

PACIFIC COAST TITLE COMPANY

ESCROW FEES AND CHARGES FOR
THE STATE OF CALIFORNIA



EFFECTIVE: September 30, 2015
(Unless Otherwise State Herein)

PACIFIC COAST TITLE COMPANY

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Part I **Escrow Rates – General Rules**

This Section provides definitions and general escrow pricing practices and should be read in conjunction with the applicable specific escrow rates. Many of the matters covered under these General Rules are not restated in the escrow rate listings.

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to the escrow practices followed by the Company, but are shown in order to properly apply the applicable Escrow Rate Table(s). The rates shown are for the processing of the various types of escrows as required by Article 5.5 commencing with Section 12401 of the Insurance Code and Section 2556.1 of the Administrative Code of the State of California and do not include any additional service(s) unless otherwise noted or provided for in this schedule of fees and charges.

All offices of Gateway Title Company, hereinafter referred to as the **Company** use this manual, including the escrow rate tables contained herein for various escrow services.

The fees and charges provided for in this schedule are for: 1) escrow services and 2) miscellaneous services whether or not deemed to be services under 1) herein. Some of the fees and charges listed in this schedule may not require filing pursuant to Article 5.5, but are included for informational purposes.

A. Minimum Charges/Additional Charges for Unusual Risks or Services

The charges set forth herein are minimum charges for ordinary services. Additional charges will be made when unusual or special services are requested.

Additional charges may be made for escrow services in jurisdictions outside the State of California, among other things.

Additional fees and charges for unusual risks or services, not specifically scheduled, but authorized under Section 12401.8 of California Insurance Code must be reasonably commensurate with the risk assumed or the costs of the services performed. Also, the party or entity obligated to pay all or any portion of the excess charges must consent to those charges in writing prior to closing. In accordance with current California Insurance Regulations and in compliance with statutory reporting requirements.

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B. Cancellation Charge

The charge where an escrow has been opened and is cancelled will be the amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge be less than the minimum amount required under Section 12404.1 of the Insurance Code of the State of California. If the escrow cannot be cancelled without charge pursuant to the provisions of said Insurance Code, then the minimum cancellation fee shall be the minimum rate as shown on the applicable rate table.

C. Employee Rate

No charge shall be made to employees (including employees on approved retirement) of the Company or its underwritten title companies, subsidiary title companies or affiliated companies for escrow services in connection with the financing, refinancing, sale or purchase of the employee's bona fide personal residence. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

D. Residential Sale Escrow Services

Unless otherwise indicated in connection with a particular rate, "Residential Sale Escrow Services" shall include the following services:

1. Ordering demands and making payoffs on previous secured loans, judgments or similar obligations by either check or wire transfer;
2. Other necessary disbursements;
3. Document Preparation (including but not limited to the completion of grant deeds, quitclaim deeds, interspousal transfer deeds, reconveyances, powers of attorney, assignments of interest, and any other documents or instruments drawn by the Company that may be generally described to customers as a document preparation fee and/or specifically described to customers with the description of the document or instrument the Company prepared).
4. Subordination processing service;
5. Standard overnight delivery services within the continental United States;
6. Company courier services for which an individual package charge is not assessed; and
7. Company-performed in office document signing of sale transaction documents required for the Residential Sale Escrow Transaction.

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Unless specifically indicated, Residential Sale Escrow Services do NOT include:

- 1) New Loan Services;
- 2) Notary fees;
- 3) Third-party or out of office signing services;
- 4) Special purpose messengers/couriers (for which an individual charge is assessed), ordered at the instruction of a party or their representative;
- 5) Overnight delivery fees outside of the continental United States;
- 6) Lender payoff/demand fees; and
- 7) Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

Unless scheduled elsewhere in this manual, all other sale escrow transactions shall be priced under Commercial Escrow Services.

E. Residential Loan Escrow Services (including refinance)

Unless otherwise indicated in connection with a particular rate, "Residential Loan Escrow Services (including residential refinance loan escrow services)" shall include the following services:

1. Ordering demands and making payoffs on previous loans by either check or wire transfer;
2. Other necessary disbursements;
3. Document Preparation (including but not limited to the completion of grant deeds, quitclaim deeds, interspousal transfer deeds, reconveyances, powers of attorney, assignments of interest, and any other documents or instruments drawn by the Company that may be generally described to customers as a document preparation fee and/or specifically described to customers with the description of the document or instrument the Company prepared).
4. Subordination processing service;
5. Standard overnight delivery services within the continental United States;
6. Company courier services for which an individual package charge is not assessed;

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7. Delivery for recordation of documents required for the transaction, excluding charges for third-party electronic recording services;
8. Company-performed in office document signing of all loan documents required for the Residential Sale Escrow Transaction;
9. Sending copy of completed loan package back to lender;
10. Electronic receipt and printing of loan documents; and
11. Fax transmission, electronic imaging or electronic delivery of loan package.

