



CHICAGO TITLE



NEVADA

SCHEDULE OF TITLE FEES

Las Vegas N.
180 515
215 Henderson

**RESIDENTIAL
RESALE RATES**

For use in the following counties:
Clark, Lincoln, and Nye

Chicago Title of Nevada, Inc.

Schedule of

Escrow Fees and Charges

For Use in The

State of Nevada

Filed for Use

Effective: July 27, 2016

(Unless otherwise indicated)

CHICAGO TITLE OF NEVADA, Inc.

Table of Contents

BASIC ESCROW RATE (Services Included) – ZONE 1.....	1
Clark, Lincoln and Nye Counties	1
BASIC ESCROW RATE – ZONE 2.....	2
ALL Counties EXCEPT Clark, Lincoln and Nye Counties	2
NON-RESIDENTIAL ESCROW RATE – ZONE 1	3
(Clark, Lincoln and Nye Counties).....	3
NON-RESIDENTIAL ESCROW RATE – ZONE 2	3
All Counties EXCEPT Clark, Lincoln and Nye.....	3
NON-RESIDENTIAL LOAN ESCROW RATE – ZONE 1	4
(Clark, Lincoln and Nye Counties).....	4
NON-RESIDENTIAL LOAN ESCROW RATE – ZONE 2	4
(All Counties EXCEPT Clark, Lincoln and Nye Counties)	4
GENERAL RULES.....	5
A. Unique Escrow Requirements.....	5
B. Withhold of Funds Fee	5
C. Tax Withhold Fee	5
D. Minimum Charges	5
E. Subdivision Sale Escrow Rates	5
F. Contract Rates for Federal, State or Municipal Agencies.....	6
G. First and Subsequent Loans Concurrent with a Sale or Refinance Transaction.....	6
H. Employee Rates	6
I. Investor Rate.....	6
J. Federally Insured Loans.....	6
K. Approval of Fees	6
L. Drawing of Note and/or Deed of Trust.....	6
CHAPTER I – SALE ESCROW RATES.....	7
E101 Basic Sale Escrow Rates.....	7
E102 Senior Citizen Rate	7
E103 Military Discount	7
E104 First Time Homebuyer Rate	7
E105 Short Sale Transactions.....	8

CHICAGO TITLE OF NEVADA, Inc.

E106 Centralized Short Sale Processing Unit Services, Zone 2 only 8

E107 Contract for Sale and All Inclusive Trust Deed Transactions..... 8

E108 Escrow Only Fee 9

E109 FNMA Escrow Only..... 9

CHAPTER II – REFINANCE ESCROW RATES 10

E201 Loan Escrow Rate (including Refinance) 10

E202 Construction Loan Escrows, Zone 2, only 10

E203 Limited Escrow Services ("Sub-Escrow Services")..... 11

E204 Title Examination Fee..... 11

E204 Title Examination Fee, Continued 12

CHICAGO TITLE OF NEVADA, Inc.

