



**Attorneys Title Guaranty Fund, Inc.
Schedule of Rates and Fees**

Base Rate

Effective 03-01-2019

The base rate is the charge for a policy when no other special rates, credits or deductions apply and when a search is conducted on a single chain of title.

Zone 1: Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, and Jefferson Counties

Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium
		130,000	\$1,094	255,000	\$1,325	380,000	\$1,556
		135,000	\$1,103	260,000	\$1,334	385,000	\$1,566
15,000	\$808	140,000	\$1,112	265,000	\$1,344	390,000	\$1,575
20,000	\$823	145,000	\$1,122	270,000	\$1,353	395,000	\$1,584
25,000	\$838	150,000	\$1,131	275,000	\$1,362	400,000	\$1,593
30,000	\$853	155,000	\$1,140	280,000	\$1,371	405,000	\$1,603
35,000	\$868	160,000	\$1,149	285,000	\$1,381	410,000	\$1,612
40,000	\$883	165,000	\$1,159	290,000	\$1,390	415,000	\$1,621
45,000	\$898	170,000	\$1,168	295,000	\$1,399	420,000	\$1,630
50,000	\$913	175,000	\$1,177	300,000	\$1,408	425,000	\$1,640
55,000	\$926	180,000	\$1,186	305,000	\$1,418	430,000	\$1,649
60,000	\$938	185,000	\$1,196	310,000	\$1,427	435,000	\$1,658
65,000	\$951	190,000	\$1,205	315,000	\$1,436	440,000	\$1,667
70,000	\$963	195,000	\$1,214	320,000	\$1,445	445,000	\$1,677
75,000	\$976	200,000	\$1,223	325,000	\$1,455	450,000	\$1,686
80,000	\$988	205,000	\$1,233	330,000	\$1,464	455,000	\$1,695
85,000	\$1,001	210,000	\$1,242	335,000	\$1,473	460,000	\$1,704
90,000	\$1,013	215,000	\$1,251	340,000	\$1,482	465,000	\$1,714
95,000	\$1,026	220,000	\$1,260	345,000	\$1,492	470,000	\$1,723
100,000	\$1,038	225,000	\$1,270	350,000	\$1,501	475,000	\$1,732
105,000	\$1,048	230,000	\$1,279	355,000	\$1,510	480,000	\$1,741
110,000	\$1,057	235,000	\$1,288	360,000	\$1,519	485,000	\$1,751
115,000	\$1,066	240,000	\$1,297	365,000	\$1,529	490,000	\$1,760
120,000	\$1,075	245,000	\$1,307	370,000	\$1,538	495,000	\$1,769
125,000	\$1,085	250,000	\$1,316	375,000	\$1,547	500,000	\$1,778

For Liability over \$500,000

Up to and including:

\$1,000,000	\$9.00	per	\$5,000
\$3,000,000	\$8.25	per	\$5,000
\$5,000,000	\$8.00	per	\$5,000

Up to and including:

\$10,000,000	\$6.75	per	\$5,000
\$50,000,000	\$6.00	per	\$5,000
Over \$50,000,000	\$5.00	Per	\$5,000

The total charge should be rounded up to the nearest dollar.



Zone 2: Boulder, Clear Creek, El Paso, Gilpin, Larimer, Park, Teller, and Weld Counties

Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium
		130,000	\$821	255,000	\$1,052	380,000	\$1,283
		135,000	\$830	260,000	\$1,061	385,000	\$1,293
15,000	\$535	140,000	\$839	265,000	\$1,071	390,000	\$1,302
20,000	\$550	145,000	\$849	270,000	\$1,080	395,000	\$1,311
25,000	\$565	150,000	\$858	275,000	\$1,089	400,000	\$1,320
30,000	\$580	155,000	\$867	280,000	\$1,098	405,000	\$1,330
35,000	\$595	160,000	\$876	285,000	\$1,108	410,000	\$1,339
40,000	\$610	165,000	\$886	290,000	\$1,117	415,000	\$1,348
45,000	\$625	170,000	\$895	295,000	\$1,126	420,000	\$1,357
50,000	\$640	175,000	\$904	300,000	\$1,135	425,000	\$1,367
55,000	\$653	180,000	\$913	305,000	\$1,145	430,000	\$1,376
60,000	\$665	185,000	\$923	310,000	\$1,154	435,000	\$1,385
65,000	\$678	190,000	\$932	315,000	\$1,163	440,000	\$1,394
70,000	\$690	195,000	\$941	320,000	\$1,172	445,000	\$1,404
75,000	\$703	200,000	\$950	325,000	\$1,182	450,000	\$1,413
80,000	\$715	205,000	\$960	330,000	\$1,191	455,000	\$1,422
85,000	\$728	210,000	\$969	335,000	\$1,200	460,000	\$1,431
90,000	\$740	215,000	\$978	340,000	\$1,209	465,000	\$1,441
95,000	\$753	220,000	\$987	345,000	\$1,219	470,000	\$1,450
100,000	\$765	225,000	\$997	350,000	\$1,228	475,000	\$1,459
105,000	\$775	230,000	\$1,006	355,000	\$1,237	480,000	\$1,468
110,000	\$784	235,000	\$1,015	360,000	\$1,246	485,000	\$1,478
115,000	\$793	240,000	\$1,024	365,000	\$1,256	490,000	\$1,487
120,000	\$802	245,000	\$1,034	370,000	\$1,265	495,000	\$1,496
125,000	\$812	250,000	\$1,043	375,000	\$1,274	500,000	\$1,505

For Liability over \$500,000

Up to and including:		Up to and including:	
\$1,000,000	\$9.00 per \$5,000	\$10,000,000	\$6.75 per \$5,000
\$3,000,000	\$8.25 per \$5,000	\$50,000,000	\$6.00 per \$5,000
\$5,000,000	\$8.00 per \$5,000	Over \$50,000,000	\$5.00 Per \$5,000

The total charge should be rounded up to the nearest dollar.