Unless specifically indicated, Residential Loan Escrow Services do NOT include:

1. Notary fees;
2. Third-party or out-of-office signing services;
3. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative;
4. Overnight delivery fees outside of the continental United States;
5. Lender payoff/demand fees;
6. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

Unless scheduled elsewhere in this manual, all other loan escrow transactions (including residential construction loan transactions) shall be priced under Commercial Escrow Services.

F. New Loan Services

New Loan Services in connection with a sale transaction for concurrent loan (tie-in) including causing the preparation of final settlement statement, HUD-1 Closing Statement or Closing Disclosure (as applicable), Company performed in house signing of documents required for the New Loan Services transaction, ordering hazard insurance, copies of escrow file documents to lender, sending copy of completed loan package back to lender, electronic receipt and printing of loan documents, fax transmission, electronic imaging or electronic delivery of loan package, audit and review of loan documents.

G. Subdivision Sale Escrow Services

Unless otherwise indicated in connection with a particular rate, "Subdivision Sale Escrow Services" shall include the following services:

1. Ordering demands and making payoffs on previous secured loans, judgments or similar obligations by either check or wire transfer;
2. Necessary disbursements other than lender required unsecured creditor disbursements,
3. Company-performed in office document signing of sale transaction documents;
4. Courier services for which an individual charge is not assessed,
5. One electronic document download,
6. Up to two overnight delivery services,
7. Completion of up to two documents; and
8. New Loan Services for one loan.

Subdivision Sale Escrow Services do NOT include:

1. Notary fees;
2. Third-party or out-of-office signing services;
3. Couriers or additional expedited/overnight delivery fees for which an individual charge is assessed;
4. Lender payoff/demand fees; and
5. Recording fees, transfer tax or other governmental fees or charges.

H. Total Charge Indicated

Unless otherwise noted, the charge indicated is the total charge for the service indicated and is not to be charged on a "per side" basis.

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I. Geographic Application of Rates

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not the county where the property is located.

J. Rate Zones

1. Southern California Zones

Zone 1: Orange, Riverside, and San Bernardino Counties

Zone 2: Los Angeles County

Zone 3: Ventura County

Zone 10: San Diego County

2. Northern California Zones

Zone 7: Alameda, Contra Costa and Santa Clara Counties

Zone 9: Reserved for Future Use

K. Rounding Up of Applicable Rates, Fees and Charges

Any rate herein based, in whole or in part, upon increments of sale price or loan amount shall be calculated using the entire charge for last whole increment for which the total sales price or loan amount, or any part thereof, is applicable. For computing rates herein.

- 1) Sales prices and loan amounts shall be rounded to the next whole dollar.
- 2) Where the final computed escrow rate is a fraction of a dollar, the rate will be rounded to the next whole dollar.
- 3) When a rate provides pricing based upon incremental amount of purchase price, loan amount or other factor (i.e. per \$1,000 per \$5,000 per \$10,000, etc.), portions of purchase price, loan amount or other factor less than a full increment shall be priced as a full increment.

L. Adjustment for Governmental Program Limitations (FHA/VA)

No fee or fees, or portion thereof scheduled in this rate manual, which exceeds, individually or in the aggregate the restrictions or limitations of any loan or assistance programs of any federal, state or local government, or any government sponsored entity, shall be charged. Any such adjustment shall only apply to applicable and customary fees charged.

M. Third-Party Fees and Charges

Unless specifically stated otherwise herein, third party fees and charges will be separately charged at the rate of the third party.

Services provided by the Company in this Manual shall not include third party courier, messenger, or delivery services unless the Manual specifically states that “courier services”, “overnight deliveries”, or “delivery” services are included. No other terminology in this Manual includes, or is intended to include, third party courier, messenger, or delivery services. Third party fees and charges will be separately charged at the rate of the third party.

N. Overnight Deliveries

Overnight delivery services included in the rate in some sections of this manual are limited to overnight deliveries within the continental United States. Alaska, Hawaii, Puerto Rico and all other international deliveries will be separately charged at the rate of the third party.

O. Definition of Residential and Non-Residential Properties

1. RESIDENTIAL PROPERTIES: 1-4 unit residential properties including individual vacant lots which will be used for 1-4 residential purposes.
2. NON-RESIDENTIAL PROPERTIES: Any property not described in 1 above.

PART II

**Escrow Services for Residential Property for 1-4 Family Unit Residential
Properties Including Individual Vacant Lots which will be used for 1-4 residential
Purposes**

Chapter 1 Residential Escrow Fees and Charges Applicable to All Zones

1.0 Intentionally Deleted and Reserved for Future Use

1.1 CalPERS and CalSTRS Refinance Escrow Services

For escrow involving the refinancing of an existing deed of trust on a one-to-four family residence wherein the borrower has been identified as a CalPERS (California Public Employees' Retirement System) and/or CalSTRS (California State Teachers' Retirement System) borrower, the charge shall be \$250.

1.2 Limited Escrow Service (Sub-Escrow)

Limited escrow services are performed by the Company only in support of a primary escrow agent in connection with the issuance of a policy of title insurance and the services are limited to the acceptance of documents and funds (other than monies to be paid for property taxes, bonds or assessments, recording fees, transfer tax, etc., or charges of the Company), to order tax services, to effectively payoff or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lienholder or upon instructions limited to such items by the lender, lienholder or payor. When such limited escrow service is performed a minimum charge of \$90 for refinance transactions and \$125 for all other transaction types shall be made.

