



WFG NATIONAL TITLE INSURANCE COMPANY
SCHEDULE OF ESCROW FEES AND CHARGES FOR THE STATE OF OREGON
Effective: February 1, 2024

This Schedule of Escrow Fees sets forth WFG National Title Insurance Company's (the "Company") escrow fees that apply to properties located throughout the State of Oregon.

All fees are minimum charges that are made based on a standard transaction with an average amount of work performed and risk assumed. If additional work is required or additional risk is assumed, the Company, in the Company's sole discretion, reserves the right to charge additional work fees in accordance with the additional work performed and risk assumed.

The Company reserves the right to match any written fee quote from a competing title and/or escrow company.

1. SECTION 1 – ESCROW RATES GENERALLY, DEFINITIONS AND GENERAL RULES

1.1. Minimum Charges: Unless otherwise stated, the fees set forth herein are to be considered minimum fees for ordinary services.

1.2. Additional Fees: Additional fees may be added when unusual or special services are requested.

1.2.1. Any additional fees charged for unusual risks or services will depend on the complexity of transaction and liability involved and will be reasonably commensurate with the risk assumed or the costs of the services performed.

1.2.2. These additional fees are in addition to the ordinary escrow fees applicable to the transaction and may be waived or reduced by the escrow officer when required by the circumstances.

1.3. Residential: Unless otherwise stated, for the purposes herein, "Residential" means a one-to-four family residential dwelling, floating home or manufactured home.

1.4. Cancellation Fee: A cancellation fee may be charged in instances where escrow has been opened and is later cancelled. This cancellation fee will be reasonably commensurate with the amount of work performed and costs incurred by the Company.

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1.5. Negotiable Rates: Negotiable rates will be based on the costs incurred and additional responsibilities assumed by the Company.

1.6. Third-Party Fees and Charges: Unless specifically stated otherwise herein, third-party fees and charges may be separately charged at the rate of the third-party or as provided by law. This includes any remote online notary fees.

2. SECTION 2 – ESCROW RATES AND CHARGES APPLICABLE TO ALL OREGON COUNTIES

2.1. Basic Escrow Rate for Sale Transactions (Residential) (charge based on transaction amount)

\$0.00 to \$100,000.00: \$1,600.00

Anything over \$100,000.00: \$1,600.00 plus \$1.00 per
thousand or a fraction thereof.

When the Basic Escrow Rate exceeds \$1,600.00, the charge is negotiable based on the complexity of the transaction and liability involved; minimum is \$1,600.00.

2.2. Basic Escrow Rate for Refinance Transactions (Residential)

2.2.1. The fee shall be \$295.00.

2.3. Lender Acquired Property (REO) – Sale Transactions Escrow Fee (Residential)

2.3.1. Basic Escrow Rate

2.4. Developer or Builder Sale or Purchase Escrow Rate (Residential)

2.4.1. A builder or developer is eligible for a discount of thirty-five percent (35%) off of the escrow charge that the builder or developer would otherwise pay. Accordingly, the charge is 65% of Basic Residential Escrow Rate.

2.5. Developer or Builder Construction Loan Escrow Rate (Residential)

2.5.1. Negotiable based upon the complexity and work involved; minimum \$50.00.

2.6. Developer or Builder Lot Release Rate

2.6.1. The fee shall be \$75.00 for each unimproved lot or parcel released.

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2.7. Relocation Services Escrow Rate (Residential)

- 2.7.1.** Minimum \$200.00 for the sale or purchase of a primary residence within Multnomah, Washington or Clackamas counties when an employee is transferred a distance of fifty (50) miles or more by the employee's employer; provided, that the employee uses the transfer services of the employer or a third-party relocation management provider for the transaction.

2.8. Manufactured Homes and Floating Homes Escrow Rate

- 2.8.1.** \$300.00 for the sale of a manufactured home or floating home that is not and will not become assessed and or taxed as real property through the closing of the transaction. Otherwise, the Basic Escrow Rate shall apply.