Zone 3: Archuleta, Custer, Dolores, Eagle, Fremont, Grand, Hinsdale, Jackson, La Plata, Lake, Montezuma, Montrose, Ouray, Pueblo San Juan, San Miguel and Summit Counties

Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium
		130,000	\$765	255,000	\$996	380,000	\$1,227
		135,000	\$774	260,000	\$1,005	385,000	\$1,237
15,000	\$479	140,000	\$783	265,000	\$1,015	390,000	\$1,246
20,000	\$494	145,000	\$793	270,000	\$1,024	395,000	\$1,255
25,000	\$509	150,000	\$802	275,000	\$1,033	400,000	\$1,264
30,000	\$524	155,000	\$811	280,000	\$1,042	405,000	\$1,274
35,000	\$539	160,000	\$820	285,000	\$1,052	410,000	\$1,283
40,000	\$554	165,000	\$830	290,000	\$1,061	415,000	\$1,292
45,000	\$569	170,000	\$839	295,000	\$1,070	420,000	\$1,301
50,000	\$584	175,000	\$848	300,000	\$1,079	425,000	\$1,311
55,000	\$597	180,000	\$857	305,000	\$1,089	430,000	\$1,320
60,000	\$609	185,000	\$867	310,000	\$1,098	435,000	\$1,329
65,000	\$622	190,000	\$876	315,000	\$1,107	440,000	\$1,338
70,000	\$634	195,000	\$885	320,000	\$1,116	445,000	\$1,348
75,000	\$647	200,000	\$894	325,000	\$1,126	450,000	\$1,357
80,000	\$659	205,000	\$904	330,000	\$1,135	455,000	\$1,366
85,000	\$672	210,000	\$913	335,000	\$1,144	460,000	\$1,375
90,000	\$684	215,000	\$922	340,000	\$1,153	465,000	\$1,385
95,000	\$697	220,000	\$931	345,000	\$1,163	470,000	\$1,394
100,000	\$709	225,000	\$941	350,000	\$1,172	475,000	\$1,403
105,000	\$719	230,000	\$950	355,000	\$1,181	480,000	\$1,412
110,000	\$728	235,000	\$959	360,000	\$1,190	485,000	\$1,422
115,000	\$737	240,000	\$968	365,000	\$1,200	490,000	\$1,431
120,000	\$746	245,000	\$978	370,000	\$1,209	495,000	\$1,440
125,000	\$756	250,000	\$987	375,000	\$1,218	500,000	\$1,449

For Liability over \$500,000

Up to and including:

\$1,000,000	\$9.00	per	\$5,000
\$3,000,000	\$8.25	per	\$5,000
\$5,000,000	\$8.00	per	\$5,000

Up to and including:

\$10,000,000	\$6.75	per	\$5,000
\$50,000,000	\$6.00	per	\$5,000
Over \$50,000,000	\$5.00	Per	\$5,000

The total charge should be rounded up to the nearest dollar.



Zone 4: Delta, Garfield, Logan, Mesa, Moffat, Morgan, Phillips, Pitkin, Rio Blanco, Routt, Sedgwick, Washington and Yuma Counties

Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium
		130,000	\$743	255,000	\$974	380,000	\$1,205
		135,000	\$752	260,000	\$983	385,000	\$1,215
15,000	\$457	140,000	\$761	265,000	\$993	390,000	\$1,224
20,000	\$472	145,000	\$771	270,000	\$1,002	395,000	\$1,233
25,000	\$487	150,000	\$780	275,000	\$1,011	400,000	\$1,242
30,000	\$502	155,000	\$789	280,000	\$1,020	405,000	\$1,252
35,000	\$517	160,000	\$798	285,000	\$1,030	410,000	\$1,261
40,000	\$532	165,000	\$808	290,000	\$1,039	415,000	\$1,270
45,000	\$547	170,000	\$817	295,000	\$1,048	420,000	\$1,279
50,000	\$562	175,000	\$826	300,000	\$1,057	425,000	\$1,289
55,000	\$575	180,000	\$835	305,000	\$1,067	430,000	\$1,298
60,000	\$587	185,000	\$845	310,000	\$1,076	435,000	\$1,307
65,000	\$600	190,000	\$854	315,000	\$1,085	440,000	\$1,316
70,000	\$612	195,000	\$863	320,000	\$1,094	445,000	\$1,326
75,000	\$625	200,000	\$872	325,000	\$1,104	450,000	\$1,335
80,000	\$637	205,000	\$882	330,000	\$1,113	455,000	\$1,344
85,000	\$650	210,000	\$891	335,000	\$1,122	460,000	\$1,353
90,000	\$662	215,000	\$900	340,000	\$1,131	465,000	\$1,363
95,000	\$675	220,000	\$909	345,000	\$1,141	470,000	\$1,372
100,000	\$687	225,000	\$919	350,000	\$1,150	475,000	\$1,381
105,000	\$697	230,000	\$928	355,000	\$1,159	480,000	\$1,390
110,000	\$706	235,000	\$937	360,000	\$1,168	485,000	\$1,400
115,000	\$715	240,000	\$946	365,000	\$1,178	490,000	\$1,409
120,000	\$724	245,000	\$956	370,000	\$1,187	495,000	\$1,418
125,000	\$734	250,000	\$965	375,000	\$1,196	500,000	\$1,427

For Liability over \$500,000

Up to and including:		Up to and including:	
\$1,000,000	\$9.00 per \$5,000	\$10,000,000	\$6.75 per \$5,000
\$3,000,000	\$8.25 per \$5,000	\$50,000,000	\$6.00 per \$5,000
\$5,000,000	\$8.00 per \$5,000	Over \$50,000,000	\$5.00 Per \$5,000

The total charge should be rounded up to the nearest dollar.