BASIC ESCROW RATE (Services Included) – ZONE 1					
Residential (SFR 1-4 Family Dwelling)					
Clark, Lincoln and Nye Counties					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
Up to 100,000	600	400,001 – 410,000	950	710,001 – 720,000	1,270
100,001 - 110,000	630	410,001 – 420,000	960	720,001 – 730,000	1,280
110,001 - 120,000	650	420,001 – 430,000	970	730,001 – 740,000	1,290
120,001 - 130,000	670	430,001 – 440,000	980	740,001 – 750,000	1,300
130,001 - 140,000	680	440,001 – 450,000	990	750,001 – 760,000	1,310
140,001 – 150,000	690	450,001 – 460,000	1,000	760,001 – 770,000	1,320
150,001 – 160,000	700	460,001 – 470,000	1,010	770,001 – 780,000	1,330
160,001 – 170,000	710	470,001 – 480,000	1,020	780,001 – 790,000	1,340
170,001 – 180,000	720	480,001 – 490,000	1,030	790,001 – 800,000	1,350
180,001 – 190,000	730	490,001 – 500,000	1,040	800,001 – 810,000	1,360
190,001 – 200,000	740	500,001 – 510,000	1,060	810,001 – 820,000	1,370
200,001 – 210,000	750	510,001 – 520,000	1,070	820,001 – 830,000	1,380
210,001 – 220,000	760	520,001 – 530,000	1,080	830,001 – 840,000	1,390
220,001 – 230,000	770	530,001 – 540,000	1,090	840,001 – 850,000	1,400
230,001 – 240,000	780	540,001 – 550,000	1,100	850,001 – 860,000	1,410
240,001 – 250,000	790	550,001 – 560,000	1,110	860,001 – 870,000	1,420
250,001 – 260,000	800	560,001 – 570,000	1,120	870,001 – 880,000	1,430
260,001 – 270,000	810	570,001 – 580,000	1,130	880,001 – 890,000	1,440
270,001 – 280,000	820	580,001 – 590,000	1,140	890,001 – 900,000	1,450
280,001 – 290,000	830	590,001 – 600,000	1,150	900,001 – 910,000	1,460
290,001 – 300,000	840	600,001 – 610,000	1,160	920,001 – 920,000	1,470
300,001 – 310,000	850	610,001 – 620,000	1,170	920,001 – 930,000	1,480
310,001 – 320,000	860	620,001 – 630,000	1,180	930,001 – 940,000	1,490
320,001 – 330,000	870	630,001 – 640,000	1,190	940,001 – 950,000	1,500
330,001 – 240,000	880	640,001 – 650,000	1,200	950,001 – 960,000	1,510
340,001 – 350,000	890	650,001 – 660,000	1,210	960,001 – 970,000	1,520
350,001 – 360,000	900	660,001 – 670,000	1,220	970,001 – 980,000	1,530
360,001 – 370,000	910	670,001 – 680,000	1,230	980,001 – 990,000	1,540
370,001 – 380,000	920	680,001 – 690,000	1,240	990,001 – 1,000,000	1,550
380,001 – 390,000	930	690,001 – 700,000	1,250	Over \$1,000,000 the Minimum is \$1,550/Negotiable	---
390,001 – 400,000	940	700,001 – 710,000	1,260		

CHICAGO TITLE OF NEVADA, Inc.

