

Schedule of Escrow Charges
Performed by THURSTON COUNTY TITLE COMPANY within the State of Washington
Effective as of January 3, 2011

The rates quoted in the General Escrow Fee Schedule, as attached, are standard charges that are to be made for the customer services performed and the usual risks assumed in each escrow transaction. All applicable sales taxes will be added to each fee.

If it is determined that additional work is required for a particular transaction, the Company reserves the right to make additional charges as may be deemed necessary to properly compensate the Company for such additional work. An example of same may be a substantial restructuring of the transaction subsequent to the original delivery of the Purchase and Sale Agreement, or multiple redrafting of documents. If additional work charges become necessary, the parties will be advised of these additional charges as soon as possible and afforded the opportunity to cancel.

The Standard Escrow Fee will be rated as per attached schedule and used primarily for sale transactions and when no other discount applies. The price will increase per increments of \$5,000.00 of assumed risk. *Minimum Fee: \$320.00*

Multiple Issue (formerly called builder/developer rates) rate reductions are based upon the reduction of labor involved in the multiple transactions occurring over an unspecified period of time involving lots within the same subdivision and/or the same builders, developers or investors. The Multiple Issue Rate will be 60% of the Standard Escrow Fee. This rate applies to transaction involving the sale of property from or to a builder/developer/investor. *Minimum Fee: \$320.00*

Builders/Developers may receive a Builder/Developer Loan Rate when financing a project intended for resale which will be rated per attached schedule. *Minimum Fee: \$310.00*

The Refinance Escrow Fee shall be 50% of the Standard Escrow fee and may apply to all loan transactions not involving a sale and where no other discounts apply. *Minimum Fee: \$310.00*

If it is determined that minimal work is required for a particular transaction, the company reserves the right to waive up to \$200.00 from the standard escrow charge and \$100.00 from the refinance escrow charge. An example of same may be a refinance involving the same lender as the existing loan on the property in question.

Governmental Agencies or Instrumentalities acquiring or disposing of real estate may qualify for a rate to be based upon an agreement between the agency and the Company.

A charitable or non-profit entity may have all or some fees waived by the Company.

All escrow fees may be waived for employees of the Company or affiliated companies, when the transaction involves the refinance, sale or purchase of the employee's primary residence. The company reserves the right to waive all of these fees on investment property as well.

Transactions involving Mobile or Manufactured Homes (where the title has *not* been eliminated of record) may be charged an additional \$150.00 plus any applicable state and governmental fees. This fee may be increased based on the time and work involved in a particular transaction.

An additional charge of \$100.00 may be added for each monetary lien requiring record release (e.g. deeds of trust, mortgages, real estate contracts, judgments, etc.) where the recordable

release documents are not received at the time of closing. This fee may be waived if the creditor responsible for the release is a local entity or person and the receipt of the release documentation post closing is assured. The fee may also be waived for reconveyances of deeds of trust where Thurston County Title Company is the Trustee.

A \$125.00 reconveyance fee may be added for all liens where the company is asked to follow through in preparing and recording reconveyance documents. A \$225.00 reconveyance fee may be added when the beneficiary is a private party. An additional \$14.00 may be charged every time the company is asked to record a substitution of trustee.

An additional fee of \$25.00 may be charged for each credit card or personal debt that is paid at the request of a lender or interested party.

Courier fees of \$18.00 may be added for small packages (as in payoffs) and \$30.00 may be added for express or large packages (as in loan packages). Refunds for an overage will not be made, nor billing for a shortfall from the exact amount billed to the company, when the courier fee cannot be accurately determined at the time of closing.

Additional work charges disallowed by the VA may be waived.

Transactions over \$1,000,000.00 will be rated based on the qualifying rate taking into account consistent formulas for transaction under \$1,000,000.00, but will also be rated based on time, risk and work involved in a particular transaction.

A simultaneous closing on the same property (ie : a second loan) may be charged a \$150.00 escrow fee with the company reserving the right to charge less or more depending on the complexity of the transaction and the work involved.

A \$100.00 discount may be applied to all sale transactions where a pre-escrow preliminary title report is produced ahead of a signed contract.

For Sale By Owner transactions, where no real estate agents are involved, may be charged an additional fee based on the time and cost associated with the transaction.

Short Sale transactions, where the bank is accepting a short payoff for one or more loans may be charged an additional fee based on the time and cost associated with the closing of the transaction.

When funds are held back after closing per customer instructions the company reserves the right to charge \$125.00 to disburse these funds at a later date(s). This charge may be increased depending on the work involved in holding back these funds and the number of times money is disbursed.

Lenders placing multiple and consistent orders where the company becomes accustomed to the lenders' closing procedures may be charged a flat fee negotiated between the lender and the Company. *Minimum Fee: \$200.00*

Active Military Personnel may receive a \$100.00 discount off of their qualifying rate.

The company may waive any of the above fees if the transaction is not consummated.

Said company reserves the right to match any quoted rate by a competitor doing business in Washington State.

The Standard County Recording Fees will be passed along to the customer at the exact rate the Company is charged.