

# Escrow Rates for Lane County

Effective: July 1, 2011

The rates set forth below are all inclusive, subject to the additional charge for complex circumstances, and include any and all costs for escrow service provided, including, but not limited to document preparation, courier cost, etc.

All fees represent the minimum fee to be charged. Additional fees may be charged when the minimum fee is inadequate due to complexities requiring additional work.

**Sales Rates: (Residential):** Escrow fees for a sale transaction shall be \$300.00 plus \$3.00 per thousand, minimum fee of \$600.00. All escrow fees on transactions over \$400,000.00 are negotiable upon due consideration of the time and complexities of the transaction.

**Refinance Rates:** A minimum fee of \$300.00 shall be charged for refinance. Additional charges may be made depending on the work and time required.

**Builder Rate:** 65% of the basic rate, minimum of \$200.00

**Builder/Developer Construction Loan:** Up to 50% of the basic rate dependent on work and time, minimum \$150.00. This rate applies where First American is handling all or a significant portion of the lots within a development.

**Simultaneous Loan Closing Escrow:** The fee for a sub escrow (A-File) for a simultaneous loan closing will be a minimum of \$150.00 whether an additional HUD 1 is issued or not. The service may include obtaining signatures on documents delivered to First American Title, the recording thereof, and disbursing check(s).

**Lender Disbursement Escrow:** The fee for this service is a minimum of \$1,000.00 plus \$100.00 per disbursement. Additional charges for extra courier or wire fees may be charged.

**Bulk Escrows:** First American Title reserves the right to adjust (negotiate) an escrow fee, which is not based on individual escrow liability, but is based on the number of transactions in a large project or contract (5 or more transactions for a single entity). This fee shall be based on a variety of factors, including First American's ability to produce a set of master escrow instructions, production of documents for closing and other factors which are of such similar nature that the additional labor involved for each transaction is minimal to First American. A minimum escrow fee of \$100.00 will be charged.

**Sub-Escrow Holding of Funds or Documents:** Where escrow is requested to hold funds or documents after the close of an escrow by First American Title, a set-up fee of \$100.00 will be charged. The fee for setting up and holding real or personal property taxes will be \$50.00.



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This is not a complete Schedule of Fees. All fees subject to State sales tax as applicable. Above pricing does not include recording fees, mortgage registration tax or conservation fee. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.

OR - 05/2014

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**Courtesy Signing Fee:** When we are asked to perform a courtesy signing, a fee of \$150.00 will be charged. A courtesy signing is when we are asked to obtain signatures on a transaction in which we are not handling the escrow. First American Title insurance Co. of Oregon offices are exempt from courtesy signing charges. Outside escrow offices may also be exempt if the title product is being provided by First American in Lane County.

**Interest Bearing Accounts:** A fee of \$75.00 will be charged when we are required to open an interest bearing account for the benefit of the parties.

**File Maintenance Fee:** A fee may be charged to any escrow that has closed in which funds remain in the trust account and the parties are unresponsive to all attempts made by us for appropriate instructions and authorizations to disburse such remaining funds.

**Cancellations:** A cancellation fee may be charged for work performed, the maximum charged will be equal to the full basic rate or other rate applicable to the transaction.

**Lot Line Adjustment:** A fee of \$500.00 will be charged for each property.

**Tracking Fee:** On files where a trust deed has been paid in accordance with the Lender/Beneficiary's instructions, an additional fee will be charged to monitor and ensure that a reconveyance or release is recorded eliminating the encumbrance from record title, unless the Company's experience with the Lender/Beneficiary has been such that the Company feels that the Lender/Beneficiary has demonstrated an adequately consistent record of recording a reconveyance as required by Oregon law. The charge shall be \$100.00 for the first Trust Deed so paid and monitored and \$50.00 for each additional trust deed paid in the same escrow file. A fee of \$100.00, which includes recording fees, will be charged to any outside person or entity requesting the Company to reconvey any single trust deed. Prior to the reconveyance the Company will require that it be furnished with a request for reconveyance and the original note or adequate security."

**National Escrow Rate:** In the event the escrow operation in Oregon is subject to rate filings as established by the parent organization for a specific type of transaction or Regional/National customer(s) it will be filed as an appendix to the general filing for the state, including a definition of qualifying transactions. The appendix will be a part of a total re-filed rate schedule.

**Reverse Mortgage:** The Escrow fee charged shall be calculated based on the Trust Deed loan amount, not the title insurance liability amount.

**Short Sale Escrow Rate:** It is anticipated that, due to the significant additional steps involved in a short sale transaction, the minimum escrow fee herein will not be sufficient and that an extra work charge will be assessed. Due to the significant variation between transactions that extra work charge will not be filed as a specific sum.

**Manufactured Structure Rate:** The filed escrow fee contained herein will be charged for the transfer of a manufactured structure; however, if detitling of the structure is required there will be an additional fee of \$150.00.



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