

RESIDENTIAL RESALE ESCROW RATES (SPOKANE COUNTY)

Transaction Amount	Rate	Seller/Buyer Portion
\$0 - \$100,000	\$680	\$340
\$100,001 - \$200,000	\$850	\$425
\$200,001 - \$300,000	\$1,020	\$510
\$300,001 - \$400,000	\$1,190	\$595
\$400,001 - \$500,000	\$1,360	\$680

Transaction Amount	Rate	Seller/Buyer Portion
\$500,001 - \$600,000	\$1,530	\$765
\$600,001 - \$700,000	\$1,590	\$795
\$700,001 - \$800,000	\$1,650	\$825
\$800,001 - \$1,000,000	\$1,700	\$850
\$1,000,001 - \$2,000,000	\$1,870	\$935

Over \$2,000,000, add \$200 to the rate for every \$250,000 increase in Transaction Amount.

OTHER ESCROW RATES

Resale Subdivider Rate: The Resale Subdivider Rate (four or more units) shall be calculated at 40% of the applicable Resale Escrow Rate, for transactions in which: (i) the transaction includes the issuance of a policy of title insurance by the Company (for one of its underwriters), and (ii) the premium for such policy qualifies for the Subdivider Rate under that specific underwriter's insurance rate schedule. Rate shall be a minimum of \$250.

Refinance Escrow Rate: The refinance escrow rate shall be \$550 regardless of the loan amount, so long as the transaction does not involve more than one (1) new deed of trust or mortgage. For all refinance transactions that involve more than one (1) deed of trust or mortgage, the rate shall be increased by \$150 for each additional loan.

Credit Union Refinance Escrow Rate: The Credit Union Rate shall be \$500 for refinance transactions where the buyer's lender is a not-for-profit financial cooperative institution designed to benefit community members.

Refinance Subdivider Rate: The Refinance Subdivider Rate (four or more units) shall be \$350 for transactions in which: (i) a party to the transaction is paying, through the subject escrow, for a lender's policy of title insurance issued by the Company (for one of its underwriters), (ii) such lender's policy of title insurance qualifies for a Subdivider Rate, and (iii) the policy liability is no greater than \$2 million. If the policy liability exceeds \$2 million, the rate will be quoted based on amount of work and liability.

Additional Deeds of Trust/Mortgages: If the resale transaction involves a concurrent deed of trust or mortgage not taking first lien position, the escrow fee shall be increased by \$150 per each additional deed of trust or mortgage.

Commercial or Construction Loan Transactions: The escrow rate for commercial or construction loan transactions shall be separately negotiated and quoted based on the amount of work and liability expected.

Governmental Entities: The escrow rate for governmental entities shall be negotiated, in writing, based on the anticipated amount of work necessary for completion of the escrow closing services.

MISCELLANEOUS FEES

Short Sale Transactions: A short sale fee of \$300 shall be added to the Resale Escrow Rates applicable for escrow transactions.

Sub-Escrow Services: The sub-escrow fee shall be \$200, which includes courier services, wire transfers, credit card payoffs and reconveyance/tracking fees. This rate does not apply to commercial transactions handled by the Company.

Mobile Home Title Transfers And Elimination: If the transaction includes a transfer or elimination of a motor vehicle title on a mobile home, an additional processing fee of \$100 will be added to the Resale Escrow Rates applicable for escrow transactions.

Fee For Unusual Services: Additional charges will be made when unusual conditions are encountered or when special services are required in the escrow, and for which no rating structure has been specifically provided herein. Such services shall include, but are not limited to any of the following: the parties changing terms/entities so that escrow documents need to be redrawn, transactions involving multiple properties, and complex transactions. The charges for special services shall be \$100.00 per hour (one hour minimum) in addition to the Resale Escrow Rates applicable for escrow transactions, but shall not exceed twice the Resale Escrow Rate.

Competitor Rates: The Company may elect to match any written escrow rate quote from a competitive title and/or escrow company.

Sales Tax: All fees are subject to sales tax as applicable.

This schedule of fees has been published in compliance with the Washington State Office of the Insurance Commissioner requirements for the convenience of our customers in determining charges for services regularly rendered. The above pricing does not include recording fees, mortgage registration tax, or conservation fees. Other types of services may be available, for which other fees and charges will apply. Amounts shown herein are subject to change. Please contact our local office for more information.