

**OLD REPUBLIC TITLE, LTD.
AND
OLD REPUBLIC NATIONAL TITLE INSURANCE
COMPANY**

SCHEDULE OF ESCROW AND SERVICE FEES

September 8, 2020

OLD REPUBLIC TITLE, LTD

AND

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

1. Residential Sale Transactions:

A. Sale Escrow Fees:

<i>Sales Price (up to and including)</i>	<i>Full Sale Escrow Fee</i>	<i>Half Sale Escrow Fee</i>
100,000	1,200.00	600.00
200,000	1,400.00	700.00
300,000	1,600.00	800.00
400,000	1,900.00	950.00
500,000	2,100.00	1,050.00
600,000	2,200.00	1,100.00
700,000	2,300.00	1,150.00
800,000	2,400.00	1,200.00
900,000	2,600.00	1,300.00
1,000,000	2,600.00	1,300.00
2,000,000	2,800.00	1,400.00
3,000,000	3,400.00	1,700.00

For residential sale transactions where the sales price is greater than \$3,000,000 up to \$5,000,000, add \$200.00 for each \$250,000, or fraction thereof, of the sales price over \$3,000,000.

Over \$5,000,000: If an additional charge is to be made, such charge shall be based and quoted upon the transaction expense and responsibilities assumed by the Company.

The charges in this Section are inclusive of the cost of customary third-party vendor support services. Charges for extraordinary third-party support services, special or unusual Company provided settlement services, trustee's fees and county recording fees are not part of the Residential Sale Transactions Rate.

Note: Included within the scope of "customary third-party vendor support services", as described above, is the cost of outside signing services when requested for the execution of escrow documents by the seller and/or buyer. Provided however that such included outside signing services shall be limited to

(Continued on the following page)

OLD REPUBLIC TITLE, LTD

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

1. Residential Sale Transactions (Continued):

one (1) session each for either the seller and/or buyer and to locations within King, Pierce or Snohomish Counties. Outside signing sessions over one (1), for either the seller and/or buyer, or that are to be performed in locations not within King, Pierce or Snohomish Counties, will be provided at the additional charge made by the service provider.

B. Fee Reductions:

1. **Combination Rate Discount:** Except when the Builder Rate in subparagraph 1(B)(2) or the Short Sale Transactions rate in paragraph 1(C) below is applied, when escrow services are provided by the Company wherein all title insurance required in the purchase transaction is issued by Old Republic National Title Insurance Company, the total escrow fee will be reduced by ten-percent (10%).
2. **Builder Rate:** For customers having sales/leases of lots or residential units in a single plat or condominium, the fee is \$150.00.

C. Short Sale Transactions:

A surcharge of up to \$400.00 shall apply in addition to the applicable Sale Escrow Fee in paragraph 1(A) herein when the sales price of the subject property is less than the sum of the encumbrances and where one or more secured creditors agrees to release their security interest for an amount that is less than the obligation owed (a "short sale"). Unless otherwise instructed by the principle parties, this charge shall be added to and will become part of that portion of the escrow charges allocated to the seller in the transaction.

D. Real Estate Owned (REO) Escrows:

Escrows involving the sale of foreclosed residential properties wherein the seller is the foreclosing beneficiary (or its nominee) under a deed of trust or mortgage or the grantee on a deed in lieu of foreclosure shall incur an additional charge of \$300.00 which charge shall be added to and become part of the settlement charges otherwise applicable in paragraph 1(A) herein.

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ESCROW AND SERVICE FEES

2. Residential Finance Transactions:

The charge for escrow service provided in connection with the financing of a residential property shall be:

<i>Loan Amount</i> <i>Up To</i>	<i>Escrow</i> <i>Fee</i>
1,000,000	550.00
2,000,000	675.00
3,000,000	850.00

For residential loans greater than \$3,000,000 up to \$5,000,000 the escrow fee shall be \$1,000.00.

Over \$5,000,000: If an additional charge is to be made, such charge shall be based and quoted upon the transaction expense and responsibilities assumed by the Company.

Concurrently made subordinate loans will be processed for an additional charge of \$150.00 per loan.

The charges in this Section are inclusive of the cost of customary third-party vendor support services. Charges for extraordinary third-party support services, special or unusual Company provided settlement services, trustee's fees or county recording fees are not part of the Residential Finance Transactions Rate.

Note: Included within the scope of "customary third-party vendor support charges", as described above, is the cost of one (1) outside signing service when required for the execution of escrow documents by the borrower. Provided however that such included outside signing service shall be limited to locations within King, Pierce or Snohomish Counties. Outside signing sessions over one (1), or that are to be performed in locations not within King, Pierce or Snohomish Counties, will be provided at the additional charge made by the service provider.

OLD REPUBLIC TITLE, LTD

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

3. Manufactured Homes:

A surcharge of up to \$500.00 shall apply, in addition to the applicable charges for Residential Sale Transactions or Residential Financing Transactions in paragraphs 1 and 2 above, when settlement service is provided in a transaction involving the transfer and/or encumbrance of a mobile home, manufactured home or other personal property used for housing purposes which may or may not include title elimination.