Zone 5: Alamosa, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Gunnison, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Mineral, Otero, Prowers, Rio Grande, and Saguache Counties

Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium	Amount up to and including	Gross Premium
		130,000	\$646	255,000	\$877	380,000	\$1,108
		135,000	\$655	260,000	\$886	385,000	\$1,118
15,000	\$360	140,000	\$664	265,000	\$896	390,000	\$1,127
20,000	\$375	145,000	\$674	270,000	\$905	395,000	\$1,136
25,000	\$390	150,000	\$683	275,000	\$914	400,000	\$1,145
30,000	\$405	155,000	\$692	280,000	\$923	405,000	\$1,155
35,000	\$420	160,000	\$701	285,000	\$933	410,000	\$1,164
40,000	\$435	165,000	\$711	290,000	\$942	415,000	\$1,173
45,000	\$450	170,000	\$720	295,000	\$951	420,000	\$1,182
50,000	\$465	175,000	\$729	300,000	\$960	425,000	\$1,192
55,000	\$478	180,000	\$738	305,000	\$970	430,000	\$1,201
60,000	\$490	185,000	\$748	310,000	\$979	435,000	\$1,210
65,000	\$503	190,000	\$757	315,000	\$988	440,000	\$1,219
70,000	\$515	195,000	\$766	320,000	\$997	445,000	\$1,229
75,000	\$528	200,000	\$775	325,000	\$1,007	450,000	\$1,238
80,000	\$540	205,000	\$785	330,000	\$1,016	455,000	\$1,247
85,000	\$553	210,000	\$794	335,000	\$1,025	460,000	\$1,256
90,000	\$565	215,000	\$803	340,000	\$1,034	465,000	\$1,266
95,000	\$578	220,000	\$812	345,000	\$1,044	470,000	\$1,275
100,000	\$590	225,000	\$822	350,000	\$1,053	475,000	\$1,284
105,000	\$600	230,000	\$831	355,000	\$1,062	480,000	\$1,293
110,000	\$609	235,000	\$840	360,000	\$1,071	485,000	\$1,303
115,000	\$618	240,000	\$849	365,000	\$1,081	490,000	\$1,312
120,000	\$627	245,000	\$859	370,000	\$1,090	495,000	\$1,321
125,000	\$637	250,000	\$868	375,000	\$1,099	500,000	\$1,330

For Liability over \$500,000

Up to and including:

\$1,000,000	\$9.00	per	\$5,000
\$3,000,000	\$8.25	per	\$5,000
\$5,000,000	\$8.00	per	\$5,000

Up to and including:

\$10,000,000	\$6.75	per	\$5,000
\$50,000,000	\$6.00	per	\$5,000
Over \$50,000,000	\$5.00	Per	\$5,000

The total charge should be rounded up to the nearest dollar.



Conservation Easement Discount

This discount is applicable to any Owner's Policy insuring a conservation easement pursuant to Colorado law. The discount is 50% of the base rate.

Construction Loan Discount

The construction loan discount is 50% of the base rate. It applies if the loan to be insured is financing construction of improvements to real property. It does not apply if the loan to be insured will also be the permanent financing loan after construction (i.e., there will not be a "second" loan (permanent financing) to take out the construction loan – one loan rather than two).

Junior Lienholder Rate

This rate applies when a lender requests a mortgagee policy insuring a loan that is to be junior in lien position to another loan or series of loans. The rate is 75% of the base rate. It does not apply if the simultaneous or refinance rates are applicable, in which case those rates would be given.

Minimum Rate

In no case shall a policy be issued at a rate less than \$300.

Reissue Rate

The reissue rate is applicable where the new policy to be issued is ordered within six years of a prior policy date, whether the prior policy is an owner's or loan policy. The reissue rate is 50% of the base rate on the new policy.

Bundled Residential Loan Rates

When a new loan policy is being issued on an improved 1-4 family residential property, the following bundled rates apply. Applicable to all Colorado Zones.

\$0 - \$100,000	\$525
\$100,001 - \$250,000	\$625
\$250,001 - \$750,000	\$725
\$750,001 - \$2,000,000	\$1350

For bundled loans above \$2,000,000 the applicable rate is 50% of the base rate.

The rates include the following applicable lender endorsements (subject to underwriting authorization).

- 8.1 - Environmental Protection Lien - Residential
- 100 - Restrictions - Improved Land
- 100.30 - Mineral Rights-Damage to Improvements
- 110.7 - Variable Rate Mortgagee



- 115.1 - ALTA Condominium Endorsement/Estate
- 115.2 - ALTA Planned Unit Development
- 116 - Designation of Improvements Land Location
- 116.1 - Policy Description Same Shown in Survey
- 116.2 - Condominium description is the property shown on the Plat
- 116IMP - Designation of Improvements Land Location
- 116V - Map Shows Location of Vacant Land
- ALTA 4.1-06 Condominium
- ALTA 5.1-06 Planned Unit Development
- ALTA 6-06 Variable Rate Mortgage
- ALTA 8.1-06 Environmental Protection Lien
- ALTA 9-06 Restrictions, Encroachments, Minerals

Concurrent Bundled Residential Loan Rates

When a new loan policy is being issued on an improved 1-4 family residential property concurrently with an owner's policy in conjunction with a purchase and both policies are on the same land the following rates apply.

