

PACIFIC COAST TITLE COMPANY

ESCROW FEES AND CHARGES FOR
THE STATE OF CALIFORNIA



EFFECTIVE: January 11, 2014
(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: (a) ordering demands and making payoffs on up to two (2) previous secured loans, judgments or similar obligations by either check or wire transfer; (b) necessary disbursements other than lender required unsecured creditor disbursements; (c) Company-performed in office document signing of sale transaction documents; and (d) courier services for which an individual charge is not assessed. Residential Sale Escrow Services do not include loan escrow services in connection with such sale (see related escrow services below), notary fees, third-party or out-of-office signing services, couriers (for which an individual charge is assessed), expedited/overnight delivery fees, lender payoff/demand fees, recording fees, transfer tax or other governmental fees or charges.

Unless scheduled elsewhere in this manual, all other sale escrow transactions shall be priced under Part III 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: (a) ordering demands and making payoffs on up to two (2) previous loans by either check or wire transfer; (b) necessary disbursements other than lender required unsecured creditor disbursements; (c) Company-performed in office document signing of all loan documents; (d) courier services for which an individual charge is not assessed; and (e) delivery for recordation of conveyance documents required by the new lender or other parties to the transaction, excluding charges for third party electronic recording services. Unless specifically indicated, Residential Loan Escrow Services do not include notary fees, third-party or out-of-office signing services, couriers or expedited/overnight delivery fees for which an individual charge is assessed, lender payoff/demand fees, recording fees, transfer tax or other governmental fees or charges. If more than one loan is involved in a single transaction, pricing under this section will be based on the amount of the loan with the highest liability.

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

F. Subdivision Sale Escrow Services

Unless otherwise indicated in connection with a particular rate, "Subdivision Sale Escrow Services" shall include the following services: (a) ordering demands and making payoffs on up to two (2) previous secured loans, judgments or similar obligations by either check or wire transfer, (b) necessary disbursements other than lender required unsecured creditor disbursements, (c) Company-performed in office document signing of sale transaction documents, (d) courier services for which an individual charge is not assessed, (e) one electronic document download, (f) up to two overnight delivery services, (g) completion of up to two documents and (h) one loan tie in fee. Subdivision Sale Escrow Services do not include loan escrow services in connection with such sale (see related escrow services below), notary fees, third-party or out-of-office signing services, couriers or additional expedited/overnight delivery fees for which an individual charge is assessed, lender payoff/demand fees, recording fees, transfer tax or other governmental fees or charges.

G. 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.

H. 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.

I. Rate Zones

Zone 1: Los Angeles, Orange, Riverside, San Bernardino and Ventura Counties

Zone 2: Alameda, Contra Costa and Santa Clara Counties

Zone 3: San Diego County

J. 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.

K. 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.

L. 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.

M. Overnight Deliveries

Overnight delivery services referenced as: “up to 2 overnight deliveries” which 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.

N. 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 Fee Reduction Settlement Program

Eligible customers shall receive a \$20.00 reduction in their title and/or escrow fees charged by the Company for each eligible transaction in accordance with the terms of the Final Judgments entered in People of the State of California, et.al. v. LandAmerica Financial Group, Inc., et.al., Sacramento Superior Court Case No. 02ASO6111; and in Norman E. Taylor, et al. v. LandAmerica Financial Group, Inc., et al., Los Angeles Superior Court, Case No. BC 231917. The reduction in fees may be split between title and escrow where the Company handles the escrow and the title for a particular transaction.

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 \$250.00.

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 \$125 shall be made.

This fee shall not apply when the primary agent is one of the company's underwritten title companies.

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

Limited Home Equity 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 \$250.00. Services included: title curative service, subordination service, quality control review and imaging of loan documents.

Basic Home Equity Loan Escrow Services - for **Basic Home Equity Loan Escrow Services**, the charge shall be \$330.00 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.

1.6 Mobile Homes, Except Ventura County

\$390 plus \$3.90 per thousand of the sale price

Over \$1 million the minimum charge shall be \$4,290. 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.

1.7 Bulk Sales, EXCEPT San Diego County

Including liquor license transfer: \$1,000 plus \$5.00 per thousand of the sale price.