This fee shall not apply when the Company acts as the primary escrow agent in the transaction.

1.3 Funds Held In Escrow

When the Company has funds remain in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

1.4 Exchange Escrow Processing

In connection with escrows involving tax deferred exchanges, a fee of \$250 per exchange component within the transaction shall be charged in addition to the applicable escrow fee.

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1.5 Home Equity Loan Escrow Services

This section shall only apply to stand-alone line of credit loan-only transactions, line of credit loans associated with multiple loan-only transactions or resale transactions with multiple loans will be priced under Section E (Residential Loan Escrow Services (including refinance)) or Section F (New Loan Services), as applicable.

- A. **Limited Home Equity Line of Credit Loan Escrow Services** - for **Limited Escrow Services** in connection with a home equity loan transaction up to a \$500,000 loan amount the charge shall be \$250. Services included: title curative service, subordination service, quality control review and imaging of loan documents.
- B. **Basic Home Equity Line of Credit Loan Escrow Services** - for **Basic Home Equity Loan Escrow Services**, the charge shall be \$475 for loan transaction amounts up to \$500,000. For the purposes of this section only, "Basic Home Equity Loan Escrow Services" shall include the services in the paragraph above and electronic receipt and printing of loan documents, receipt of funds from lender and all disbursements, including but not limited to ordering demands and making payoffs on previous loans and disbursement of the balance of proceeds.

Any loan amounts under A or B above, exceeding \$500,000 shall be priced under the applicable Residential Loan Escrow Services (including refinance).

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1.6 Residential Loan Escrow Services (including refinance)

A. Except for Residential Loan Escrow Services priced under other sections of this manual, the rate shall be based on the single loan amount as follows:

1. Rates applicable to:

- a) Zone 1, Orange, Riverside and San Bernardino Counties
- b) Zone 2, Los Angeles County
- c) Zone 3, Ventura County
- d) Zone 10, San Diego County

Loan Amounts up to:	Rate
\$250,000	\$525
\$500,000	\$575
\$750,000	\$675
Over \$1,000,000	\$775

2. Rates applicable to:

- a) Zone 7, Alameda, Contra Costa, and Santa Clara Counties

Loan Amounts up to:	Rate
\$0 to \$750,000	\$475
\$750,001 to \$1,200,000	\$575
\$1,200,001 to \$2,000,000	\$675
Over \$2,000,000	\$775

B. Multiple Loans:

For transactions involving more than one loan, the fees under Section A above are determined according to the applicable table above based on the aggregate amount of all loans, plus an additional fee \$100 for each loan over one.

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1.7 Miscellaneous Services

The services below will be charged only when the same service(s) is NOT expressly included in the description of the escrow services described elsewhere in the General Rules and this chapter.

Company-performed out of office Document Signing (including all applicable Notary fees)	\$150/file
Set-up of Interest Bearing Account with outside Financial Institution	\$50/account

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Chapter 2 Residential Sale Escrow Services

2.0 Residential Sale Escrow Services

For Transactions involving the sale of Residential Property, the following rates shall apply:

2.1 Zone 1 (Orange, Riverside and San Bernardino Counties):

A. Orange County, only

Sale Price	Escrow Rate
\$ 0 to \$1,500,000	\$500 base plus \$4 per thousand (minimum \$700)
Over \$1,500,000	Minimum \$6,500. See Section 2.6 for possible additional charges.

B. Riverside and San Bernardino Counties, only

Sale Price	Escrow Rate
\$ 0 to \$1,000,000	\$500 base plus \$4 per thousand (minimum \$700)
Over \$1,000,000	Minimum \$4,500. See Section 2.6 for possible additional charges.

2.2 Zone 2 (Los Angeles County):

Sale Price	Escrow Rate
\$ 0 to \$1,000,000	\$500 base plus \$4 per thousand (minimum \$700)
Over \$1,000,000	Minimum \$4,500. See Section 2.6 for possible additional charges.

2.3 Zone 3 (Ventura County):

Sale Price	Escrow Rate
\$ 0 to \$1,000,000	\$500 base plus \$4 per thousand (minimum \$700)
\$1,000,001 to \$1,500,000	\$4,500 plus \$2 per thousand over \$1,000,000
Over \$1,500,000	Minimum \$5,500. See Section 2.6 for possible additional charges.

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2.4 Zone 10 (San Diego County)

Sale Price	Escrow Rate
\$ 0 to \$700,000	\$700 base plus \$3 per thousand
Over \$700,000	Minimum \$2,800. See Section 2.6 for possible additional charges.