\$0 - \$100,000	\$350
\$100,001 - \$300,000	\$400
\$300,001 - \$500,000	\$500
\$500,001 - \$1,000,000	\$550
\$1,000,001 - \$1,500,000	\$800
\$1,500,001 - \$2,000,000	\$1,100

The rates include the following applicable lender endorsements (subject to underwriting authorization).

- 8.1 - Environmental Protection Lien - Residential
- 100 - Restrictions - Improved Land
- 100.30 - Mineral Rights-Damage to Improvements
- 110.7 - Variable Rate Mortgagee
- 115.1 - ALTA Condominium Endorsement/Estate
- 115.2 - ALTA Planned Unit Development
- 116 - Designation of Improvements Land Location
- 116.1 - Policy Description Same Shown in Survey
- 116.2 - Condominium description is the property shown on the Plat
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- 116V - Map Shows Location of Vacant Land
- ALTA 4.1-06 Condominium
- ALTA 5.1-06 Planned Unit Development
- ALTA 6-06 Variable Rate Mortgage
- ALTA 8.1-06 Environmental Protection Lien
- ALTA 9-06 Restrictions, Encroachments, Minerals



ATGF Qualified Mortgage (QM)

For residential one to four family property refinance loan transactions where transactions are:

- (1) Qualified Mortgages (QMs) under Federal regulations,
- (2) subject to a written contract between the agent and lender guarantying a maximum rate of cancellation and a copy of this agreement has been provided to the underwriter,
- (3) using an ALTA Short Form Commitment and Policy,
- (4) all policy documents are prepared in ATGF's web-based underwriting system (EPIC), including agent verification that the lender has certified that the loan meets all three of the mandatory product requirements for all QMs and identified which of the three main categories of QMs the loan qualifies under, and
- (5) ATGF receives a minimum of 20% of the gross premium.

The following rates will then apply:

\$0 - \$250,000	\$ 500
\$250,001 - \$500,000	\$ 600
\$500,001 - \$750,000	\$ 695
\$750,001 - \$1,000,000	\$ 925
\$1,000,001 - \$1,250,000	\$ 1,125
\$1,250,001 - \$1,500,000	\$ 1,425
\$1,500,001 - \$2,000,000	\$ 1,625

For any loan above \$2,000,000 the applicable rate is 40% of the base rate.

The rates include the following applicable lender endorsements (subject to underwriting authorization).

- 8.1 - Environmental Protection Lien - Residential
- 100 - Restrictions - Improved Land
- 100.30 - Mineral Rights-Damage to Improvements
- 110.7 - Variable Rate Mortgagee
- 115.1 - ALTA Condominium Endorsement/Estate
- 115.2 - ALTA Planned Unit Development
- 116 - Designation of Improvements Land Location
- 116.1 - Policy Description Same Shown in Survey
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- ALTA 4.1-06 Condominium
- ALTA 5.1-06 Planned Unit Development
- ALTA 6-06 Variable Rate Mortgage
- ALTA 8.1-06 Environmental Protection Lien
- ALTA 9-06 Restrictions, Encroachments, Minerals

Sale With Commitment to Insure a Resale (110% Hold Open Policy)



This section applies under two circumstances:

1. When the transaction involves the initial issuance of a commitment to a purchaser, usually an investor, who plans to resell the property within one year. The policy will be issued upon a single resale to the ultimate purchaser within one year of the date of the sale.

The rate is 110% of base rate of the purchase price, unless the initial conveyance qualifies for the refinance/reissue rate. If the initial conveyance qualifies, the rate shall be the refinance/reissue rate plus 10% of the base rate. The agent shall remit based on 100% of the base or refinance/reissue rate premium and retain the additional 10% for administrative fees for holding the commitment open.

2. When there is a resale after a foreclosure. The foreclosing lender wants to provide a third party purchaser with an owner's policy when they sell the REO property. In this situation, the commitment may be held open for a period of two years.

The rate is 110% of base rate of the purchase price. The agent shall remit based on 100% of the base rate premium and retain the additional 10% for administrative fees for holding the commitment open.

This rate does not apply to refinance transactions and the customer must request the hold open policy when placing the initial order. It is only available for a one-time hold open transfer (extensions are not available).

The premium is payable in full at the initial purchase transaction.

If at resale the policy to be issued is for a greater amount than that proposed in the commitment, the increased liability shall be charged at the applicable base rate.

Owner's Policy Following Foreclosure, Public Trustee Sale or Deed in Lieu of Foreclosure

This rate applies to 1-4 Family Residential Property when:

1. The policy is insuring the grantee of a Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure, or
2. The policy is insuring purchasers from the Grantee of the Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure.*

The rate is 65% of base rate of the purchase price. No discounted rates, including the reissue rate, apply if this rate is applicable.

**This includes when there is an intermediary convenience transfer between banks or to Fannie Mae, HUD or the Veterans Administration.*



Simultaneous Policy Rate

Simultaneous Policy Rate – Sale

When two or more policies covering identical land are to be issued simultaneously and to the extent the aggregate liability of all loan policies issued concurrently with the owner policy **do not exceed** the liability amount of the owner policy, the applicable rate shall be charged for the owner policy and the concurrent rate shall be charged for the loan policy in the amount of \$130 per policy for Zones 1 and 2 and \$120 per policy for Zones 3 and 4.