BASIC ESCROW RATE – ZONE 2					
Residential (SFR 1-4 Family Dwelling)					
ALL Counties EXCEPT Clark, Lincoln and Nye Counties					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
Up to 50,000	560	370,001 – 380,000	940	700,001 – 710,000	1270
50,001 – 60,000	580	380,001 – 390,000	950	710,001 – 720,000	1280
60,001 – 70,000	600	390,001 – 400,000	960	720,001 – 730,000	1290
70,001 – 80,000	620	400,001 – 410,000	970	730,001 – 740,000	1300
80,001 – 90,000	640	410,001 – 420,000	980	740,001 – 750,000	1310
90,001 – 100,000	660	420,001 – 430,000	990	750,001 – 760,000	1320
100,001 – 110,000	670	430,001 – 440,000	1000	760,001 – 770,000	1330
110,001 – 120,000	680	440,001 – 450,000	1010	770,001 – 780,000	1340
120,001 – 130,000	690	450,001 – 460,000	1020	780,001 – 790,000	1350
130,001 – 140,000	700	460,001 – 470,000	1030	790,001 – 800,000	1360
140,001 – 150,000	710	470,001 – 480,000	1040	800,001 – 810,000	1370
150,001 – 160,000	720	480,001 – 490,000	1050	810,001 – 820,000	1380
160,001 – 170,000	730	490,001 – 500,000	1060	820,001 – 830,000	1390
170,001 – 180,000	740	500,001 – 510,000	1070	830,001 – 840,000	1400
180,001 – 190,000	750	510,001 – 520,000	1080	840,001 – 850,000	1410
190,001 – 200,000	760	520,001 – 530,000	1090	850,001 – 860,000	1420
200,001 – 210,000	770	530,001 – 540,000	1100	860,001 – 870,000	1430
210,001 – 220,000	780	540,001 – 550,000	1110	870,001 – 880,000	1440
220,001 – 230,000	790	550,001 – 560,000	1120	880,001 – 890,000	1450
230,001 – 240,000	800	560,001 – 570,000	1130	890,001 – 900,000	1460
240,001 – 250,000	810	570,001 – 580,000	1140	900,001 – 910,000	1470
250,001 – 260,000	820	580,001 – 590,000	1150	910,001 – 920,000	1480
260,001 – 270,000	830	590,001 – 600,000	1160	920,001 – 930,000	1490
270,001 – 280,000	840	600,001 – 610,000	1170	930,001 – 940,000	1500
280,001 – 290,000	850	610,001 – 620,000	1180	940,001 – 950,000	1510
290,001 – 300,000	860	620,001 – 630,000	1190	950,001 – 960,000	1520
300,001 – 310,000	870	630,001 – 640,000	1200	960,001 – 970,000	1530
310,001 – 320,000	880	640,001 – 650,000	1210	970,001 – 980,000	1540
320,001 – 330,000	890	650,001 – 660,000	1220	980,001 – 990,000	1550
330,001 – 340,000	900	660,001 – 670,000	1230	990,001 – 1,000,000	1560
340,001 – 350,000	910	670,001 – 680,000	1240		
350,001 – 360,000	920	680,001 – 690,000	1250		
360,001 – 370,000	930	690,001 – 700,000	1260		

For each additional \$10,000 over \$1,000,000 add \$5.00 per \$10,000 or fraction thereof.

Escrow fees for transactions above \$300,000 will be an amount agreed upon by the customer and the company, with a minimum fee of at least \$860.

CHICAGO TITLE OF NEVADA, Inc.

<u>NON-RESIDENTIAL ESCROW RATE – ZONE 1</u> <u>(Clark, Lincoln and Nye Counties)</u>	
TRANSACTION AMOUNT Up To and Including:	<u>Rate</u>
Up to \$250,000	\$750
\$250,001 to \$500,000	\$1,100
\$500,001 to \$750,000	\$1,300
\$750,001 to \$1,000,000	\$1,500
Over \$1,000,000	Negotiable, Minimum \$1,500

<u>NON-RESIDENTIAL ESCROW RATE – ZONE 2</u> <u>All Counties EXCEPT Clark, Lincoln and Nye</u>	
TRANSACTION AMOUNT Up To and Including:	<u>Rate</u>
Up to \$60,000	\$630
\$60,001 to \$100,000	\$725
\$100,001 to \$150,000	\$775
\$150,001 to \$200,000	\$825
\$200,001 to \$250,000	\$875
\$250,001 to \$300,000	\$925
\$300,001 to \$350,000	\$975
\$350,001 to \$400,000	\$1,025
\$400,001 to \$450,000	\$1,075
\$450,001 to \$500,000	\$1,125
\$500,001 to \$550,000	\$1,240
\$550,001 to \$600,000	\$1,355
\$600,001 to \$650,000	\$1,470
\$650,001 to \$700,000	\$1,585
\$700,001 to \$750,000	\$1,700
\$750,001 to \$800,000	\$1,815
\$800,001 to \$850,000	\$1,930
\$850,001 to \$900,000	\$2,045
\$900,001 to \$950,000	\$2,160
\$950,001 to 1,000,000	\$2,275
\$1,000,001 to \$2,000,000	\$2,675
\$2,000,001 to \$3,000,000	\$3,175
\$3,000,001 and up	Minimum \$3,175

CHICAGO TITLE OF NEVADA, Inc.

