



Formerly First American Title Company of Skagit County

1301-B Riverside Drive, Mount Vernon, WA 98273
Toll Free: 800-869-7045 Phone: 360-424-0115 Fax: 360-424-5885 www.gnwttitle.com

Residential Purchase and Sale Escrow Rates Effective
October 24, 2025 Rates for Skagit, Island and
Whatcom

	Escrow Rate		Half
Up to and including 100,000	\$1,000.00		\$500.00
\$100,001 to 200,000	\$1,100.00		\$550.00
\$200,001 to 300,000	\$1,250.00		\$625.00
\$300,001 to 400,000	\$1,350.00		\$675.00
\$400,001 to 500,000	\$1,500.00		\$750.00
\$500,001 to 600,000	\$1,700.00		\$850.00
\$600,001 to 700,000	\$1,800.00		\$900.00
\$700,001 to 800,000	\$1,950.00		\$975.00
\$800,001 to 900,000	\$2,100.00		\$1,050.00
\$900,001 to 1,000,000	\$2,500.00		\$1,250.00
\$1,000,001 to 2,000,000	\$2,800.00		\$1,400.00
\$2,000,001 to 3,000,000	\$3,000.00		\$1,500.00
\$3,000,001 to 4,000,000	\$3,200.00		\$1,600.00
\$4,000,001 to 5,000,000	\$3,400.00		\$1,700.00

For transactions more than \$5,000,000:

In addition to the base rate of \$3,400.00, an additional \$250 per \$1,000,000 will be charged. If minimal document preparation is required of the company, the rate may be negotiated to not less than \$3,400.00

Residential Refinance Transactions:

The charge for escrow services provided relating to the refinance or second deed of trust for a residential property shall be \$450 for loans up to \$1,000,000. For loans more than \$1,000,000, add \$150 for each \$500,000 of the loan amount over \$1,000,000.

These charges cover document preparation, electronic handling of lender documents, one Overnight delivery fee, typical wiring handling fees, and processing of up to two payoffs. Fees do not include trustee's fees, recording fees, sales tax, or outside signing services.

HELOC Transactions:

For HELOC loans where minimal work is required, or no funds disbursed the fee can be lowered to \$250 based on negotiation. Otherwise the Refi rate will be used.

Simultaneous Second Loans:

Simultaneous execution of a secondary loan is \$150.00 if a single settlement statement is prepared. If a second settlement statement is required, the rate shall be \$250.00.



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Excess disbursements:

Where the transaction involves disbursement of more than 5 checks, a fee of \$40.00 will be charged for each 5 checks in excess of the first 5.

Developer Rate:

When the person or entity qualifies for the Subdivision rate under the title insurance underwriter's Title Insurance Rate Manual, the fee charged for the Seller's portion of the escrow fee shall be reduced to \$350.00. The escrow fee for the purchaser shall be rated at the standard escrow rate.

Manufactured Home Rate

In a transaction where the mobile home title is to be eliminated, a \$350 title elimination fee will be added to the standard escrow rate. All governmental charges associated with the title transfer and elimination will also be charged.

Trustee/Reconveyance Fees:

Guardian Northwest Title Company's reconveyance rate is \$450, with or without original documents. An additional reconveyance tracking fee of \$15 is charged for each secured loan paid off in escrow. This fee is subject to change based on any changes to recording fee changes with the State of Washington.

Foreign Investor (FIRPTA) Processing Fee

The fee for handling a FIRPTA processing shall be up to \$250. This fee is charged in addition to the Residential or Commercial Sale Services Fee.

Discounts and Exceptions:

All fees are subject to Washington State Sales Tax.

Please contact Guardian Northwest Title for a quote on commercial, builder, investor, government agency, non-profit or special project rates. Contract rates may be negotiated, subject to approval by the Insurance Commissioner of the State of Washington for multiple transactions within a single subdivision.

Guardian Northwest Title may match any written escrow rate from a competing State of Washington Title or Escrow company.

The rates shown here are the regular, minimum charges. If Guardian Northwest Title determines that additional work is required, the company may charge additional fees.

Additional fees that may apply:

Admin Fee: up to \$150 charged per file, sales are split between the parties and refis are charged to the borrower.

Courtesy Signing: The fee will be the cost from third party vendor selected to be used. No additional fee will be charged by Guardian

Holdback Fee: \$250

Additional fees could also apply to either party to the escrow transaction in the form of recording fees, overnight delivery fees, reconveyance fees, tracking fees, postage, document preparation fees, email document fees, courier fees and other similar fees charged by the company or third parties.



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Commercial Purchase and Sale Rates Effective October 24, 2025 for Skagit, Island and Whatcom

Commercial and Business Op Sales Rate Schedule:

Commercial Price (up to and including)	Full Escrow Fee
\$250,000	\$1,400
\$350,000	\$1,600
\$450,000	\$1,700
\$650,000	\$1,900
\$750,000	\$2,000
\$850,000	\$2,200
\$1,000,000	\$2,500
\$2,000,000	\$2,900
\$3,000,000	\$3,100
\$4,000,000	\$3,400
\$5,000,000	\$3,800

For commercial sale amounts greater than \$5,000,000 add \$300 per \$1,000,000 to the base rate of \$3800. All fees are subject to Washington State Sales Tax.

Commercial Refinance Rates

Commercial refinance escrow services shall include the following services: a) ordering demands and making payoffs; b) necessary disbursements; c) Guardian Northwest Title and Escrow-performed document signing of all loan documents d) standard in-house courier services or expedited/overnight delivery fees; and e) delivery for recordation of conveyance documents required by the new lender or other parties to the transaction, excluding charges for third-party electronic recording services. If more than one loan is involved in a single transaction, pricing will be based on the amount of the loan with the highest liability.

For commercial refinance loan amounts greater than \$5,000,000 add \$300 per \$1,000,000.

Commercial Refinance Rate Schedule:

Refinance Loan Amount (up to and including)	Full Refinance Escrow Fee
\$1,000,000	\$640
\$2,000,000	\$1,000
\$3,000,000	\$1,200
\$4,000,000	\$1,400
\$5,000,000	\$1,700

All fees are subject to Washington State Sales Tax.