Northern California Counties

2.5 Zone 7 (Alameda, Contra Costa, and Santa Clara Counties):

Sale Price	Escrow Rate
\$0 to \$100,000	\$450
\$100,001 to \$200,000	\$450 plus \$7.50 per \$5,000 over \$100,000
\$200,001 to \$600,000	\$600 plus \$5 per \$5,000 over \$200,000
\$600,001 to \$800,000	\$1,000 plus \$2.50 per \$5,000 over \$600,000
\$800,001 to \$900,000	\$1,200
\$900,001 to \$1,000,000	\$1,350
\$1,000,001 to \$1,250,000	\$1,450
\$1,250,001 to \$1,500,000	\$1,575
\$1,500,001 to \$2,000,000	\$1,700
Over \$2,000,000	Minimum \$1,700. See Section 2.6 for possible additional charges.

2.6 Additional Charges:

If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

2.7 New Loan Services

The charge for New Loan Services shall be:

- (a) \$280 for first concurrent loan;
- (b) An extra \$150 for the second concurrent loan; and
- (c) An extra \$100 for each additional concurrent loan over two.

Chapter 3 Short Sale Escrow Fees and Charges

3.0 Short Sale Processing Package

Applicable to:

Zone 7, Alameda, Contra Costa, and Santa Clara Counties

For residential sale escrow transactions involving one or more payoffs of an existing encumbrance, wherein the anticipated sale price is less than the sum of the encumbrance(s), the Company shall offer a package of expanded services which includes:

- A. Request short pay approval letter(s);
- B. Obtain list of requirements from payoff lender in order to process the short sale request;
- C. Convey requirements to seller and follow up with the seller to provide additional documentation;
- D. Compile and transmit the documentation to the payoff lender(s);
- E. Complete preliminary settlement statements as required by the payoff lender(s); and
- F. Provide updated status to all parties in the transaction.

The fee for the Short Sale Processing Package shall be \$475, which fee is in addition to the Residential Sale Escrow fee. The fee is non-refundable upon payment.

3.1 Short Sale Fee

For residential sale escrow transactions involving one or more payoffs of an existing encumbrance, wherein the anticipated sale price is less than the sum of the encumbrance(s), the Company shall offer expanded services which includes without limitation the following:

- A. Complete preliminary settlement statements as required by the payoff lender(s);
- B. Provide updated status to all parties in the transaction;
- C. Verify issuance of short pay approval letter by lender(s);
- D. Review short pay lender's closing conditions and comply with their designated terms; and
- E. Procure signatures on ancillary documents for short pay lender, such as an arm's length affidavit, assignments of unearned premium refunds, etc.

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The fee for the Short Sale, which fee is in addition to the Residential sale Escrow fee, shall be:

1) Applicable to Zone 2 (Los Angeles County):

\$100 for the first loan and \$50 for each additional Short Sale loan, as applicable.

2) Applicable to the following Zones /Counties)
Zone 1 (Riverside and San Bernardino, only)
Zone 3 (Ventura County)

The rate is \$300.

3) Applicable to the following Zones/Counties:
Zone 7 (Alameda, Contra Costa, and Santa Clara Counties)

The rate is \$500.

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Chapter 4 Mobile Home Escrow Fees and Charges

4.0 Miscellaneous Services

The services below will be charged only when the same service(s) is NOT expressly included in the description of the escrow services described in the chapters that follow.

Company-performed out of office Document Signing (including all applicable Notary fees)	\$150/file
Electronic Receipt and printing of loan documents (execution set and one copy; additional copies \$25/set)	\$75/loan
Subordination Processing Service w/o document preparation	\$50/item
Subordination Service w/document preparation	\$150/item
Lender required unsecured creditor disbursements	\$10 per each specific disbursement
Fax Transmission or Electronic Imaging and Electronic Delivery of Loan Package	\$25/loan package
Document Preparation (including but not limited to the completion of grant deeds, quitclaim deeds, interspousal transfer deeds, reconveyances, powers of attorney, assignments of interest, and any other documents or instruments drawn by the Company that may be generally described to customers as a document preparation fee and/or specifically described to customers with the description of the document or instrument the Company prepared).	\$50/document
Ordering demands and making payoffs by either check or wire transfer	\$50/loan
Set-up of Interest Bearing Account with outside Financial Institution	\$50/account

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Chapter 5 Mobile Home Escrow Fees and Charges

5.0 Mobile Home Escrow Services

When the Company provides escrow services in connection with a mobile/manufactured home purchase the following fees apply:

- A. The Charge for the Housing and Community Development (H.C.D.) processing fee will be \$300 in all Zones, EXCEPT Orange and San Diego Counties.
- B. Applicable to all Zones/Counties Except San Diego and Ventura and Dealership Transfers in San Diego:

\$500 plus \$4 per thousand of the sale price. Minimum \$800.

