
Receipt and disbursement of all funds	\$250/file
Ordering payoff statements	\$75/statement
Document recordation	\$250/file
Wire transfers	\$25/wire

3.13 BUSINESS AND PERSONAL PROPERTY SALES TRANSACTIONS

The escrow rate for transfers of business shall be:

Sale Price Up To	Escrow Fee
\$19,000	\$500
\$39,000	\$600
\$74,000	\$700
\$149,000	\$800
\$199,000	\$880
\$299,000	\$980
\$399,000	\$1,080
\$499,000	\$1,180
For any sale price over \$499,000, to \$1,180 add an additional \$1.50 per \$1000 or fraction thereof.	

Additional work charges at a rate of \$100 per hour may be charged for unusual complexity, redrafting and any additional services that may be required for a transaction.

UCC Search Fees (per name searched)	
Secretary of State	\$25, for first 10 pages, \$1.50 each additional page
Maricopa County	\$30, for first 10 pages, \$1.50 each additional page
Out of County	By Written Quote that will be retained in the file
Out of State	By Written Quote that will be retained in the file

Miscellaneous Business Fees:	
Trade Name Transfer	\$50
Trade Name Application	\$50
Recording Fees	\$25
UCC Filing Fee	\$50
Motor Vehicle Transfer	\$150
Signing Fee	\$150
SBA Signing Fee (Small Business Administration)	\$400

3.14 TRANSACTION MANAGEMENT

When called upon to act as transaction "manager", "coordinator", or "facilitator" for a transaction, whereby the Company assists with duties including, but not limited to, the uploading of pertinent documents to transaction management websites, communication with and coordination between parties to the transaction, review of documents, copying, emailing, mailing, shipping, faxing, filing, or any other work related to the management, coordination, or facilitation of said transaction, and is not at the same time acting as escrow agent or title insurer, the fee for such services rendered shall be \$450.

3.15 SHORT SALE ESCROW TRANSACTION FEE

When called upon to act as an escrow agent in a "short payoff" or "short sale" (when the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrances) there shall be a bundled escrow fee in lieu of other miscellaneous charges that would normally be incurred by the Buyer and Seller to close the transaction. The Escrow Fee shall be charged at twice the Basic Escrow Rate and includes Basic Escrow, electronic document transfer, express delivery, courier, wire transfer and reconveyance tracking and servicing. This fee shall be split equally between the buyer and seller. Should the lender or lenders decline to allow a portion of said fee, the disallowed portion shall not apply.

3.16 ESCROW-ONLY BUNDLE FEE

When called upon to act as an escrow agent only and not at the same time acting as the Title Insurer or performing any function in connection with the ordering or issuance of any Title Insurance, the fee shall be \$1,250. This fee is inclusive of escrow service, one express delivery, one overnight shipment, reconveyance tracking, and electronic document transfer charges. In the event we are requested to record documents in conjunction with an escrow-only transaction, Government recording fees will be charged separately at our standard rate for the applicable governing county per Sections 4.08, 4.09, and 4.10. An additional work fee may be charged where applicable for additional

work and services not otherwise included in this Manual per Section 4.01.

3.17 ESCROW-ONLY RATE

When called upon to act as an escrow-only agent and not at the same time acting as the title insurer or performing any function in connection with the ordering or issuance of any title insurance, the escrow fee shall be charged at twice the Basic Escrow Rate.

3.18 REFINANCE PACKAGE RATE

This rate is available upon request for residential refinance loan transactions. The fee for this service is \$350 and includes escrow settlement, electronic document transfer, express delivery, courier, wire transfers and reconveyance tracking and servicing.

3.19 FIRST RESPONDER/TEACHER RATE

Upon proof of eligibility, all military personnel, National Guard, police officers, firefighters, emergency medical workers and/or their spouse and teachers will be charged 70% of the Basic Escrow Rate.

3.20 NPO, CHURCH AND CHARITABLE ORGANIZATION RATE

Property purchased by, and for the use of, non-profit organizations, churches, and charitable organizations, as defined by the United States Internal Revenue Code, will be charged 70% of the Basic Escrow Rate.

