

# RESIDENTIAL LOAN / REFINANCE TITLE RATES and ESCROW FEES

Orange, Riverside, San Bernardino, San Diego, and Ventura Counties, California

Effective September 30, 2015



				RESIDENTIAL LOAN		
Liability Amount				Residential Loan Rate*	Escrow Fee*	Total
\$ -0-	-	\$ 50,000		\$ 360	\$ 525	\$ 885
\$ 50,001	-	\$ 150,000		\$ 400	\$ 525	\$ 925
\$ 150,001	-	\$ 250,000		\$ 425	\$ 525	\$ 950
\$ 250,001	-	\$ 350,000		\$ 625	\$ 575	\$1,200
\$ 350,001	-	\$ 450,000		\$ 625	\$ 575	\$1,200
\$ 450,001	-	\$ 550,000		\$ 900	\$ 575	\$1,475
\$ 550,001	-	\$ 650,000		\$ 925	\$ 675	\$1,600
\$ 650,001	-	\$ 750,000		\$1,150	\$ 675	\$1,825
\$ 750,001	-	\$ 850,000		\$1,175	\$ 775	\$1,950
\$ 850,001	-	\$ 1,000,000		\$1,345	\$ 775	\$2,130
\$1,000,001	-	\$ 1,500,000		\$1,675	\$ 775	\$2,450
\$1,500,001	-	\$ 2,000,000		\$2,075	\$ 775	\$2,850
\$2,000,001	-	\$ 2,500,000		\$2,850	\$ 775	\$3,625
\$2,500,001	-	\$ 3,000,000		\$2,850	\$ 775	\$3,625
\$3,000,001	-	\$ 3,500,000		\$3,410	\$ 775	\$4,185
\$3,500,001	-	\$ 4,000,000		\$3,410	\$ 775	\$4,185
\$4,000,001	-	\$ 5,000,000		\$4,070	\$ 775	\$4,845
Over		\$ 5,000,001		Call for quote	Call for quote	Call for quote

#### Escrow Fees Include the following items:

- Standard overnight delivery services within the continental United States
- Ordering demands and payoffs on previous loans by either check or wire transfer
- Other necessary disbursements
- Electronic Receipt & Printing of loan documents
- Subordination processing service
- 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)
- Company courier services for which an individual package is not accessed
- Delivery for recordation of documents required for the transaction, excluding charges for third party electronic recording services
- Company-performed in-office document signing of transaction documents required for the residential loan escrow services transaction
- Sending copy of completed loan package back to lender
- Fax transmission, electronic imaging or electronic delivery of loan package

These Rates Do Not Apply to Construction Loans

\*Rate applies to residential 1-4 properties

For insuring a Deed of Trust where: The property involved is one to four family residential; and the new policy coverage is ALTA in form (including ALTA Loan Policy or ALTA Short Form Residential Loan Policy with streamlined searching allowing for generic exceptions for CC&R's, Easements, Minerals, Mineral Rights and Survey Matters).

Coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: 100, 100.2, 103.1, 103.1A, 103.1A Modified, 111.5, 111.6, 111.7, 111.8, 115.1, 115.2, 116, 116.2. All other percentage-based endorsements shall be priced based on the Residential Owner Rate. This subsection shall not apply to construction loans or on loan policies issued concurrently with owner's policies. No Short Term or other discounts apply. \$25 fee for 8.1/110.9 endorsement. Unless specifically indicated, Residential Loan Escrow Services do NOT include: notary fees; third-party or out-of-office signing services; special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative; overnight delivery fees outside of the continental United States; recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges. Other additional fees may apply. Fees Shown Herein Are Subject to Change.

Effective date September 30, 2015, Schedule of Fees, State of California. Rates are still subject to change. This schedule of fees has been prepared and published in compliance with the Insurance Code of the State of California and for the convenience of our customers in determining charges for services regularly rendered. Other types of coverages are available. Please contact our local office for more information. Other Fees and Charges May Apply. Amounts shown herein are Subject to Change.

Fees and charges shown herein are applicable to transactions handled by Lawyers Title Company in Orange, Riverside, San Bernardino, San Diego and Ventura Counties.