Over \$1 million the minimum charge shall be \$4,500. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

New Loan or Refinance Transaction (not processed concurrently with a sale):

The minimum charge shall be \$500. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

- C. Applicable to Ventura County

Transaction Amount	Escrow Fee
Up to \$200,000	\$1,200.
\$200,001 to \$1,000,000	\$1,200 plus \$4 per thousand over \$200,000.
Over \$1,000,000	Over \$1,000,000 the minimum charge shall be \$4,400. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

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New Loan or Refinance Transaction (not processed concurrently with a sale):

The minimum charge shall be \$600. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

D. Applicable to San Diego County

1. Sale Transactions: \$500 plus \$4 per thousand of the sales price.
2. For one or more loans processed concurrently with a sale, the fee shall be \$150 for one or more concurrent loans.
3. New Loan or Refinance Transaction (not processed concurrently with a sale):
 - a. The minimum charge shall be \$450. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

5.1 Mobile/Manufactured Home – Dealership Transfer

When the Company provides escrow services in connection with a mobile/manufactured home purchase and the seller is a dealership who is responsible for completion and processing of the transfer documents, the following fees apply:

A. Applicable to San Diego County

Transaction Amount	Escrow Fee
Up to \$100,000	\$450
\$100,001 to \$250,000	\$525
\$250,001 to \$500,000	\$775
Over \$500,000	Over \$500,000 the minimum charge shall be \$775. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

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Chapter 6 Miscellaneous Escrow Fees and Charges

6.0 Auction Escrow Services

Rates are applicable to:

- a) Zone 1, Orange, Riverside and San Bernardino Counties
- b) Zone 2, Los Angeles County
- c) Zone 3, Ventura County

Escrow Services provided on sale transactions consummated through a private or public auction shall be charged as follows:

Sale Price Up To	Escrow Rate
\$0-\$1,000,000	\$390 base plus \$2.40 per thousand
Over \$1,000,000	Minimum \$2,790. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

6.1 Local Foreclosure Sale Disposition Escrows

Rates are applicable to:

- a) Zone 1, Orange, Riverside and San Bernardino Counties
- b) Zone 2, Los Angeles County
- c) Zone 3, Ventura County
- d) Zone 10, San Diego County

Residential Sale Escrow Services on properties (a) previously subject to a foreclosure sale; (b) where a successful, third-party foreclosure sale bidder (the "Seller"), is selling such property; (c) the property is a one to four-family residential property; and (d) the order is placed by the Seller within six (6) months of the date of the foreclosure sale, the following rates shall be charged:

Sixty-Five percent (65%) of the Residential Sale Escrow Services fee under Section 2.0, computed on the sales price of the transaction.

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6.2 Bulk Sales

A. Applicable to the following Zones:

1. Zone 7, Alameda, Contra Costa, and Santa Clara Counties

- a. Sales including liquor license transfer: \$1,000 plus \$5 per thousand of the sale price. Minimum \$1,500.

Over \$1 million the minimum charge shall be \$6,000. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

- b. Sales not including liquor license transfer: \$700 plus \$5 per thousand of the sale price. Minimum: \$1,200.

Over \$1 million the minimum charge shall be \$5,700. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

B. Applicable to the following Zones:

1. Zone 1, Riverside and San Bernardino County
2. Zone 10, San Diego County

Sale Price Up To	Escrow Rate
\$0 to \$50,000	\$1,500
\$50,001 to \$1,000,000	\$1,500 + \$6 per thousand after the first \$50,000
Over \$1,000,000	Minimum \$7,200. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

If the sale includes a liquor license transfer an additional fee of \$300 per license will apply.

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- C. Applicable to the following Zones:
1. Zone 1, Orange County
 2. Zone 2, Los Angeles County
 3. Zone 3, Ventura County

- a. Sale Including a Liquor License Transfer:

Sale Price Up To	Escrow Rate
\$0 to \$100,000	\$2,500
\$100,001 to \$1,000,000	\$2,500 + \$6 per thousand after the first \$100,000
Over \$1,000,000	Minimum \$7,900. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

- b. Sale not including a Liquor License Transfer:

Sale Price Up To	Escrow Rate
\$0 to \$100,000	\$2,000
\$100,001 to \$1,000,000	\$2,000 + \$6 per thousand after the first \$100,000
Over \$1,000,000	Minimum \$7,400. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

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6.3 Sale of Note and Deed of Trust or Mortgage

In connection with an escrow for the sale and assignment of a note and deed of trust or mortgage, the rate shall be as set forth below, and shall include basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property; up to two wire transfers; coordination of acquiring the original title insurance policy; coordination of acquiring copies of any necessary corporate documents; and preparation of up to two documents.

Liability up to:	Rate
\$500,000	\$600
\$1,000,000	\$800
Over \$1,000,000	\$1,200

PART III
COMMERCIAL
ESCROW SERVICES

This part contains pricing for Owner's/Lessee's interests and loans for any property other than a single family 1-4 residence not otherwise addressed in other parts of this manual.