<p><u>NON-RESIDENTIAL LOAN ESCROW RATE – ZONE 1</u> <u>(Clark, Lincoln and Nye Counties)</u></p>	
<p>For use when adding a loan to a property or refinancing an existing loan.</p>	
TRANSACTION AMOUNT Up To and Including:	<u>Rate</u>
Up to \$300,000	\$350
\$300,001 to \$1,000,000	\$650
Over \$1,000,000	Negotiable, Minimum \$650

<p><u>NON-RESIDENTIAL LOAN ESCROW RATE – ZONE 2</u> <u>(All Counties EXCEPT Clark, Lincoln and Nye Counties)</u></p>	
<p>For use when adding a loan to a property or refinancing an existing loan.</p>	
TRANSACTION AMOUNT Up To and Including:	<u>Rate</u>
Up to \$300,000	\$350
\$300,001 to \$500,000	\$500
\$500,001 to \$1,000,000	\$750
Over \$1,000,000	Negotiable, Minimum \$750

CHICAGO TITLE OF NEVADA, Inc.

GENERAL RULES

A. Unique Escrow Requirements

Escrow services may be required in some cases and under conditions for which no rating structure has been specifically provided for in this manual. In such cases, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures. In certain instances, due to unusual requirements as to the financing or development of a project, it may be necessary to enter into agreements or contracts as to the various services to be rendered and charges to be made thereon. In order to maintain uniformity on projects of a similar nature and to offer prices which are consistent with the Company's established pricing structure, all such agreements shall be reduced to writing in full detail, with consent and approval of requested services and charges shown by signature(s) of the party(ies) obliged to compensate the Company for the same.

B. Withhold of Funds Fee

All transactions in which the company is requested by the parties to withhold funds after the close of escrow for any reason shall have an initial set up fee of \$150 with an additional charge of \$25 per month for account maintenance.

C. Tax Withhold Fee

All transactions in which the company is requested by the lender to withhold tax funds after the close of escrow to pay when taxes are available for payment shall have a fee of \$50.

D. Minimum Charges

Unless otherwise stated the minimum charge for Settlement Services (escrow) shall be the lowest rate shown in the applicable rate table where the settlement is taking place, within the State of Nevada.

The charges set forth herein through all sections under the escrow rate filing are minimum charges. Additional charges shall be made when unusual conditions are encountered, or when special services are requested. Said charges must be in writing with the consent of the party to be charged and would require local management approval.

E. Subdivision Sale Escrow Rates

The rate is available to a builder, contractor, developer or subdivider of residential property. Provided that a direct operation of the company furnishes full title insurance and escrow services in connection with the first sale of lots in a subdivision, the developer's or builder's share of the escrow fee shall be negotiated after determining services agreed to by the Company and the party.

CHICAGO TITLE OF NEVADA, Inc.

F. Contract Rates for Federal, State or Municipal Agencies

Separate contracts may be entered into with governmental state or municipal agencies for the furnishing of escrow services for such charges as may be agreed upon by and between the Company and the Agency. County manager approval is required.

G. Second and Subsequent Loans Concurrent with a Sale or Refinance Transaction

When a second loan and any subsequent loans are obtained within a transaction there will be an additional charge of \$100 for each loan. This fee shall be applicable to both sale and refinance transactions, and is in addition to any other applicable fees and charges. No discounts shall apply.

H. Employee Rates

An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

I. Investor Rate

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. Any investor may hold title in their individual name or as a principal to any legal entity holding title. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

This discount shall apply to the rate calculated in the Basic Escrow Rate Table including the lowest rate shown in the applicable rate schedule where the settlement is taking place.

J. Federally Insured Loans

The charge for escrow services may be waived, if necessary, to be in compliance with any applicable Federal Rules and Regulations pertaining to Federally Insured Loans.

K. Approval of Fees

The signing of the Settlement Statement by principal(s) of the transaction or other authorized person(s) signing on behalf of the principal(s), constitutes a written agreement and an approval of fees.

