FIDELITY TITLE COMPANY & FIDELITY TITLE COMPANY DBA SCHREINER TITLE COMPANY ESCROW FEE SCHEDULE AS OF 12/1/2013

GENERAL SCHEDULE

LIABILITY	FEE
0-100,000	500.00
100,001-200,000	600.00
200,001-300,000	750.00
300,001-400,000	850.00
400,001-500,000	950.00
500,001-600,000	1050.00
600,001-700,000	1150.00
700,001-800,000	1250.00
800,001-900,000	1350.00
900,001-1,000,000	1450.00

RESIDENTIAL SALE ESCROW FEE:

- The residential sale escrow fee shall be computed in accordance with the General Schedule shown above.
- Transactions over \$1,000,000.00 shall be charged \$150.00 per \$250,000. Fractional amounts shall be charged to the next higher increment and rounded up to the next dollar.

REFINANCE ESCROW FEE:

The refinance escrow fee shall be one half of the General Schedule fee. The minimum fee on any refinance shall be \$450.00.

BUILDER/SUBDIVIDER ESCROW FEE:

Transactions that qualify for builder or subdivider title rates shall be charged 60% of the General Schedule fee. The minimum fee for builder/subdivider transactions shall be \$400.00.

MISCELLANEOUS FEES:

1. Courtesy signings will be charged at a rate commensurate with the amount of work and will include a minimum fee of \$175.00 on per loan package and a minimum fee of 75.00 for a sellers package.

2. Sub Escrow will be done only with approval of management, charged at a rate commensurate with the amount of work and will include a minimum fee of \$450.00

3. Water Transfer closings will have a minimum closing fee of \$250.00. Additional fees may be added depending upon complexity and additional work.

SECOND MORTGAGE FEE:

The escrow fee for a simultaneous second mortgage that requires a separate settlement statement from the first shall be \$200.00; if no separate settlement statement is required there will be no extra charge.

MANUFACTURED HOMES FEES:

Closing without title elimination (MH title transfer only): escrow fee plus \$150.00

Closing with title elimination: escrow fee plus \$250.00

NOTES:

1. In no case will any escrow fee be less than **\$500.00 for sale transactions and \$450.00 for refinance transactions**, which shall be the minimum cost for producing an escrow. The company has the right to reduce any escrow fee based upon the cost to produce the escrow or to meet competitive bids for closing services. In no event shall escrow fees be reduced below the cost of production of the escrow. The escrow fees computed by this schedule are based on the estimate of average labor and expenses to close an average transaction. The company reserves the right to adjust the escrow fees depending upon the overall complexity of any transaction which requires extra time or additional labor to close.

2. Unless directed otherwise by the parties, the escrow fees will be split equally between the seller and the buyer. If the buyer's loan amount exceeds the sales price the additional fees will be the responsibility of the buyer unless otherwise directed by the parties.

3. Fidelity Title Company's escrow fees shall include all wire, courier and E-doc printing fees.

4. Fidelity Title Company's escrow fees shall not include any fees that are payable to a third party, reconveyance fees or attorney fees for document preparation.