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Chapter 7 Commercial Escrow Fees and Charges for any Property other than a Single Family 1-4 Residence not otherwise addressed in other parts of this Manual

7.0 Commercial Sale Escrow Services

Applicable to the following Zones:

- a. Zone 1, Orange, Riverside and San Bernardino Counties
- b. Zone 2, Los Angeles County
- c. Zone 10, San Diego County

Transaction Amount	Fee Charged
Up to \$ 60,000	\$630
\$ 60,001 to \$100,000	\$725
\$100,001 to \$150,000	\$775
\$150,001 to \$200,000	\$825
\$200,001 to \$250,000	\$875
\$250,001 to \$300,000	\$925
\$300,001 to \$350,000	\$975
\$350,001 to \$400,000	\$1,025
\$400,001 to \$450,000	\$1,075
\$450,001 to \$500,000	\$1,125
\$500,001 to \$550,000	\$1,240
\$550,001 to \$600,000	\$1,355
\$600,001 to \$650,000	\$1,470
\$650,001 to \$700,000	\$1,585
\$700,001 to \$750,000	\$1,700
\$750,001 to \$800,000	\$1,815
\$800,001 to \$850,000	\$1,930
\$850,001 to \$900,000	\$2,045
\$900,001 to \$950,000	\$2,160
\$950,001 to \$1,000,000	\$2,275
\$1,000,001 to \$2,000,000	\$2,675
\$2,000,001 to \$3,000,000	\$3,175
\$3,000,001 and up	Minimum \$3,175. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

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7.1 Commercial Sale Escrow Services

Applicable to the following Zones:

- a. Zone 3, Ventura County

\$200 base plus \$3 per thousand based on the purchase price.

Transaction Amount	Fee Charged
At \$500,000	Calculation is \$1,700
At \$750,000	Calculation is \$2,450
At \$1,000,000	Calculation is \$3,200
\$1,000,001 and up	Minimum \$3,200. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

PACIFIC COAST TITLE COMPANY

7.2 Commercial Sale Escrow Services

Applicable in the following Zone:

- a. Zone 7, Alameda, Contra Costa, and Santa Clara Counties

Transaction Amount	Fee Charged
Up to \$ 60,000	\$775
\$ 60,001 to \$100,000	\$925
\$100,001 to \$150,000	\$1,000
\$150,001 to \$200,000	\$1,050
\$200,001 to \$250,000	\$1,100
\$250,001 to \$300,000	\$1,150
\$300,001 to \$350,000	\$1,200
\$350,001 to \$400,000	\$1,250
\$400,001 to \$450,000	\$1,300
\$450,001 to \$500,000	\$1,350
\$500,001 to \$550,000	\$1,400
\$550,001 to \$600,000	\$1,450
\$600,001 to \$650,000	\$1,500
\$650,001 to \$700,000	\$1,550
\$700,001 to \$750,000	\$1,600
\$750,001 to \$800,000	\$1,650
\$800,001 to \$850,000	\$1,700
\$850,001 to \$900,000	\$1,750
\$900,001 to \$950,000	\$1,800
\$950,001 to \$1,000,000	\$1,850
\$1,000,001 to \$2,000,000	\$2,350
\$2,000,001 to \$3,000,000	\$2,850
\$3,000,001 and up	Minimum \$2,850. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

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7.3 Commercial Loan Escrow Services

Applicable in all Zones:

Transaction Amount	Fee Charged
Up to \$ 100,000	\$275
\$100,001 to \$300,000	\$425
\$300,001 to \$500,000	\$575
\$500,001 to \$750,000	\$675
\$750,001 to \$1,000,000	\$775
\$1,000,001 to \$2,000,000	\$975
\$2,000,001 to \$3,000,000	\$1,225
\$3,000,001 and up	Minimum \$1,225. If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

7.4 New Loan Services

The charge for New Loan Services shall be:

- (a) \$280 for first concurrent loan;
- (b) An extra \$150 for the second concurrent loan; and
- (c) An extra \$100 for each additional concurrent loan over two.

**PART IV
SUBDIVISION
ESCROW SERVICES**

PACIFIC COAST TITLE COMPANY

Chapter 8 Subdivision Sale Escrow Rate

For the acquisition and development of a subdivision and first time sale out transactions of improved one-to-four family residential properties, the rate shall be as set forth in this section.

8.0 Escrow Only Transactions

A. Applicable to all Zones (Except Zone 3, Ventura County):

For transactions involving the first time sale out of subdivided lots improved with a one-to-four family residential structure (including condominiums), when the Company is providing only escrow services, the applicable fee shall be the Residential Sale Escrow Services for the county where the escrow settlement service is being performed. In addition to all applicable New Loan Services (Section F) and Miscellaneous Services as described in Section 1.8 herein.

B. Applicable to Zone 3, Ventura County, only:

For transactions involving the first time sale out of subdivided lots improved with a one-to-four family residential structure (including condominiums), when the Company is providing only escrow services, the applicable fee shall be as follows:

\$200 base plus \$2 per thousand of the sale price. In addition to all applicable New Loan Services (Section F) and Miscellaneous Services as described in Section 1.8 herein. Minimum \$1,000.