4. SPECIAL SERVICES

4.01 ADDITIONAL WORK

A fee shall be charged for additional work and services not otherwise included in this Manual at the rate of \$100 per hour (one-hour minimum) plus \$50 for each additional one-half hour (minimum half-hour increments). The escrow agent, upon request, will provide an estimate of the anticipated fee based on an evaluation of the work involved. The signature of the customer on the settlement statement shall indicate the customer's approval of the amount of such fee.

4.01.1 Maintenance fee for dormant funds shall be charged in accordance with Section 4.01. Checks are considered stale-dated ninety (90) days from issuance of the check, and any unclaimed funds remaining in escrow are considered dormant one hundred eighty (180) days from the time the funds became available.

Payees will be charged in accordance with Section 4.01 for accounting follow up, US Certified Return Receipt mailings, tracking of funds, re-issuance of checks, and if necessary, the escheat process to the state of Arizona. If at any time the fees incurred meet or exceed the amount of the unclaimed funds, the total amount of the unclaimed funds will be considered payment in full of the fees owed.

4.02 HOLDBACK OF FUNDS, POST-CLOSING

An additional fee shall be charged when the escrow agent is employed, or is otherwise required, to hold funds after an escrow transaction has closed, in order to secure the completion of work by a third party or the satisfaction of other conditions. The fee shall

be \$100 for the first holdback, and \$50 for each additional holdback. Such fees are nonrefundable.

4.03 INTEREST BEARING ACCOUNT DEPOSITS

A fee of \$50 shall be charged to deposit escrow funds into an interest-bearing account pending close of escrow. There shall be no fee when the funds are deposited in connection with commercial property.

4.04 ELECTRONIC DOCUMENT TRANSFER

There shall be an additional fee of \$35 per escrow if loan packages are transmitted into escrow via electronic mail. This fee shall be paid by the buyer.

4.05 OUT-OF-POCKET COSTS

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

4.06 OVERNIGHT MAIL

All express or overnight mail services, as requested by the customer in writing or orally, will be charged \$25 for each such service. Such fee shall be nonrefundable.

4.07 RECONVEYANCE TRACKING AND SERVICING

The Company will charge a nonrefundable reconveyance tracking and servicing fee in residential transactions when the Company is required to pay one or more secured obligations and to obtain or record or verify recordation a full or partial release and reconveyance of a deed of trust, satisfaction of mortgage, or payoff deed for an agreement of sale. The fee shall be \$85 for the first secured obligation and \$45 for each additional secured obligation. The fee shall not apply to transactions involving a builder, subdivider or developer or to loan refinance transactions wherein the lender has agreed to pay all of the escrow and title fees and premiums associated with the transaction. In these instances, the Company may charge the party who requires the release the actual expense of obtaining such release.

4.08 RECORDING FEE-ALL TRANSACTIONS

All transactions will be charged a recording fee equal to the actual amount required to record legal documents. These fees shall include charges from the county recorder, any submission platforms, and any other service utilized for recordation.

4.09 PROCESSING SERVICE FEE

This rate is available on typical purchase transactions. The fee for this service is \$400 and includes electronic document transfer, express delivery, courier, wire transfer and reconveyance tracking and servicing. This fee shall be split equally between the buyer and seller.

When closing non-typical transactions, it may be necessary to charge individual line charges for the same costs.

4.10 POST-CLOSING DOCUMENTS (RECORDING FEES)

The fee for the recording of any post-closing documents in residential or commercial transactions, in any county, shall be charged a recording fee equal to the actual amount required to record legal documents. These fees shall include charges from the county recorder, any submission platforms, and any other service utilized for recordation.

4.11 SPECIAL DELIVERY

A fee of \$25 shall be charged for each local special delivery required. Special delivery service shall include any request made by a party to the escrow for a pickup or delivery outside of the Company's fixed local delivery schedule. Such fee shall be nonrefundable.

4.12 INSPECTION FEE

When an inspection of the subject property is required, the fee for said inspection shall be \$75 per inspection. In the event that a rush is requested, (completion within 48 hours), an additional \$25 may be charged.