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

4. Centralized Service Residential Refinance Escrow Rate:

\$450.00 for a refinance transaction involving a residential property where existing financing is being replaced with a loan originated by an institutional lender and meets the following criteria:

1. The escrow services are provided by Old Republic National Title Insurance Company's ORTRIS Centralized Title and Closing Division or in another comparable center operated by Old Republic National Title Insurance Company;
2. A title insurance policy is issued by Old Republic National Title Insurance Company, either directly or through an authorized agent; and,
3. Orders are placed electronically and processed through a centralized order management electronic platform.

Incorporated within the above fee are escrow services necessary to comply with all the instructions of a lender, to the extent of: (a) preparing instructions/statements; (b) retiring up to four (4) loans secured by the subject property; (c) up to ten (10) other disbursements not related to the satisfaction of secured and unsecured credit obligations of the borrower; (d) internal courier, (e) mobile notary and/or signing service fees, (f) overnight delivery fees and (g) and up to three (3) electronic transmissions or downloads

Document preparation, subordination processing, recording charges collected by the County Recorder, and taxes and/or penalties are not included within the charges herein.

Concurrently made subordinate loans will be processed for an additional charge of \$150.00 per loan.

Under certain circumstances, Old Republic National Title Insurance Company reserves the right to negotiate escrow fees, provided that such negotiated escrow fees do not exceed \$625.00 inclusive of all escrow charges. Any such negotiated escrow fee agreement must be in writing, and such agreement will be signed by the parties to the agreement. A copy of the signed agreement shall be maintained by Old Republic National Title Insurance Company and shall not be included in the filed escrow rates.

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AND

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

5. Commercial Transactions:

Up to and Including	Purchase/Sale		Refinance
	Full Fee	Half Fee	50% of Full Fee
250,000	1,000.00	500.00	500.00
310,000	1,200.00	600.00	600.00
350,000	1,500.00	750.00	750.00
450,000	1,800.00	900.00	900.00
650,000	2,000.00	1,000.00	1,000.00
750,000	2,100.00	1,050.00	1,050.00
850,000	2,500.00	1,250.00	1,250.00
1,000,000	2,800.00	1,400.00	1,400.00
1,500,000	2,850.00	1,425.00	*
2,000,000	3,500.00	1,750.00	*
3,000,000	3,800.00	1,900.00	*
4,000,000	4,000.00	2,000.00	*
5,000,000	4,500.00	2,250.00	*

* See Sub-Paragraph b of Paragraph 4 for the escrow fee on refinance transactions greater than \$1,000,000.

Above \$5,000,000 add \$300.00 per \$1,000,000

OLD REPUBLIC TITLE, LTD

AND

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

5. Commercial Transactions (Continued):

- a. The above fees do not include Washington State Sales Tax and presume that in connection with the escrow that a policy of title insurance insuring the buyer and/or lender will be requested to be issued by Old Republic National Title Insurance Company for the full value of the sales transaction and/or the loan amount. If insurance by Old Republic National Title Insurance Company is not requested as described above, an additional charge of ten percent (10%) of the escrow fee may apply.
- b. Refinance Transactions greater than \$1,000,000 – The rate shall be calculated based upon the work performed and liability assumed with a minimum of \$1,400.00.
- c. Governmental Agencies – Separate contracts may be entered into for the furnishing of escrow services, based upon charges agreed upon by the company and the agency with a minimum charge on transactions over \$1,000,000 of \$1,000.00.
- d. Charitable or Non-Profit – When a party to an escrow is a church, charitable or like eleemosynary non-profit organization, that is recognized by the Internal Revenue Service, and which is the party that is ordinarily responsible for the payment of the escrow fee, the Company reduce the charge as otherwise set forth herein in an amount as agreed by the Company and the non-profit organization with a minimum charge for full escrow of \$1,200.00.
- e. Multi-site – For transactions involving multiple sites, the escrow fee may be based upon the aggregate sum of sale price or loan amount.
- f. Tenant in Common – When a single parcel of land is purchased or sold by tenants/investors, the fee shall be based upon the escrow fee schedule with a minimum additional charge to each tenant/investor of \$200.00.

OLD REPUBLIC TITLE, LTD

AND

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

5. Commercial Transactions (Continued):

- g. Commercial Closing Service – In a commercial transaction where the Company is required to produce a minimum amount of instructions and/or documents, with the bulk of the instructions/documents for the transaction being supplied to the Company, the following charges shall apply for the coordination of the closing:
 - 1. For transactions up to and including \$1,000,000 the charge shall be a minimum of \$700.00
 - 2. For transactions over \$1,000,000 the charge shall be a minimum of \$850.00

6. Miscellaneous Fees and Charges:

- a. Sub-escrow fee – \$250.00. The sub-escrow charge is not inclusive of trustee's fees, if applicable.
 - b. Stand alone second loan – \$300.00.
 - c. Exchange support – \$200.00 additional processing fee for each tax deferred exchange component in an escrow.
 - d. Additional work charges – The Company reserves the right to amend escrow fees to compensate for excess work or liability.
 - e. All fees are subject to Washington State Sales Tax.
7. The Company reserves the right to match any filed escrow rates quoted by a competing title and/or escrow company.