



Arizona Division
Effective March 1, 2026

ESCROW RATE MANUAL

Northwest Escrow & Title LLC

4236 N VERRADO WAY A-105, BUCKEYE AZ 85396

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Escrow Rate Table

General Rules

A. Definition of Escrow

Escrow means any transaction in which any property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest, herein in connection with the sale, transfer, encumbrance or lease or real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a specific event or performance or nonperformance of a prescribed act, when it is then to be delivered by such a person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailer, or any designated agent or employee of any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended 1988)

B. Computation of Rates

Escrow fees are calculated using the Basic Escrow Rate and applied to the fair value of the property in increments of five thousand dollars. Percentages are rounded to the nearest whole dollar.

C. Fair Value

Fair value is determined by the full value of the property, including encumbrances. When no sale occurs, fair value is based on available information such as loan balances or appraised value. Example: "Fair Value" is \$147,050.00 the escrow service fee will be based on \$150,000.00

D. Minimum Charges and Special Risks

All listed fees represent minimum charges. Additional fees may apply when unusual conditions, additional liability, or special services are required.

E. Rates in Effect Prior to Filing

Rates become effective upon approval by the Arizona Department of Financial Institutions.

F. Separated Sales or Exchanges

When multiple properties or owners are involved, each sale or exchange is charged separately based on its own fair value.

G. Undivided Interest Transfers

When fractional interests are transferred, fees are based on the value of the interest conveyed.

H. Escrow Fee Split

Unless instructed otherwise in writing, escrow fees and recording fees are split equally between buyer and seller. Additional service fees are charged to the party requesting or benefiting from the service.

801 Basic Escrow Rate

The minimum charge of 100% of the Basic Escrow Fee shall be based upon the "Fair Value" of the property being conveyed in the escrow transaction. If additional charges are applicable, all such additional charges shall be included with the Escrow Fee on the final settlement statement. The minimum escrow fee is **\$875**.

Short Sale Escrow Fees

Purchase Price	Escrow Fee
Up to \$200,000	\$1,200
\$200,000.01 to \$500,000	\$1,600
\$500,000.01 to \$750,000	\$1,900
\$750,000.01 to \$1,000,000	\$2,100
Over \$1,000,000	Quote Required

802 Loan Escrow Charges

- Standard loan escrow without transfer of title: 100 percent of Basic Escrow Rate.
- Loan concurrent with sale: Add \$200 to Basic Escrow Rate.
- Construction loans requiring additional services: Add 0.5 percent of loan amount.

804 Subdivision and Builder Rates

Units	Percent of Basic Escrow Rate
1 to 50	70 percent
51 to 100	60 percent
101 to 200	50 percent

201 to 500	40 percent
501 or more	30 percent

805 Broker and Investor Rates

Licensed real estate brokers, mortgage brokers, and real estate investors are charged 70 percent of the Basic Escrow Rate. Minimum fee: \$750. Volume Clients: Northwest Escrow & Title reserves the right to charge a negotiated rate. A negotiated rate agreement may be generated on a per client basis and used as a rate schedule for the client. Volume clients are identified as 20+ transactions per year.

806 Miscellaneous Fees and Charges

All fees in this section are charged in addition to applicable escrow rates.

- Bulk Sale and Miscellaneous Escrows: Minimum Basic Escrow Rate.
- Relocation Rate: 70 percent of Basic Escrow Rate for qualifying employee relocation programs.
- Resale Bundled Loan Service Fee: \$475 plus Basic Escrow Rate.
- Cash Sale Bundled Fee: \$325 plus Basic Escrow Rate.
- Refinance Rate: \$450.
- Reconveyance Tracking Fee: \$90.
- File Maintenance Fee: \$100 per month after 30 days.
- Direct Transaction Fee: \$750 plus Basic Escrow Rate.
- Flat Recording Service Fee: \$150.
- Courier Fee: \$25 per pickup.
- Stop Payment Fee: \$40.
- Wire Fee: \$25 per disbursement.
- Interest Bearing Account Fee: \$25.
- Overnight Delivery Fee: \$35.
- Special Services Fee: \$225 per hour.
- Electronic Document Processing Fee: \$50.

- Second Equity Loan Fee: \$795.
- Escheat Servicing Fee: \$25.
- Holdback Processing Fee: \$200.
- Retrieval Offsite Files: \$35.
- Excess Check Writing Fee: \$10 per check after five checks.
- Remote Online Notary Fee: \$100 per party.
- Signing Bundled Rate: \$300 plus Basic Escrow Rate.

807 Special Rates, Credits and Discounts

- Special Discount Rate: 20 percent discount for qualifying public service professionals, military personnel and seniors.
- Employee Rate: 25 percent discount for employees of title insurers or agents.
- Transfer of Existing Escrows: Negotiated based on work required.