L. Drawing of Note and/or Deed of Trust

The charge for drawing each combination of a Note and Deed of Trust securing the same debt, or a Note or Deed of Trust securing a single debt, shall be \$250 in addition to any other charges that are payable.

CHICAGO TITLE OF NEVADA, Inc.

CHAPTER I – SALE ESCROW RATES

E101 Basic Sale Escrow Rates

The rates are split into two Zones as follows:

1. Zone 1: Clark, Lincoln and Nye Counties
2. Zone 2: All Counties Except Clark, Lincoln and Nye Counties.

Zone 1, Basic Sale Escrow Services are limited as follows:

1. The procurement of demand statements;
2. The receipt of funds and written instruction from the parties;
3. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions; and
4. The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the parties.

E102 Senior Citizen Rate

Principals to a given transaction who qualify as Senior Citizens (55 years of age and over) shall be charged 70% of their portion of the escrow fee, wherein a valid identification is provided. This discount shall only be applicable on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other discount. This rate is available upon request, only.

The minimum charges in Section D shall not apply to this section, Zone 1 only.

E103 Military Discount

Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged 80% of their portion of the escrow fee. A copy of current military identification or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

The minimum charges in Section D shall not apply to this section, Zone 1 only.

E104 First Time Homebuyer Rate

A first time homebuyer of an owner-occupied residential property shall be charged 75% of their portion of the escrow fee, provided that reasonable evidence is presented that this is their first home. Applies to all counties **except** Clark, Lincoln and Nye. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

This rate applies to Zone 2 only.

CHICAGO TITLE OF NEVADA, Inc.

E105 Short Sale Transactions

Zone 1, only: A minimum charge of \$600

Zone 2, only: A minimum charge of \$400

Due to the extended work requirements necessary to complete the escrow function of a Residential Short Sale transaction including but not limited to the preparation of multiple HUD-1(s), managing and facilitating additional parties to the transaction such as third party negotiators, the heightened demand for the immediate attention and response, additional payoff requirements and the significant increase in liability incurred due to the overall complexity of the transaction, an additional fee shall be added to the basic escrow charge.

E106 Centralized Short Sale Processing Unit Services, Zone 2 only

The fee shall be \$500 for the processing of a short sale transaction wherein the centralized short sale processing unit of Northern Nevada Title Company is utilized to coordinate, maintain, and forward communication and financial information between the sellers, the real estate broker(s) and agents(s), the lenders and/or the negotiator/asset manager affiliated with the lender(s), and the escrow holder, in order to facilitate the negotiation between the seller(s) and their lender(s) to achieve a successful approval of the short sale transaction, and further wherein the order for the closing of the escrow and issuance of title insurance involving the short sale transaction is placed with Northern Nevada Title Company or Ticor Title of Nevada, Inc.

E107 Contract for Sale and All Inclusive Trust Deed Transactions

Due to the extended work requirements necessary to complete the escrow function of Contract of Sale and All Inclusive Trust Deed (AITD) transactions, including the collection and review of prior mortgage documents being wrapped by either the contract or AITD, the preparation of additional documents required to the overall complexity of the transaction, an additional \$500 charge shall be added to the charge otherwise payable.

CHICAGO TITLE OF NEVADA, Inc.

E108 Escrow Only Fee

Zone 1, only:

The escrow fee for an escrow involving a transfer of real property in which no title insurance is to be issued by the Company (except when the Company is unable to insure), shall be 200% of the basic escrow rate with a minimum charge of \$1,100.

Zone 2, only:

The escrow fee for an escrow involving a transfer of real property in which no title insurance is to be issued by the Company (except when the company is unable to insure), shall be 100% of the basic escrow rate, plus:

\$150 for Residential Property (Single 1-4 Family)

\$300 for Non-Residential Property

E109 FNMA Escrow Only

Zone 1, only:

The escrow fee for a sale escrow involving the sale of residential property outside of Zone 1, by Federal National Mortgage Association ("FNMA") will include an additional \$300 out of county fee. No other escrow only fees will apply.