When two or more policies covering identical land are to be issued simultaneously and to the extent the aggregate liability of all loan policies issued concurrently with the owner policy **exceeds** the liability amount of the owner policy, the applicable rate shall be charged for the owner policy. Insurance in excess of the owner policy liability amount using the basic rate schedule should be added to the simultaneous amount of \$130 for Zones 1 and 2 and \$120 for Zones 3 and 4 and charged for on the first loan policy. The subsequent policies shall be charged in the amount of \$130 per policy for Zones 1 and 2 and \$120 per policy for Zones 3 and 4.

Simultaneous Policy Rate - Refinance

When two or more loan policies covering identical land are to be issued simultaneously, the applicable rate shall be charged for the aggregate liability of all lender policies for the first loan policy. The concurrent rate shall be charged for the simultaneous loan policy in the amount of \$130 per policy for Zones 1 and 2 and \$120 per policy for Zones 3 and 4.

Foreclosure Guarantee

A product disclosing the interests in title as of a specific date for the purposes of a foreclosure, and guarantees the accuracy of the search. The rates will be \$275 for the first \$100,000 of liability and \$.70 per \$1000 above that. There will be no charge for the first three updates in Zone 1 (Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert & Jefferson Counties) & Zone 2 (Boulder, Clear Creek, El Paso, Gilpin, Larimer, Park, Teller & Weld Counties). Updates beyond the first three will be charged \$30 per update. For all other Colorado Counties, the charge is \$75 per update.

Builder/Developer Rate

A discount of 60% applies to an owner's policy on any type of property when one of the following circumstances exists and the property is encumbered:

1. The parcel to be insured is one site, as shown on a subdivision plat of two or more sites with common ownership; or
2. The parcel to be insured is contiguous to two other sites with the common ownership.



A discount of 65% applies to an owner's policy on any type of property when one of the following circumstances exists:

1. The parcel to be insured is one site, as shown on a subdivision plat of two or more sites with common ownership; or
2. The parcel to be insured is contiguous to two other sites with the common ownership.

A discount of 55% applies to an owner's policy on any type of property when the following circumstance exists:

1. The parcel to be insured is one site, as shown on a subdivision plat and has been purchased and improvements have been made that increase the value of the property within the past 12 months.

Timeshare Rate

Where an owner's policy is requested to insure a timeshare interest in real property, the rate is 40% of base rate for that owner's policy. Schedule A of the policy must indicate that the interest insured is a timeshare interest and not a fee simple interest.

Title Guarantee Rate

This product is for loans equal to or less than \$200,000, such as home equity mortgages. The only insurance provided is the name of the owner of the property as of the last recorded deed, the legal description, and any mortgages of record as of the Date of Policy and which were recorded subsequent to the last recorded vesting deed. Pricing for this product is as follows:

Up to \$50,000	\$100.00
\$50,001 - \$100,000	\$150.00
\$100,001 - \$150,000	\$200.00
\$150,001 - \$200,000	\$250.00

Litigation Guarantee

This product guarantees the accuracy of interests in the land for purposes of a legal proceeding. The charge is the base rate.

Extra Parcel Fee

If multiple legal descriptions are to be insured, an additional service charge of \$50.00 per chain in excess of the first chain shall be charged.

Cancellation Fee



If a file cancels, a cancellation fee of \$100 will be charged where excessive or unusual work has been performed prior to cancellation of the file. Additional charges may be assessed to compensate for actual expenses incurred. The cancellation fee need not be imposed if, through error, the customer has entered duplicate orders, or when despite good faith efforts in furtherance of a bona fide purchase or loan transaction, it is not consummated for good reason.

Foreclosure Commitment Cancellation Fee

If the foreclosure is cured in any manner, without a policy being issued or to be issued pursuant to the commitment that was issued, a cancellation fee shall be charged as follows:

- | | |
|---|----------|
| a) From the initial search to prior to recording of a Notice of Election and Demand (NED) | \$400.00 |
| b) After recording of NED | \$500.00 |

Inspection of the Premises

When it is necessary for an examiner to physically inspect the insured premises to determine the possessor's rights, to verify a survey, or for other reasons, a fee of \$100.00 is charged.

Lost Policies

If an insured applies for a replacement policy, the charge shall be \$50.00 (provided that the insured signs a written request for said policy). The new policy will bear this endorsement: "This policy is issued in lieu of lost Policy No. _____, which is hereby cancelled."

Title Information Rates

Rates are applicable for Zone 1 and the following counties in Zone 2: Boulder, El Paso, Larimer and Weld. Other counties are quoted on a case-by-case basis.

Foreclosure Certificate (over \$200,000 add \$1.50 per thousand)	\$200.00
Information only Commitment (no insurance)*	\$375.00
Written Owners & Encumbrance Report (O & E)	\$100.00
Verbal O & E	\$5.00

*Note that if Information only Commitment rate is paid up front, that amount shall be deducted from the premium if the file goes to policy.

Closing Protection Letters



When requested, a Closing Protection Letter (CPL) is available to the applicable seller, buyer, or lender in a transaction in which the Company's title insurance policies are to be issued and in which the Company's issuing agent is performing settlement services. The CPL must be requested prior to or at the time of closing, and the Title Insurance must be purchased from the Company as a condition for a CPL to be effective. The fee for the issuance of CPLs is twenty-five dollars (\$25.00) per CPL. The CPL fee is payable in full to the Company at closing for the additional risk it assumes when providing the CPL. The CPL fee is only charged when the transaction for which the CPL was issued closes.