8.1 Subdivision Escrow Fees and Charges

A. Applicable to the following Zones:

- a. Zone 1, Orange, Riverside and San Bernardino Counties
- b. Zone 2, Los Angeles County
- c. Zone 3, Ventura County
- d. Zone 7, Alameda, Contra Costa, and Santa Clara Counties
- e. Zone 10, San Diego County

Purchase Price	Fee Charged
\$Up to \$ 300,000	\$800
\$ 300,001 to \$700,000	\$800 plus \$6.85 per \$5,000 over \$300,000
\$ 700,001 to \$ 800,000	\$1,348 plus \$6.30 per \$5,000 over \$700,000
\$ 800,001 to \$ 1,000,000	\$1,474 plus \$5.60 per \$5,000 over \$800,000
Over \$1,000,000	\$1,698 plus \$2.50 per \$5,000

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8.2 New Loan Services for concurrent loans in excess of one shall be:

- A. An Extra \$150 for the second concurrent loan; and
- B. An extra \$100 for each additional concurrent loan over two.

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PART V
CENTRALIZED PROCESSING UNIT
ESCROW SERVICES

Chapter 9 Centralized Processing Unit

For improved one-to-four family residential transactions where the transaction has (1) originated from a single source; (2) and has a central point of contact within the Company; (3) and has centralized electronic order processing and tracking capabilities, the rate shall be as set forth in this section.

9.0 Centralized REO Disposition Escrows

Escrow services on separate Real Estate Owned (REO) transactions where a lender, loan servicer or Government Sponsored Entity (GSE), or their respective representatives, (the "Seller"), is selling a post foreclosure REO property that is up to a four-family residential property when the order is placed by the Seller with and coordinated by a National Lender's Solutions Division or similar unit ("Centralized Unit") of the Company or its affiliate and the Centralized Unit serves as the central point of contact with the Seller through the Centralized Unit's electronic platform and with established levels of volume, the following rates may be charged:

- A. For **Basic Escrow Services**, the charge shall be \$645 for escrow transaction amounts up to \$3,000,000. For the purposes of this section only, "Basic Escrow Services" shall mean the following services: prepare settlement statements; prepare escrow documents; receive purchaser funds and payoff demands received; disburse proceeds to seller(s) either by check or wire transfer; coordination of closing including receipt of deed and other documents; contacting all parties and scheduling the closing.
- B. For **Intermediate Escrow Services** the charge shall be \$745 for escrow transaction amounts up to \$3,000,000. For the purposes of this section only, "Intermediate Escrow Services" shall mean the all services included in the Basic Escrow Services above as well as the following additional services: review of purchase contracts to assist REO Seller in producing customary local documentation; confirmation of continuing validity of power of attorney and proper execution of specific documents under power of attorney with title insurer; and documentation of transaction detail in client designated tracking system.
- C. For **Expanded Escrow Services** the charge shall be \$850 for transaction amounts up to \$3,000,000. For the purposes of this section only, "Expanded Escrow Services" shall mean the all services included in the Intermediate Escrow Services above as well as the following additional services: coordination and payment of third party expenses incurred during Seller's REO management process.

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9.1 Centralized REO Disposition Escrows with Local Fulfillment

Escrow services on separate Real Estate Owned (REO) transactions where a lender, loan servicer or Government Sponsored Entity (GSE), or their respective representatives, (the "Seller"), is selling a post foreclosure REO property that is up to a four-family residential property when the order is placed by the Seller with and coordinated by a [Regional Processing Group], National Lender's Solutions Division or similar unit ("Centralized Unit") of the Company or its affiliate and the Centralized Unit serves as the central point of contact with the Seller through the Centralized Unit's electronic and/or coordinated platform and with performance of escrow services occurring in local Company locations, the following rates shall be charged:

- A. For the purposes of this section only, Limited Escrow Services shall include the availability of the following services: serve as single point of contact for the seller; supervise document delivery and execution; review all documents for accuracy and completion; provide online order status; upload documents to the seller's online order processing system. For **Limited Escrow Services**, the charge shall be \$400.
- B. For the purposes of this section only, "Basic Escrow Services" shall mean the following services: prepare settlement statements; prepare escrow documents; receive purchaser funds and payoff demands received; disburse proceeds to seller(s) either by check or wire transfer; coordination of closing including receipt of deed and other documents; contacting all parties and scheduling the closing. For **Basic Escrow Services**, the charge shall be
 - 1. the lesser of (1) the Residential Sale Escrow Services fee or (2) \$645 plus fifty percent (50%) of the Residential Sale Escrow Services fee under Section 2.0 above computed on the sales price of the transaction, for escrow transaction amounts up to \$3,000,000

Applicable to Zones 1, 2, and 3

- a. Zone 1, Orange, Riverside and San Bernardino Counties
- b. Zone 2, Los Angeles County
- c. Zone 3, Ventura County

- 2. \$645 for escrow transaction amounts up to \$3,000,000.

Applicable to the following Zones:

Zone 7, Alameda, Contra Costa, and Santa Clara Counties
Zone 10, San Diego County

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- C. For the purposes of this section only, "Intermediate Escrow Services" shall mean all services included in the Basic Escrow Services above as well as the following additional services: review of purchase contracts to assist REO Seller in producing customary local documentation; confirmation of continuing validity of power of attorney and proper execution of specific documents under power of attorney with title insurer; and documentation of transaction detail in client designated tracking system.

