

**OLD REPUBLIC TITLE, LTD.
AND
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
SCHEDULE OF ESCROW AND SERVICE FEES
IN THE STATE OF WASHINGTON
September 18, 2023**

OLD REPUBLIC TITLE, LTD

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ESCROW AND SERVICE FEES

INTRODUCTION

The charges shown in this “Schedule” are the minimum charges applicable to the performance of escrow and other listed services by Old Republic Title, LTD, Old Republic National Title Insurance Company’s ORTRIS Centralized Title and Closing Division and other closing centers operated by Old Republic National Title Insurance Company which individually, or collectively, may be referred to as the “Company” herein.

Additional charges may be made where specified herein or in the event unusual conditions arise or special or additional services are rendered in connection with any escrow or other service performed.

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 performance of settlement or of the other described services but are shown in order to apply the escrow and other service charges reflected herein.

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1. Residential Sale Transactions:

For purposes of this Schedule, "Residential" is deemed to be property consisting of one single-family one to four unit residence, a residential condominium unit or other real property primarily used for single family occupancy.

A. Sale Escrow Fees:

The *Residential Sale Escrow Fee* below applies to standard settlement service in connection with a Residential sale.

<i>Sales Price (up to and including)</i>	<i>Residential Sale Escrow Fee</i>
100,000	1,600
200,000	1,800
300,000	2,000
400,000	2,200
500,000	2,400
600,000	2,600
700,000	2,700
800,000	2,800
900,000	2,900
1,000,000	2,900
2,000,000	3,200
3,000,000	3,900

For residential sale transactions where the sales price is greater than \$3,000,000 up to \$5,000,000, add \$200 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.

(Continued on the following page)

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1. Residential Sale Transactions:

A. Sale Escrow Fees (Continued):

The *Residential Sale Escrow Fee* is inclusive of the cost of customary third-party vendor support services for postage, domestic overnight/express mail and incoming or outgoing electronic fund transfers.

When the title insurance required in the Residential sale transaction is issued through Old Republic Title, LTD the *Residential Sale Escrow Fee* further incorporates, when requested for the execution of escrow documents, one (1) outside signing service session each for the seller and/or buyer where the service provider charge does not exceed \$150 per session. Outside signing sessions over one (1), will be coordinated by the Company with the full charge made by the service provider being the responsibility of the signing party. When the service provider charge for the included signing session exceeds \$150, the portion of the charge over \$150 shall become the responsibility of the signing party.

The *Residential Sale Escrow Fee* does not include, any applicable Miscellaneous Fees and Charges set forth in paragraph 6 herein; or charges for, special or extraordinary third-party support services; special or unusual Company provided settlement services; trustee's fees; or county recording fees.

B. Short Sale Transactions:

A surcharge of up to \$400 shall apply in addition to the *Residential Sale Escrow Fee* in paragraph 1A 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.

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1. Residential Sale Transactions:

C. 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 which charge shall be added to and become part of the *Residential Sale Escrow Fee* in paragraph 1A herein.

D. Multiple Concurrent Loans with a Residential Sale:

When there is more than one concurrent loan in a Residential sale escrow, an additional charge of \$150 per loan shall apply.

When the lender is a governmental or quasi-governmental agency, making a loan in connection with a governmentally sponsored home ownership program, the additional charge per loan shall be \$75.

E. Builder and Reconstruction Rate:

1. For customers having sales/leases of lots or residential units in a single plat or condominium, the fee is \$150.
2. When the transaction concerns the sale of an individual Residential property renovated by the seller in which the sales contract is dated within one year of the seller's insured acquisition of the title; the Residential escrow fee for the seller's side of the escrow shall be \$395.

The Builder and Reconstruction Rate is not inclusive of the cost of ordinary and/or extraordinary third party vendor support services; any applicable Miscellaneous Fees and Charges set forth in paragraph 6 herein; special or unusual Company provided settlement services; trustee's fees; or county recording fees.

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2. Residential Finance Transactions:

The *Residential Finance Fee* applies to standard settlement service in connection with new primary financing secured by a Residential property.

<i><u>Loan Amount Up To</u></i>	<i><u>Residential Finance Fee</u></i>
1,000,000	550
2,000,000	675
3,000,000	850
5,000,000	1,000

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.

Concurrently made subordinate loans will be processed for an additional charge of \$150 per loan. In the event the additional loan is being made by a governmental or quasi-governmental agency, the additional charge shall be \$75 per loan.

The *Residential Finance Fee* is inclusive of the cost of customary third-party vendor support services for postage, domestic overnight/express mail and incoming or outgoing electronic fund transfers.