Colorado Endorsement Rates

Endorsements shall be charged according to the following schedule (percentages refer to a percentage of base rate and blank boxes indicate the rate is inapplicable):

Colorado Endorsement	Description	Charge-Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>100</u>	Restrictions, etc., Improved Land, 1-4 Family Dwellings, Commercial and Industrial Property			\$50.00	10% Basic Rate
<u>100.1</u>	Vacant Land Restrictions Residential Property Commercial and Industrial Property			\$50.00	10% Basic Rate
<u>100.2</u>	Vacant Land Restrictions Residential Property Commercial and Industrial Property	\$50.00	10% Basic Rate		
<u>100.3</u>	Improved Land Residential Property Commercial and Industrial Property	\$50.00	10% Basic Rate		
<u>100.4</u>	Present Violation of Particular Restrictions, Not Applicable for Other than 1-4 Family Dwellings			10% Basic Rate	
<u>100.5</u>	Present Violation of Particular Restrictions, Not Applicable for Other Than 1-4 Family Dwellings	\$50.00		\$50.00	
<u>100.6</u>	Restrictions, Present Future Violations	20% Basic Rate	20% Basic Rate	20% Basic Rate	20% Basic Rate
<u>100.11</u>	Violation of Restrictions, Liquor Reverter, Not Applicable for Other Than 1-4 Family Dwellings	20% Basic Rate	20% Basic Rate	\$50.00	\$50.00



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
100.12	Rights of Enforcement Under CC & R, Ineffective	20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00		
100.13	Upkeep Assessments, Subordinate			\$50.00	\$50.00
100.16	Mortgagee Exempt from Membership in Association			\$50.00	\$50.00
100.18	Reverter			\$50.00	\$50.00
100.20	Present Violations of CC&R's	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate
100.23	Damage of Improvements, Right of Surface Entry			10% Basic Rate	10% Basic Rate
100.24	No Right of Surface Entry			10% Basic Rate	10% Basic Rate
100.26	Damage of Improvements, Right of Surface Entry (FHA Project Only)			10% Basic Rate	10% Basic Rate
100.29	Mineral Rights, Damage to Improvements	10% Basic Rate	10% Basic Rate	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
100.30	Mineral Rights, Damage to Improvements-Loan			10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.01
100.31	Mineral Rights, Damage to Improvements-Owner	20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00		
100.32	Release of Surface Rights	\$60.00	\$60.00	\$50.00	\$50.00
101	Mechanic Lien Insurance Modification (Language 520)	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>101.1</u>	Mechanic Lien Coverage/Attempted Enforcement	1% of the lien of \$60 whichever is larger	1% of the lien of \$60 whichever is larger	1% of the lien of \$60 whichever is larger	1% of the lien of \$60 whichever is larger
<u>101.2</u>	Mechanic Lien Coverage (Construction Loan Policy)			\$1.50 per \$1,000 based upon face amount of policy	\$1.50 per \$1,000 based upon face amount of policy
<u>101.2a</u>	Mechanic Lien Coverage (Standard Loan Policy)			\$1.50 per \$1,000 based upon face amount of policy	\$1.50 per \$1,000 based upon face amount of policy
<u>101.3</u>	Mechanic Lien Coverage (Construction Loan Policy)(Full Coverage Protection)			\$3.00 per thousand based upon face amount of policy	\$3.00 per thousand based upon face amount of policy
<u>102.4</u>	Foundation - No Violation, No Encroachment on to Adjoining Land			15% Basic Rate Minimum \$50.00	15% Basic Rate Minimum \$50.00
<u>102.5</u>	Foundation - No Violation, No Encroachment onto Easements or Adjoining Land			15% Basic Rate Minimum \$50.00	15% Basic Rate Minimum \$50.00
<u>102.6</u>	Foundation - No Violation of CCRs, No Encroachment onto Easements or Adjoining Land			15% Basic Rate	15% Basic Rate
<u>102.7</u>	Foundation - No Violation of CCRs, No Encroachment onto Easements or Adjoining Land, Portion of Land			15% Basic Rate	15% Basic Rate



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>103.1</u>	Easements - Damages from Use or Maintenance	20% Basic Rate	20% Basic Rate	\$50.00	\$50.00
<u>103.2</u>	Encroachment - Removal	20% Basic Rate	20% Basic Rate	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
<u>103.3</u>	Easements - Removal of Improvements	20% Basic Rate	20% Basic Rate	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
<u>103.6</u>	Easements - No Encroachment of Improvements			10% Basic Rate	10% Basic Rate
<u>103.7</u>	Property Abuts on Open Street	\$50.00	\$50.00	\$50.00	\$50.00
<u>103.8</u>	Encroachments from Adjoining Property			10% Basic Rate	10% Basic Rate
<u>104</u>	Assignment of Beneficial Interest			No charge up to 1 year; \$50.00 after year 1	No charge up to 1 year; \$50.00 after year 1
<u>104.1</u>	Assignment of Beneficial Interest - Additional			10% Basic Rate based on face amount of policy Minimum \$50.00	10% Basic Rate based on face amount of policy Minimum \$50.00
<u>104.2</u>	Assignment of Beneficial Interest and Change of the Effective Date			10% Basic Rate based on face amount of policy Minimum \$50.00	10% Basic Rate based on face amount of policy Minimum \$50.00
<u>104.3</u>	Collateral Assignment			\$50.00	\$50.00
<u>104.4</u>	Collateral Assignment			\$50.00	\$50.00