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

Not including liquor license transfer: \$700 plus \$5.00 per thousand of the sale price.

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

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1.8 Related Escrow Services

The following charges shall apply in addition to charges described elsewhere in this manual.

Company-performed out of office Document Signing (including all applicable Notary fees)	\$125.00/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	\$150.00/item
Lender required unsecured creditor disbursements	\$10.00 per each specific disbursement
Fax Transmission or Electronic Imaging and Electronic Delivery of Loan Package	\$25.00
Loan Escrow Services in connection with a sale transaction for concurrent loan (tie in) including preparation of estimated and final HUD statements; Company performed in house signing of documents, ordering hazard insurance, copies of escrow file documents to lender, audit and review of loan documents.	\$150.00 for first concurrent loan; \$75.00 for each concurrent loan thereafter
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 (over two)	\$50.00/loan

1.9 Multi-County Residential Loan Escrow Services (including refinance)

Escrow services provided in conjunction with a loan title insurance policy being issued through a Company multi-county processing unit, or similar unit, on a loan (including refinance) transaction on one-to-four-family residential property initiated and coordinated with a lender or mortgage broker originating loan transactions in more than one county shall be charged at the following rates:

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

- (a) Ordering demands and making payoffs on previous secured loans by either check or wire transfer;
- (b) Lender required unsecured creditor disbursements;
- (c) Courier services for which an individual charge is not assessed;
- (d) Delivery for recordation of conveyance documents required by the new lender or other parties to the transaction, excluding charges for third party electronic recording services;
- (e) Electronic receipt and printing of loan documents;
- (f) Subordination processing service;
- (g) Completion of recordable documents; and
- (h) Up to two (2) overnight deliveries

Multi-County Residential Loan Escrow Services do not include notary fees, third-party or out-of-office signing services, special delivery/courier services, lender payoff and demand fees, other third party charges not listed as included above, recording fees, transfer tax or other governmental fees or charges. If more than one loan is involved in a single transaction, Limited Escrow Service will be performed on the second loan at a minimum charge of \$150.

All other loan escrow transactions shall be priced as otherwise set forth in this manual.

Transaction Amount	Escrow Rate
\$0 - \$1,500,000	\$500.00
Over \$1,500,000	Minimum \$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.

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Chapter 2 Escrow Fees and Charges Applicable to Zone 1 (Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties)

2.0 Residential Sale Escrow Services

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

Sale Price Up To	Escrow Rate
\$0-\$1,000,000	\$400 base plus \$4.00 per thousand
Over \$1,000,000	Minimum \$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.

2.1 Residential Loan Escrow Services (including refinance)

Transaction Amount	Escrow Rate
\$0-\$50,000	\$350.00
\$50,001-\$250,000	\$400.00
\$250,001-\$500,000	\$450.00
\$500,001-\$750,000	\$500.00
\$750,001-\$1,500,000	\$550.00
\$1,500,001-\$3,000,000	\$650.00
\$3,000,001-\$5,000,000	\$750.00
Over \$5,000,000	Minimum \$750.00. 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.

2.2 Relocation Escrow Rate

In connection with escrows on the sale of relocation 1-to-4 family residential properties a charge of \$900 may be applied.

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2.3 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 **Limited Escrow Services**, the charge shall be \$400. 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.
- B. For **Basic Escrow Services**, the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$645.00 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. 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.
- C. For **Intermediate Escrow Services** the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$745.00 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. 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.

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- D. For **Expanded Escrow Services** the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$850.00 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. 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.

2.4 Auction Escrow Services

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.

2.5 Mobile Homes (Ventura County, only)

The charge would be a minimum fee of \$1,200 (\$600 per side) up to \$200,000. Over \$200,000 the charge would be an additional \$4.00 per thousand (\$2.00 per side).

Over \$1 million 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.

The charge for the Housing and Community Development (H.C.D.) processing fee will be \$300.

2.6 Local Foreclosure Sale Disposition Escrows

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:

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

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Chapter 3 Escrow Fees and Charges Applicable to Zone 2 (Alameda, Contra Costa and Santa Clara Counties)

3.0 Residential Sale Escrow Services

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

Sale Price Up To	Escrow Rate
\$0-\$100,000	\$350.00
\$100,001-\$200,000	\$350 plus \$7.50 per \$5,000 over \$100,000
\$200,001-\$600,000	\$500 plus \$5.00 per \$5,000 over \$200,000
\$600,001-\$1,000,000	\$900 plus \$2.50 per \$5,000 over \$600,000
Over \$1,000,000	Minimum \$1,100. 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.