Zone 2, only:

The escrow fee for a sale escrow involving the sale of residential property outside of Zone 2, by Federal National Mortgage Association ("FNMA") will include an additional \$300 out of county fee. No other escrow only fees will apply.

CHICAGO TITLE OF NEVADA, Inc.

CHAPTER II – REFINANCE ESCROW RATES

E201 Loan Escrow Rate (including Refinance)

In connection with an order for title insurance the Company will provide loan escrow services including refinance, in support of a Lender shall be charged at the escrow rates set forth below:

Zone 1 – For Residential Property (Single 1-4 Family)	
Liability	Charge
Up to \$400,000	\$250
\$400,001 to \$1,000,000	\$350
\$1,000,001 and above	Negotiable

Services Include the following (Zone 1, only):

- i. The procurement of demand statements to eliminate matters affecting title;
- ii. The receipt of funds and written instruction from the lender;
- iii. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
- iv. The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender;
- v. Escrow service fees may be waived if necessary in order to be in compliance with any federal rules and regulations with regard to federally insured loans.

Zone 2 - For Residential Property (Single 1-4 Family)	
Liability	Charge
Up to \$300,000	\$285
\$300,001 to \$1,000,000	\$385
Over \$1,000,000	Negotiable – Minimum \$385

E202 Construction Loan Escrows, Zone 2, only

When the purpose of the escrow is to close on a construction loan, and there is no transfer of title, the charge to close the construction loan shall be 50% of the basic escrow rate.

CHICAGO TITLE OF NEVADA, Inc.

E203 Limited Escrow Services ("Sub-Escrow Services")

Minimum Escrow Fees shall be as shown in this manual except for the following limited escrow services:

- A. In connection with an order for title insurance, the company will provide limited escrow service in support of a primary escrow agent for a minimum charge of \$150 per order for any one of the following services, with services limited as follows:
- i. The receipt and disbursement of funds authorized by written instruction from the escrow holder and/or from any lender whose loan will be insured.
 - ii. The disbursement of funds for the elimination of any matters affecting title, but only to the extent authorized by instructions received from the primary escrow agent or lender.
 - iii. The receipt of documents from a primary escrow agent and/or lender.
 - iv. If parties require document signing services an additional charge of \$100 will be added to the above charge.

NOTE: If a lender's instructions authorize disbursement to persons other than the escrow holder, the escrow holder must approve the lender's instruction in writing and supplement them with its own written instructions for disbursement of any funds which remain for disposition by the escrow holder or any party to the escrow.

NOTE: This limited escrow service does not include any steps in procuring demands nor any disbursement of funds to persons other than the escrow holder for any purpose except elimination of matters affecting title to the land to be insured.

E204 Title Examination Fee

Zone 1, only

Due to the Unique Escrow Requirements involved in a refinance transaction in which the property is located outside the county in which the escrow is being performed an additional fee of \$300.00 shall be added to the charge otherwise payable. This fee covers any or all of the following:

- Additional overnight delivery services, including but not limited to delivery and return from out of county notary all loan documents and delivery of recordable documents for recording.
- Additional title curative processing.
- Additional co-ordination and ordering of Title product for out of county properties.
- Additional time and effort to determine that all requirements of the Jurisdictions are met.

CHICAGO TITLE OF NEVADA, Inc.

E204 Title Examination Fee, Continued

Zone 2, only

Due to the Unique Escrow Requirements involved in a refinance transaction in which the property is located outside the county in which the escrow is being performed an additional fee of \$150 for Residential Properties (single family 1-4) and \$300 for Non-Residential Properties shall be added to the charge otherwise payable. This fee covers any or all of the following:

- Additional title curative processing.
- Additional co-ordination and ordering of Title product for out of county properties.
- Additional time and effort to determine that all requirements of the Jurisdictions are met.