Colorado Endorsement	Description	Charge-Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
104.8	Valid Assignment of Beneficial Interest (Broad Coverage)			15% Basic Rate	15% Basic Rate
104.10	Valid Assignment of Beneficial Interest			10% Basic Rate	10% Basic Rate
107.2	Increased Liability	Amount of increase based on Basic Rate plus \$50.00	Amount of increase based on Basic Rate plus \$50.00	Amount of increase based on Basic Rate plus \$50.00	Amount of increase based on Basic Rate plus \$50.00
107.3	Increased Liability with Change of Effective Date Owner	Amount of Increase based on Basic Rate plus 10% Basic Rate if less than 1 year; 25% Basic Rate after 1 year	Amount of Increase based on Basic Rate plus 10% Basic Rate if less than 1 year; 25% Basic Rate after 1 year	Amount of Increase based on Basic Rate plus 10% Basic Rate if less than 1 year; 25% Basic Rate after 1 year	Amount of Increase based on Basic Rate plus 10% Basic Rate if less than 1 year; 25% Basic Rate after 1 year
107.6	Waiver of Defense of Knowledge Imputed from Lender to Another	20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00
107.7	Knowledge	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
107.9	Naming Additional Insured	\$50.00	\$50.00	\$50.00	\$50.00
107.10	Naming Additional Insured without Limited Language	20% Basic Rate	20% Basic Rate	\$50.00	\$50.00
107.11	Change of Effective Date with no Change of Ownership and No Added Exceptions	10% Basic Rate Minimum \$50.00 year 1; 25% Basic Rate Year 2	10% Basic Rate Minimum \$50.00 year 1; 25% Basic Rate Year 2	10% Basic Rate Minimum \$50.00 year 1; 25% Basic Rate Year 2	10% Basic Rate Minimum \$50.00 year 1; 25% Basic Rate Year 2



Colorado Endorsement	Description	Charge-Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
108.8	Additional Advance			Amount of increase based on Basic Rate plus \$60.00	Amount of increase based on Basic Rate plus \$60.00
110.1	Deleting Printed or Typed Exception or Paid Encumbrance	\$50.00* (* or there is no charge for this endorsement when issued in conjunction with Form 130 for an owner's policy, and/or Form 100 on a mortgage policy.)	\$50.00* (* or there is no charge for this endorsement when issued in conjunction with Form 130 for an owner's policy, and/or Form 100 on a mortgage policy.)	\$50.00* (* or there is no charge for this endorsement when issued in conjunction with Form 130 for an owner's policy, and/or Form 100 on a mortgage policy.)	\$50.00* (* or there is no charge for this endorsement when issued in conjunction with Form 130 for an owner's policy, and/or Form 100 on a mortgage policy.)
110.2	Insure Over Exception on Policy	10% Basic Rate	10% Basic Rate	10% Basic Rate	10% Basic Rate
110.3a	Extending Commitments - Not for Affirmative Coverage	No Charge	No Charge	No Charge	No Charge
110.3b	For Correction of Commitments and/or Policies	No Charge	No Charge	No Charge	No Charge
110.4	Modification of Deed of Trust, Not Applicable for Additional Advances			10% Basic Rate based on face amount of policy	10% Basic Rate based on face amount of policy
110.5	Modification of Deed of Trust, Including Priority, Applicable for Additional Advances			20% Basic Rate based on face amount of policy	20% Basic Rate based on face amount of policy
110.6	Renegotiable Rate Mortgage			\$50.00	\$50.00



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
110.7	Variable Rate Mortgage (ALTA 6)			\$50.00	\$50.00
110.7a	Advances, Change in Rate			\$50.00	\$50.00
110.7b	Advances			\$50.00	\$50.00
110.8	Variable Rate Mortgage			\$50.00	\$50.00
110.9	Variable Rate Mortgage / Negative Amortization (ALTA 6.2)			\$60.00	\$60.00
110.9a	Change in Rate (Variation)			\$60.00	\$60.00
110.10	Change in Rate			\$50.00	\$50.00
111	Partial Release, No Impairments			20% Basic Rate based on face amount of policy Minimum \$50.00	20% Basic Rate based on face amount of policy Minimum \$50.00
111.3	Partial Release, No Impairment, No Encroachment			20% Basic Rate based on face amount of policy	20% Basic Rate based on face amount of policy
111.4	Partial Releases Do Not Reduce Insurance			\$60.00	\$60.00
111.7	Advances			\$50.00	\$50.00
111.9	FNMA Balloon			\$50.00	\$50.00
112.1	Bond Holders			10% Basic Rate	10% Basic Rate
115	Estate Insured is a Condominium			\$50.00	\$50.00
115.1	Estate Insured is a Condominium (ALTA 4-06)			10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>115.2</u>	Planned Unit Development (ALTA 5-06)			10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
<u>115.3</u>	Manufactured Housing (ALTA 7)			10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
<u>116</u>	Designation of Improvements Land Location			\$50.00 when ILC attached at policy; post policy 10% Basic Rate	\$50.00 when ILC attached at policy; post policy 10% Basic Rate
<u>116.1</u>	Description in Policy, Same Property Shown in the Survey	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate
<u>116.2</u>	Condominium - Description is Property Shown on the Plat	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate
<u>116.4</u>	Contiguous Parcels	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate
<u>116.5</u>	Manufactured Housing/ Survey			20% Basic Rate	20% Basic Rate
<u>116.6</u>	Legal Description Equivalency			No Charge if closing is conducted by ATGF or ATGF agent	No Charge if closing is conducted by ATGF or ATGF agent
<u>116.7</u>	Name Equivalency			No Charge if closing is conducted by ATGF or ATGF agent	No Charge if closing is conducted by ATGF or ATGF agent
<u>116IMP</u>	Designation of Improvements Land Location			\$60.00 when ILC attached at policy; post policy 20% Basic Rate	\$60.00 when ILC attached at policy; post policy 20% Basic Rate