3.1 Residential Loan Escrow Services (including refinance)

Unless otherwise indicated in connection with a particular rate, "Residential Loan Escrow Services" in this section shall include the following services;

- (a) Ordering demands and making payoffs on up to two (2) previous loans by either check or wire transfer;
- (b) Necessary disbursements other than lender required unsecured creditor disbursements;
- (c) Company-performed in office document signing of all loan documents;
- (d) Courier services for which an individual charge is not assessed;
- (e) Delivery for recordation of conveyance documents required by the new lender or other parties to the transaction, excluding charges for third party electronic recording services;
- (f) Electronic receipt and printing of one set of loan documents;
- (g) Fax transmittal/electronic delivery of loan documents;
- (h) Subordination processing service;
- (i) Completion of up to two (2) recordable documents; and
- (j) Up to two (2) overnight deliveries

Except as indicated above, Residential Loan Escrow Services do not include notary fees, third-party or out-of-office signing services, special delivery or courier fees for which an individual charge is assessed, lender payoff/demand fees, recording fees, transfer tax or other governmental fees or charges. If more than one loan is involved in a single transaction, Limited Escrow Service (Sub-Escrow) will be performed on the second loan at a minimum charge of \$75 (includes electronic receipt and printing of loan documents).

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

Transaction Amount	Escrow Rate
\$0-\$1,000,000	\$400.00
Over \$1,000,000	Minimum \$400.00. 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.

3.2 Relocation Escrow Rate

In connection with escrows on the sale of relocation 1-to-4 family residential properties a charge of \$600 may be applied.

3.3 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 **Limited Escrow Services**, the charge shall be \$400. 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.
- B. For **Basic Escrow Services**, the charge shall be \$645.00 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.

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- C. For **Intermediate Escrow Services** the charge shall be \$745.00 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.
- D. For **Expanded Escrow Services** the charge shall be \$850.00 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.

E. **For use in Alameda and Contra Costa Counties, only.**

For **Premium Escrow Services** the charge shall be as shown in the rate table below for transaction amounts up to \$3,000,000. For the purposes of this section only, "Premier Escrow Services" shall mean all the services included in the Expanded Escrow Services above as well as the following additional services: daily tracking and reporting of the status of all escrowed inventory from one REO account. This rate shall be applied to an escrow transaction involving an REO resale when title insurance is not being provided by the Company.

Sale Price	Escrow Fee
\$0.00 - \$199,999	\$850
\$200,000 - \$299,999	\$1,200
\$300,000 - \$399,999	\$1,600
\$400,000 - \$499,999	\$1,850
\$500,000 - \$3 million	\$2,000

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3.4 Short Sale Processing Package

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); 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.

3.5 Short Sale Fee (For Use in Alameda, Contra Costa and Santa Clara Counties, only)

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); provide updated status to all parties in the transaction;
- (b) Verify issuance of short pay approval letter by lender(s);
- (c) Review short pay lender's closing conditions and comply with their designated terms;
- (d) Procure signatures on ancillary documents for short pay lender, such as an arm's length affidavit, assignments of unearned premium refunds, etc.

The fee for the Short Sale shall be \$500, which fee is in addition to the Residential Sale Escrow fee.

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Chapter 4 Escrow Fees and Charges Applicable to Zone 3
(San Diego County)

4.0 Residential Sale Escrow Services

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

Sale Price Up To	Escrow Rate
\$0-\$700,000	\$700 base plus \$3.00 per thousand
Over \$700,000	Minimum \$2,800. 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.

4.1 Residential Loan Escrow Services (including refinance)

Transaction Amount	Escrow Rate
\$0-\$50,000	\$350.00
\$50,001-\$250,000	\$400.00
\$250,001-\$750,000	\$425.00
\$750,001-\$1,500,000	\$550.00
\$1,500,001-\$5,000,000	\$750.00
Over \$5,000,000	Minimum \$750.00. 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.