Additional Fees

- Manufactured Home and Affixture Processing Fee: \$300 per unit.
- Septic Transfer Fee: \$50.
- Negotiated Rate: Requires written management approval.
- Competitor Rate: May match filed competitor rates with documentation.
- FIRPTA Processing Fee: \$500.
- Wire and Fraud Prevention Fee: \$49 per party.

BASIC ESCROW RATE

State of Arizona

TRANSACTION Amount Up to and including	RATE \$	TRANSACTION Amount Up to and including	RATE \$	TRANSACTION Amount Up to and including	RATE \$
0-50,000	875	235,000	1,060	420,000	1,245
55,000	880	240,000	1,065	425,000	1,250
60,000	885	245,000	1,070	430,000	1,255
65,000	890	250,000	1,075	435,000	1,260
70,000	895	255,000	1,080	440,000	1,265
75,000	900	260,000	1,085	445,000	1,270
80,000	905	265,000	1,090	450,000	1,275
85,000	910	270,000	1,095	455,000	1,280
90,000	915	275,000	1,100	460,000	1,285
95,000	920	280,000	1,105	465,000	1,290
100,000	925	285,000	1,110	470,000	1,295
105,000	930	290,000	1,115	475,000	1,300
110,000	935	295,000	1,120	480,000	1,305
115,000	940	300,000	1,125	485,000	1,310
120,000	945	305,000	1,130	490,000	1,315
125,000	950	310,000	1,135	495,000	1,320
130,000	955	315,000	1,140	500,000	1,325
135,000	960	320,000	1,145	505,000	1,330
140,000	965	325,000	1,150	510,000	1,335
145,000	970	330,000	1,155	515,000	1,340
150,000	975	335,000	1,160	520,000	1,345
155,000	980	340,000	1,165	525,000	1,350
160,000	985	345,000	1,170	530,000	1,355
165,000	990	350,000	1,175	535,000	1,360
170,000	995	355,000	1,180	540,000	1,365
175,000	1,000	360,000	1,185	545,000	1,370
180,000	1,005	365,000	1,190	550,000	1,375
185,000	1,010	370,000	1,195	555,000	1,380
190,000	1,015	375,000	1,200	560,000	1,385
195,000	1,020	380,000	1,205	565,000	1,390
200,000	1,025	385,000	1,210	570,000	1,395
205,000	1,030	390,000	1,215	575,000	1,400
210,000	1,035	395,000	1,220	580,000	1,405
215,000	1,040	400,000	1,225	585,000	1,410
220,000	1,045	405,000	1,230	590,000	1,415
225,000	1,050	410,000	1,235	595,000	1,420
230,000	1,055	415,000	1,240	600,000	1,425
605,000	1,430	740,000	1,565	875,000	1,700
610,000	1,435	745,000	1,570	880,000	1,705
615,000	1,440	750,000	1,575	885,000	1,710

BASIC ESCROW RATE

State of Arizona

TRANSACTION Amount Up to and including	RATE \$	TRANSACTION Amount Up to and including	RATE \$	TRANSACTION Amount Up to and including	RATE \$
620,000	1,445	755,000	1,580	890,000	1,715
625,000	1,450	760,000	1,585	895,000	1,720
630,000	1,455	765,000	1,590	900,000	1,725
635,000	1,460	770,000	1,595	905,000	1,730
640,000	1,465	775,000	1,600	910,000	1,735
645,000	1,470	780,000	1,605	915,000	1,740
650,000	1,475	785,000	1,610	920,000	1,745
655,000	1,480	790,000	1,615	925,000	1,750
660,000	1,485	795,000	1,620	930,000	1,755
665,000	1,490	800,000	1,625	935,000	1,760
670,000	1,495	805,000	1,630	940,000	1,765
680,000	1,505	815,000	1,640	950,000	1,775
685,000	1,510	850,000	1,645	955,000	1,780
690,000	1,515	825,000	1,650	960,000	1,785
695,000	1,520	830,000	1,655	965,000	1,790
700,000	1,525	835,000	1,660	970,000	1,795
705,000	1,530	840,000	1,665	975,000	1,800
710,000	1,535	845,000	1,670	980,000	1,805
715,000	1,540	850,000	1,675	985,000	1,810
720,000	1,545	855,000	1,680	990,000	1,815
725,000	1,550	860,000	1,685	995,000	1,820
730,000	1,555	865,000	1,690	1,000,000	1,825
735,000	1,560	870,000	1,695		

**\$1,000,001 to \$2,500,000 add \$3.50 per \$5000 of Transaction Amount; Over \$2,500,000,
Escrow Rate Based on Quotation, minimum \$1,500.00**