2.9. United States Armed Forces Discount (Active Duty, Veteran, National Guard)

- 2.9.1.** Where a Seller, Buyer or Borrower is or was a member of the Armed Forces, upon appropriate verification, they shall receive a twenty percent (20%) discount on the applicable escrow rate that the member would otherwise pay.

2.10. Qualifying 501(c) 3 Nonprofit Organizations

- 2.10.1.** Where a Seller, Buyer or Borrower is verified as a 501(c)(3) Nonprofit Organization or is the recipient, through an escrow closing, of assistance from a verified 501(c)(3) Nonprofit Organization, they shall receive a twenty percent (20%) discount on the applicable escrow rate that would otherwise be charged.

2.11. Multiple Escrow Services Rate / Common Projects or Programs

- 2.11.1.** Escrow rates may be negotiated and adjusted for transactions arising through a common project or program, based on the economics, complexities and liabilities involved.

2.12. Government Escrow Rate:

- 2.12.1.** In any transaction in which a federal, state or local governmental entity is the Seller or Buyer, the escrow rate applicable to the governmental entity shall be negotiable.

2.13. Commercial Transaction Escrow Rate

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- 2.13.1.** Negotiable based on the complexity of the transaction and liability involved.

3. SECTION 3 – RELATED ESCROW SERVICES

3.1. Holdback Fee (Residential)

- 3.1.1.** In connection with the holding of funds post-closing, under the written mutual instructions of the principals, the charge shall be a minimum of \$75.00.

3.2. Concurrent Junior Loan Escrow Services (Residential):

- 3.2.1.** In connection with a sale or loan transaction, for each additional concurrent junior loan the charge shall be \$200.00.

3.3. Floating Home and Manufactured Home Processing Fee (in addition to scheduled rate)

- 3.3.1.** Minimum of \$300.00 (including all exemption and transfer fees charged by a governmental entity).

3.4. Limited Escrow Service Rate:

- 3.4.1.** Minimum \$200. This fee is applicable when escrow is asked to provide limited escrow services – such as preparing a fulfillment deed for a contract of sale or a bargain and sale deed to clear title; or completing a payoff or disbursement for an outside party – and no title insurance will be issued by WFG.

3.5. Sub-Escrow Rate

- 3.5.1.** \$150.00 minimum. This fee applies when WFG opens a title-only file for another escrow agent in need of sub-escrow services for the purposes of obtaining a closing protection letter from WFG, receiving wired funds from the lender, paying off all judgment and other liens shown on the title report, and disbursing the balance of funds back to the escrow agent for final disbursement.

3.6. Reconveyance/Release Tracking Fee

- 3.6.1.** On transactions where the debt underlying a deed of trust or mortgage has been paid, a flat fee will be charged for post-closing services in connection with the tracking, recording and/or processing of the reconveyance or release of a deed of trust or mortgage.

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- 3.6.2.** The fee is \$125.00 per deed of trust/mortgage for a Builder or Developer and \$200.00 per deed of trust/mortgage for all others. This fee is inclusive of governmental charges for recording.

3.7. File Maintenance Fee

- 3.7.1.** A reasonable escrow rate may be charged in any escrow that has closed in which funds remain in the trust account and the party entitled to the funds remains unresponsive or uncooperative to all attempts made by us to obtain appropriate instructions for the disposition of the remaining funds.

3.8. Electronic Commerce Service Fee:

- 3.8.1.** Escrow services, in some cases, may involve the use of electronic commerce, i.e. web-based platforms that are designed to improve the customer experience or the efficiencies of the lenders by limiting or, in some cases, eliminating the need for wet signatures on documents. The Company may wish or, in some cases, be required to utilize these platforms as part of the lending/closing platform. The escrow rate for utilizing electronic/web-based platforms is \$50, in addition to the actual charge imposed by the lender for the use of such platform, which may be passed through to the parties.