4.2 Relocation Escrow Rate

In connection with escrows on the sale of relocation 1-to-4 family residential properties a charge of \$900 may be applied.

PACIFIC COAST TITLE COMPANY

4.3 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 **Limited Escrow Services**, the charge shall be \$400. 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.
- B. For **Basic Escrow Services**, the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$645.00 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. 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.
- C. For **Intermediate Escrow Services** the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$745.00 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. 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.

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- D. For Expanded Escrow Services the charge shall be the lesser of (1) the Residential Sale Escrow Services fee or (2) \$850.00 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. 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.

4.4 Bulk Sales

Sale Price Up To	Escrow Rate
\$0.00 - \$50,000	\$1,500
\$50,001 - \$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 sale includes a liquor license transfer an additional fee of \$300 per license will apply.

4.5 Local Foreclosure Sale Disposition Escrows

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 4.0 above, computed on the sales price of the transaction.

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.

PACIFIC COAST TITLE COMPANY

Chapter 5 Commercial Escrow Fees and Charges Applicable to Zone 1 and Zone 3

For use in the counties of: Los Angeles, Orange, Riverside, San Diego, San Bernardino
and Ventura

5.0 Commercial Sale Escrow Services

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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5.1 Commercial Loan Escrow Services

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.

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Chapter 6 Commercial Escrow Fees and Charges Applicable to Zone 2

For use in Alameda, Contra Costa and Santa Clara Counties

6.0 Commercial Sale Escrow Services

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.

PACIFIC COAST TITLE COMPANY

6.1 Commercial Loan Escrow Services

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.

**PART IV
SUBDIVISION
ESCROW SERVICES**

PACIFIC COAST TITLE COMPANY

Chapter 7 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.

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.

7.0 Subdivision Escrow Fees and Charges Applicable to the following Counties: Los Angeles, Orange, Riverside, San Bernardino, San Diego, Alameda, Contra Costa, Santa Clara, and Ventura

Purchase Price	Fee Charged
\$Up to \$ 300,000	\$750
\$ 300,001 to \$700,000	\$750 plus \$6.85 per \$5,000 over \$300,000
\$ 700,001 to \$ 800,000	\$1,298 plus \$6.30 per \$5,000 over \$700,000
\$ 800,001 to \$ 1,000,000	\$1,424 plus \$5.60 per \$5,000 over \$800,000
Over \$1,000,000	\$1,648 plus \$2.50 per \$5,000

Note: For an all cash transaction, the charge shall be 70% of the rate set forth above.

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PART V
CENTRALIZED PROCESSING UNIT
ESCROW SERVICES

Chapter 8 Centralized Processing Unit

For improved one-to-four 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.

8.0 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 \$645.00 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 \$745.00 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 \$850.00 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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8.1 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. **Basic Escrow Services** do not include any services named in the Related Escrow Services section of this manual.

<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 Related Escrow 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 Related Escrow Service section will apply. All other Related Escrow 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

- C. Reverse Mortgage Related Services

In excess of the Loan Escrow Services included in the rates shown above:

Out-of-State Property Coordination Fee \$200

All other Residential Escrow Related Services shall be charged at the rates previously scheduled.

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8.2 Centralized Loan Refinance Escrows

Escrow services on a separate loan refinance transaction on up to four-family residential properties initiated and coordinated with the Company by the borrower or lender, or their respective representatives, through the Company's centralized electronic platform and with established levels of volume and maximum cancellation rates, shall be charged at the following rates:

- A. For **Limited Escrow Services**, the charge shall be \$175.00 for loan transaction amounts up to \$5,000,000. For the purposes of this section only, "Limited Escrow Services" shall mean the following services: prepare final HUD-1 closing statement; prepare escrow documents, receive lender funds and payoff one (1) demand received; and disburse balance of proceeds, by either check or wire transfer.
- B. For **Basic Escrow Services**, the charge shall be \$250.00 for loan transaction amounts up to \$5,000,000. For the purposes of this section only, "Basic Escrow Services" shall mean all services included in the Limited Escrow Services above as well as the following services: ordering demands and making payoffs on previous loans; forward documents to title for recording; disburse balance of proceeds, by either check or wire transfer.
- C. For **Intermediate Escrow Services** the charge shall be \$350.00 for loan transaction amounts up to \$5,000,000. 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: prepare final HUD-1 closing statement, receive loan package from lender, provide assistance in clearing title exceptions and send copy of completed package back to lender.
- D. For **Expanded Escrow Services** the charge shall be \$450.00 for loan transaction amounts up to \$5,000,000. 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: clearance of title exceptions, prepare escrow instructions, document preparation, prepare estimated HUD-1 closing statement(s), order evidence of insurance, standard in-house courier services for which an individual charge is not assessed, receipt and printing of loan documents.
- E. For loan transactions exceeding \$5,000,000, refer to the Loan Escrow Rates schedule.