For **Intermediate Escrow Services** the charge shall be

1. the lesser of (1) the Residential Sale Escrow Services fee or (2) \$745 plus fifty percent (50%) of the Residential Sale Escrow Services fee under Section 2.0 above computed on the sales price of the transaction, for escrow transaction amounts up to \$3,000,000

Applicable to Zones 1, 2, and 3

- a. Zone 1, Orange, Riverside and San Bernardino Counties
- b. Zone 2, Los Angeles County
- c. Zone 3, Ventura County

2. \$745 for escrow transaction amounts up to \$3,000,000

Applicable to the following Zones:

- a. Zone 7, Alameda, Contra Costa, and Santa Clara Counties
- b. Zone 10, San Diego County

- D. For the purposes of this section only, "Expanded Escrow Services" shall mean all services included in the Intermediate Escrow Services above as well as the following additional services: coordination and payment of third party expenses incurred during Seller's REO management process. For **Expanded Escrow Services** the charge shall be

1. the lesser of (1) the Residential Sale Escrow Services fee or (2) \$850 plus fifty percent (50%) of the Residential Sale Escrow Services fee under Section 2.0 above computed on the sales price of the transaction, for transaction amounts up to \$3,000,000.

Applicable to Zones 1, 2, and 3

- a. Zone 1, Orange, Riverside and San Bernardino Counties
- b. Zone 2, Los Angeles County
- c. Zone 3, Ventura County

2. \$850 for transaction amounts up to \$3,000,000

Applicable to the following Zones:

- a. Zone 7, Alameda, Contra Costa, and Santa Clara Counties
- b. Zone 10, San Diego County

PACIFIC COAST TITLE COMPANY

9.2 Reverse Mortgage Escrow Rate (Centralized Processing)

For escrow transactions involving a reverse mortgage loan product secured by a one-to-four family residence initiated and coordinated through a National Reverse Mortgage Division (or similar unit) with centralized order tracking and processing capability, serving as a central point of contact and entry with reverse mortgage lenders.

- A. For **Basic Escrow Services**, the charge shall be as follows. For the purposes of this section only, "Basic Escrow Services" shall mean the following services: prepare settlement statements; receive purchaser funds and payoff demands received; disburse proceeds either by check or wire transfer; coordination of closing including receipt of deed of trust and other documents; contacting all parties and scheduling the closing. Only the following Miscellaneous Services shall be charged for under this section: Document Preparation.

<u>Loan Amount</u>	<u>Escrow Fee</u>
\$0.00 to Federal Housing Administration (FHA) Conforming Loan Limit.....	\$350
\$1.00 above the FHA Loan Limit to \$750,000.....	\$500
Above \$750,000.....	\$750

- B. For **Intermediate Escrow Services**, the charge shall be as follows. For the purposes of this section only, "Intermediate Escrow Services" shall mean all services included in the Basic Escrow Services above with the exception of certain Miscellaneous Services as named in this section. Intermediate Escrow Services include the following: 1) The issuance of up to four (4) checks to third parties, 2) preparation of up to two (2) documents, 3) one electronic receipt and printing of loan documents, and 4) up to four (4) overnight or expedited deliveries. Should the services in a single transaction exceed the additional four services named herein, then the Miscellaneous Services section will apply. All other Miscellaneous Service charges not named herein will apply.

<u>Loan Amount</u>	<u>Escrow Fee</u>
\$0.00 to \$750,000.....	\$500
Above \$750,000.....	\$900

PACIFIC COAST TITLE COMPANY

9.3 Centralized Bundled Refinance Escrow Rates

A. For Residential Loan Escrow Services initiated and coordinated by a Company authorized Regional Processing unit or office, National Lender's Solutions Division or similar unit ("Centralized Unit") of the Company, or its affiliate, with centralized electronic platform, order tracking and processing capability, and the Centralized Unit serves as a central point of contact and entry with a lender, and a loan policy of title insurance is being issued in the transaction by the Company. Services include those services described as included services under Part 1, Section E (Residential Loan Escrow Services) and the following additional services:

1. title curative service;
2. subordination service with document preparation;
3. quality control review;
4. imaging of loan documents,
5. prepare escrow instructions;
6. document preparation;
7. receive lender funds;
8. order demands and make payoffs on previous loans or encumbrances by either check or wire transfer;
9. disburse balance of proceeds by either check or wire transfer;
10. preparing the final settlement statement, HUD-1 closing statement or Closing Disclosure (as applicable);
11. receive loan package from lender;
12. send copy of completed package back to lender;
13. electronic receipt and printing of loan documents;
14. single document signing session including all applicable notary fees; and
15. fax transmission, electronic imaging or electronic delivery of loan package.

Residential Loan Escrow Services priced under this section do not include those excluded items listed in Part I, Section E unless such item(s) is/are specifically included above.

Loan Amounts up to:	Rate
\$2,000,000	\$550
\$3,000,000	\$750
\$4,000,000	\$850
Over \$4,000,000	\$950

B. Related Services (unless otherwise specifically stated as included):

Additional Single Session Company Performed Document Signing (including all applicable Notary Fees)	\$150/session
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