4.13 RATES AND CHARGES IN EFFECT PRIOR TO FILING

Rates and/or charges contracted for by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract.

SCHEDULE 1 – BASIC ESCROW RATES

AMOUNT TO	FEE	AMOUNT TO	FEE	AMOUNT TO	FEE
\$100,000	\$694	\$275,000	\$925	\$450,000	\$1,156
105,000	701	280,000	932	455,000	1,163
110,000	707	285,000	938	460,000	1,169
115,000	714	290,000	945	465,000	1,176
120,000	720	295,000	951	470,000	1,182
125,000	727	300,000	958	475,000	1,189
130,000	734	305,000	965	480,000	1,196
135,000	740	310,000	971	485,000	1,202
140,000	747	315,000	978	490,000	1,209
145,000	753	320,000	984	495,000	1,215
150,000	760	325,000	991	500,000	1,222
155,000	767	330,000	998	505,000	1,229
160,000	773	335,000	1,004	510,000	1,235
165,000	780	340,000	1,011	515,000	1,242
170,000	786	345,000	1,017	520,000	1,248
175,000	793	350,000	1,024	525,000	1,255
180,000	800	355,000	1,031	530,000	1,262
185,000	806	360,000	1,037	535,000	1,268
190,000	813	365,000	1,044	540,000	1,275
195,000	819	370,000	1,050	545,000	1,281
200,000	826	375,000	1,057	550,000	1,288
205,000	833	380,000	1,064	555,000	1,295
210,000	839	385,000	1,070	560,000	1,301
215,000	846	390,000	1,077	565,000	1,308
220,000	852	395,000	1,083	570,000	1,314
225,000	859	400,000	1,090	575,000	1,321
230,000	866	405,000	1,097	580,000	1,328
235,000	872	410,000	1,103	585,000	1,334
240,000	879	415,000	1,110	590,000	1,341
245,000	885	420,000	1,116	595,000	1,347
250,000	892	425,000	1,123	600,000	1,354
255,000	899	430,000	1,130	605,000	1,361
260,000	905	435,000	1,136	610,000	1,367
265,000	912	440,000	1,143	615,000	1,374
270,000	918	445,000	1,149	620,000	1,380

AMOUNT TO	FEE	AMOUNT TO	FEE	AMOUNT TO	FEE
\$625,000	\$1,387	\$800,000	\$1,618	\$975,000	\$1,849
630,000	1,394	805,000	1,625	980,000	1,856
635,000	1,400	810,000	1,631	985,000	1,862
640,000	1,407	815,000	1,638	990,000	1,869
645,000	1,413	820,000	1,644	995,000	1,875
650,000	1,420	825,000	1,651	1,000,000	1,882
655,000	1,427	830,000	1,658		
660,000	1,433	835,000	1,664		
665,000	1,440	840,000	1,671		
670,000	1,446	845,000	1,677		
675,000	1,453	850,000	1,684		
680,000	1,460	855,000	1,691		
685,000	1,466	860,000	1,697		
690,000	1,473	865,000	1,704		
695,000	1,479	870,000	1,710		
700,000	1,486	875,000	1,717		
705,000	1,493	880,000	1,724		
710,000	1,499	885,000	1,730		
715,000	1,506	890,000	1,737		
720,000	1,512	895,000	1,743		
725,000	1,519	900,000	1,750		
730,000	1,526	905,000	1,757		
735,000	1,532	910,000	1,763		
740,000	1,539	915,000	1,770		
745,000	1,545	920,000	1,776		
750,000	1,552	925,000	1,783		
755,000	1,559	930,000	1,790		
760,000	1,565	935,000	1,796		
765,000	1,572	940,000	1,803		
770,000	1,578	945,000	1,809		
775,000	1,585	950,000	1,816		
780,000	1,592	955,000	1,823		
785,000	1,598	960,000	1,829		
790,000	1,605	965,000	1,836		
795,000	1,611	970,000	1,842		
For all transactions with a value greater than \$1,000,000, the escrow rate shall be in the sum of \$1,882 plus \$5 per \$5,000 of transaction value in excess of \$1,000,000.					