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8.3 Centralized Expedited Bundled Refinance Escrow Rates

- A. For residential refinance loan escrows initiated and coordinated through the Company's centralized electronic platform serving as a central point of contact and entry and primary contact with lender for order tracking, processing and reporting. Services included: title curative service, subordination service, recording service, quality control review and imaging of loan documents.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$250.00

- B. For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 8.3 (A) and the following additional services: prepare escrow instructions, document preparation, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender, electronic receipt and printing of loan documents, single document signing sessions including all applicable notary fees, subordination service with document preparation, fax transmission, electronic imaging and electronic delivery of loan package.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$525.00

- C. Related Services, when not included in A or B above

Document Signing (including all applicable Notary fees)	\$125.00/file
Electronic Receipt and printing of loan documents	\$25/file
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	\$60/document

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document or instrument the Company prepared).	
Subordination service w/document preparation	\$100.00/item
Disbursement Service Fee	\$10.00 per check or wire transfer prepared
Fax Transmission or Electronic Imaging and Electronic Delivery of Loan Package	\$25.00
Request for Demand (including any updates thereof)	\$10.00 per demand request

8.4 Home Equity Escrow Services

For escrow services in connection with a home equity loan transaction up to a \$500,000 loan amount the following charges will be applicable:

- A. **Home Equity Limited Escrow - for Home Equity Limited Escrow Services**, the charge shall be \$125.00 for loan transaction amounts up to \$500,000. For the purposes of this section only, "Home Equity Limited Escrow Services" shall mean the following services: ordering demands and making payoffs on previous loans and disburse balance of proceeds, by either check or wire transfer, to up to 5 payees. Additional checks shall be charged at \$10.00 for each additional check. Ordering and making payoffs on additional loans shall be charged at \$10.00 for each additional loan. Document preparation in connection with such service shall be at the rate of \$25.00 per document.

Document Preparation includes, but is 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.

- B. **Home Equity Disbursement Service - for Home Equity Disbursement Services**, the charge shall be \$75.00 for loan transaction amounts up to \$500,000. For the purposes of this section only, "Home Equity disbursement Services" shall mean the receipt of funds from lender and disbursement to the borrower in up to one check or wire transfer.

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PART VI
CONSTRUCTION ESCROW SERVICES

PACIFIC COAST TITLE COMPANY

Chapter 9 Construction Escrow Services

No Office Of The Company Or Office Of An Underwritten Title Company May Offer This Rate Unless Expressly Authorized In Writing By The Company's Regional or Division Management To Do So

The rates provided for in this section apply to escrow transactions wherein the Company collects funds and/or documentation called for under the terms of an escrow instruction, and may disburse the funds used to pay for construction and related costs. The escrow services are provided in conjunction with a title insurer, who may issue a title insurance policy or endorse an existing policy which provides or extends mechanic's lien coverage.

9.0 Initial Set-up Fee

The fee to set-up a construction escrow and initiate escrow services provided by the Company shall be \$1,000.

9.1 Construction Loan Escrow Services

Construction loan escrow services are provided where the Company collects funds and documentation called for by the terms of an escrow agreement and disburses funds used to pay construction and related costs in accordance with those instructions. As the lender disburses the loan proceeds by separate draws, the Company will provide services including, but not limited to the further disbursement of funds to contractors and sub-contractors by check or wire transfer, government required reporting of the disbursements, collection and reporting to the lender of mechanic's lien waivers, and order placement of endorsements from title insurer.

