

CALIFORNIA RESIDENTIAL LOAN ESCROW RATE SCHEDULE

Effective January 15, 2025

For use in the following counties only:

Monterey and Santa Cruz Counties

| LOAN AMOUNT UP TO | ESCROW RATE |
|----------------------------|-------------|
| \$0 to \$750,000 | \$675 |
| \$750,001 to \$1,200,000 | \$775 |
| \$1,200,001 to \$2,000,000 | \$875 |
| Over \$2,000,000 | \$975 |

Residential Loan Escrow Services includes:

- 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 (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.

Other Applicable Charges:

- 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 their representative;
- Overnight delivery fees outside of the continental United States;
- Lender payoff/demand fees;
- Recording fees (including fees for third-party electronic recording services and fees imposed by SB2. The Building Homes and Jobs Act effective January 1, 2018), transfer tax or other governmental fees or charges.
- Preparation of all required loan documents on a private party beneficiary new loan, which include, however, are not limited to the preparation of the Note, Deed of Trust, Request for Notice of Default and Request for Notice of Delinquency; and
- Fee and charges for check(s) returned due to insufficient funds.