When the title insurance required in the Residential finance transaction is issued through Old Republic Title, LTD the *Residential Finance Fee* further incorporates, when requested for the execution of escrow documents, one (1) outside signing service session provided the service provider charge does not exceed \$150. Outside signing sessions over one (1), will be coordinated by the Company with the full charge made by the service provider being the responsibility of the borrower. When the service provider charge for the included signing session exceeds \$150, the portion of the charge over \$150 shall become the responsibility of the borrower.

The *Residential Finance Fee* does not include any applicable Miscellaneous Fees and Charges set forth in paragraph 6 herein; or charges for, special or extraordinary third-party support services; special or unusual Company provided settlement services; trustee's fees; or county recording fees.

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3. Manufactured Homes:

A surcharge of up to \$500 shall apply, in addition to the *Residential Sale Escrow Fee* in paragraph 1A, or the *Residential Finance Fee* in paragraph 2, 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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4. Centralized Service Residential Refinance Escrow Rate:

\$450 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) one (1) outside signing service session, (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 per loan.

Outside signing sessions over one (1), will be coordinated by the Company for an additional charge of \$150 per outside signing session.

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 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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5. Commercial Transactions:

For purposes of this Schedule “Commercial” shall be considered to be all property types other than Residential, as defined in paragraph 1 above.

A. Sale Escrow Fees:

The *Commercial Sale Escrow Fee* below applies to settlement service in connection with a Commercial sale.

<i>Sales Price (Up to and Including)</i>	<i>Commercial Sale Escrow Fee</i>
200,000	1,600
300,000	1,800
400,000	2,300
500,000	2,500
600,000	2,600
700,000	2,700
800,000	2,900
900,000	3,200
1,000,000	3,200
2,000,000	4,000
3,000,000	4,300
4,000,000	4,500
5,000,000	5,000

For commercial sale transactions where the sales price is greater than \$5,000,000 up to \$20,000,000, add \$100 for each \$250,000, or fraction thereof, of the sales price over \$5,000,000.

Over \$20,000,000: Shall be based and quoted upon the transaction expense and responsibilities assumed by the Company.

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5. Commercial Transactions (Continued):

B. Loan Escrow Fees:

The *Commercial Loan Escrow Fee* below applies to settlement service in connection with financing secured by a Commercial property.

<i><u>Loan Amount (Up to and Including)</u></i>	<i><u>Commercial Loan Escrow Fee</u></i>
300,000	1,000
500,000	1,200
1,000,000	1,500
2,000,000	1,800
3,000,000	2,100
4,000,000	2,500
5,000,000	2,800

Over \$5,000,000 shall be based and quoted upon the transaction expense and responsibilities assumed by the Company.

- C.** The *Commercial Sale Escrow Fee and Commercial Loan Escrow Fee* shown above anticipate that the title insurance required in the transaction will be issued through the Company. When the title insurance for the transaction is not issued through the Company an additional charge of ten percent (10%) of the applicable escrow fee may apply.
- D.** 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, minimum charge \$500.
- E.** 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 may reduce the charge, as otherwise set forth herein, in an amount as agreed by the Company and the non-profit organization, minimum charge \$500.

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5. Commercial Transactions (Continued):

- F.** Subdivision and Development – Separate contracts may be entered into for the furnishing of escrow services required in connection with the acquisition, subdivision and development of land for residential and commercial resale projects wherein the Company anticipates providing escrow services through the development process, upon the charges negotiated by the Company with the developing entity, minimum charge \$500.
- G.** Multi-site – For transactions involving multiple sites, the escrow fee may be based upon the aggregate sum of sale price or loan amount.
- H.** 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.
- I.** 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 \$850.
 - 2. For transactions over \$1,000,000 the charge shall be a minimum of \$1,000.

6. Miscellaneous Fees and Charges:

- A.** Sub-escrow fee – \$250. The sub-escrow charge is not inclusive of trustee's fees, if applicable.
- B.** Standalone junior loan – \$300.
- C.** Exchange support – \$200 additional processing fee for each tax deferred exchange component in an escrow.

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6. Miscellaneous Fees and Charges:

- D. Document Preparation:**
1. The drafting of a seller carry-back or other private party note, and deed of trust shall incur an additional charge of \$175.
 2. A minimum charge of \$75 per document may apply when the Company is instructed to prepare documents other than conventional conveyance instruments, including but not limited to, a power of attorney, subordination agreement, release of lien or other document of a particular nature.
- E. Payment of unsecured obligations – a charge of \$15 shall apply for the payment of each unsecured obligation in an escrow.**
- F. Interest bearing accounts – a charge of \$25 shall apply when the Company is instructed to deposit funds received in an escrow in an interest bearing account.**
- G. Additional work charges – The Company reserves the right to amend escrow fees to compensate for excess work or liability.**
- H. 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.**