Loan Amount	Up to 20 lien release reviews and disbursement to General Contractor only	Up to 20 lien release reviews and disbursement to General Contractor and Sub-Contractors	More than 20 lien release reviews and disbursement to General Contractor only	More than 20 lien release reviews and disbursement to General Contractor and Sub-Contractors
Up to \$10,000,000	\$400 per draw	\$500 per draw	\$550 per draw	\$700 per draw
\$10,000,001 to \$20,000,000	\$500 per draw	\$600 per draw	\$700 per draw	\$850 per draw
\$20,000,001 to \$50,000,000	\$625 per draw	\$750 per draw	\$825 per draw	\$950 per draw

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Loan Amount	Up to 20 lien release reviews and disbursement to General Contractor only	Up to 20 lien release reviews and disbursement to General Contractor and Sub-Contractors	More than 20 lien release reviews and disbursement to General Contractor only	More than 20 lien release reviews and disbursement to General Contractor and Sub-Contractors
Over \$50,000,000	Minimum \$625 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$750 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$825 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$950 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.

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9.2 Outside Interim Certification Escrow Services

Outside Interim Certification Escrow Services are provided when the construction lender makes draw disbursements directly. The Company performs the lien waiver review and coordinates with title insurer to issue endorsements.

Loan Amount	Up to 20 lien release reviews	More than 20 lien release reviews
Up to \$10,000,000	\$350 per draw	\$500 per draw
\$10,000,001 to \$20,000,000	\$400 per draw	\$650 per draw
\$20,000,001 to \$50,000,000	\$500 per draw	\$750 per draw
Over \$50,000,000	Minimum \$500 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$750 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.

9.3 Owner Funded Construction Escrow Services

Owner Funded Construction Escrow Services are provided for a property owner who is funding their own construction costs (no lender involved) for a new building project. The Company will provide services including, but not limited to the further disbursement of funds to contractors and sub-contractors by check or wire transfer, government required reporting of the disbursements, collection and review of mechanic's lien waivers, and order placement of endorsements from title insurer.

The owner may elect to perform their own disbursements to contractors and sub-contractors and the services performed by the Company would be priced under the Outside Interim Certification Escrow Services section of this manual.

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Loan Amount	Up to 20 lien release reviews and disbursement to General Contractor only	Up to 20 lien release reviews and disbursement to General Contractor and Sub-Contractors	More than 20 lien release reviews and disbursement to General Contractor only	More than 20 lien release reviews and disbursement to General Contractor and Sub-Contractors
Up to \$10,000,000	\$200 per draw	\$300 per draw	\$400 per draw	\$500 per draw
\$10,000,001 to \$20,000,000	\$300 per draw	\$400 per draw	\$400 per draw	\$500 per draw
Over \$20,000,000	Minimum \$300 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$400 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$400 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.	Minimum \$500 per draw. If additional charges are to be made they will be based on the additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of an invoice.

PACIFIC COAST TITLE COMPANY

9.4 One Shot Exam Escrow Services

One Shot Exam Escrow Services are provided upon request from an owner or a lender. These services include, but are not limited to reviewing the collected lien waivers and reporting on a combined statement the information contained therein such as the dollar value of the lien waiver, whether the waiver is “conditional” or “unconditional” and whether the waiver was provided in connection with a progress payment or final payment.

Aggregate Waiver Limit	Escrow Fee
Up to \$100,000	\$300
\$100,001 to \$300,000	\$350
\$300,001 to \$500,000	\$400
Over \$500,000	\$400 plus .50/\$1000

9.5 Related Construction Escrow Services

The following charges shall apply in addition to charges described elsewhere in this manual.

Additional Date Down - additional date-down/waiver records review, to reconcile an overlooked or additional work done between draw requests. We provide a file date-down and coordinate with title to issue endorsements.	\$75 per request
GAP Coverage with personal undertaking – includes the collection and review of indemnity and financial document, as well as coordination and delivery of documents to title insurer for additional gap coverage.	\$250 per indemnity
File or document retrieval from off-site storage facility	\$25 per request
Copy of waiver documentation	\$5 per copy
Audit fee - an audit of the owner or Contractor records to bring a lien-waiver review filing up-to-date and insure that the funds and chain of title reconcile	\$200 per hour
Construction escrow maintenance fee	\$300 per year