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>116V</u>	Attached Map Shows Land Location of Vacant Land			\$60.00 when ILC attached at policy; post policy 20% Basic Rate	\$60.00 when ILC attached at policy; post policy 20% Basic Rate
<u>122</u>	Advance Under Trust Deed - Obligatory Advance			20% Basic Rate Minimum \$50.00	20% Basic Rate Minimum \$50.00
<u>122.1</u>	Advances			\$50.00	\$50.00
<u>122.2</u>	Advances			\$50.00	\$50.00
<u>122.3</u>	Advances, Change in Rate			\$50.00	\$50.00
<u>122.4</u>	Advances, Change in Rate			\$50.00	\$50.00
<u>122.5</u>	Variable Rate with Advances			\$50.00	\$50.00
<u>122.6</u>	Optional Advances - Line of Credit			\$50.00	\$50.00
<u>122.8</u>	Special Balloon			\$50.00	\$50.00
<u>122.9</u>	Line of Credit Increase			10% Basic Rate for 1st year; 25% Basic Rate after 1 year	10% Basic Rate for 1st year; 25% Basic Rate after 1 year
<u>122.10</u>	Reverse Mortgage			10% Basic Rate	10% Basic Rate
<u>122.11</u>	Shared Appreciation Mortgage			20% Basic Rate	20% Basic Rate
<u>123.1</u>	Zoning, Vacant Land (ALTA 3)	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
<u>123.2</u>	Zoning, Improved Land (ALTA 3.1)	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
<u>125</u>	Truth in Lending, Right of Rescission (ALTA 2)			\$1.00 per \$1000 Minimum \$50.00	\$1.00 per \$1000 Minimum \$50.00



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>130</u>	Residential Owner Extended Coverage (OEC)	\$50.00	N/A		
<u>130.1</u>	Inflation Protection	No Charge	No Charge		
<u>130.2</u>	Residential Owner Extended Coverage (OEC) for ALTA Plain Language Commitment Only	No Charge	N/A		
<u>130.3</u>	Inflation Protection for ALTA Plain Language Policy	No Charge	No Charge		
<u>130C</u>	Commercial & Industrial Owner Extended Coverage (OEC)	N/A	20% Basic Rate		
<u>130V</u>	Vacant Land Owner Extended Coverage (OEC)	\$50.00	\$50.00		
<u>150</u>	Arbitration-Lender			No Charge	No Charge
<u>150.1</u>	Arbitration-Owner	\$50.00	\$50.00		
<u>161</u>	Guarantee Date Down			10% Basic Rate	10% Basic Rate
<u>A</u>	Mechanic's Lien Based on Advances or Aggregate Policy Amount (Construction Loan Policy)			\$1.50 per \$1,000 based upon face amount of policy	\$1.50 per \$1,000 based upon face amount of policy
<u>B</u>	Mechanic's Lien Based on Advances or Aggregate Policy Amount (Construction Loan Policy)			\$3.00 per \$1,000	\$3.00 per \$1,000
<u>C</u>	Mechanic's Lien (Construction Loan Policy)			\$3.00 per \$1,000 based on advances or aggregate policy amount	\$3.00 per \$1,000 based on advances or aggregate policy amount



Colorado Endorsement	Description	Charge- Owner Residential	Charge- Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
<u>D</u>	Mechanic's Lien Based on Advances or Aggregate Policy Amount (Construction Loan Policy)			\$3.00 per \$1,000	\$3.00 per \$1,000
<u>F</u>	Fairways Partnership Dissolution	\$50.00	\$50.00		
<u>GE-1</u>	Gap Coverage	\$50.00	\$50.00	\$50.00	\$50.00
<u>L</u>	Leasehold Estate-Lender			No Charge	No Charge
<u>L</u>	Leasehold Estate-Owner	No Charge	No Charge		
<u>U</u>	Usury (Lender)			\$100.00	\$100.00



ALTA Endorsement Rates

Endorsements shall be charged according to the following schedule (percentages refer to a percentage of base rate and blank boxes indicate the rate is inapplicable):

ALTA Endorsement	Description	Charge-Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
1-06	Street Assessments	\$50.00	10% Basic Rate	\$50.00	10% Basic Rate
2-06	Truth in Lending	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
3-06	Zoning – Unimproved Land	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
3.1-06	Zoning – Completed Structure	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
3.2-06	Zoning – Land Under Development	25% Basic Rate	25% Basic Rate	25% Basic Rate	25% Basic Rate
4-06	Condominium	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
4.1-06	Condominium	10% Basic Rate	10% Basic Rate	10% Basic Rate	10% Basic Rate
5-06	Planned Unit Development	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
5.1-06	Planned Unit Development	10% Basic Rate	10% Basic Rate	10% Basic Rate	10% Basic Rate
6-06	Variable Rate Mortgage			\$50.00	\$50.00
6.2-06	Variable Rate Mortgage – Negative Amortization			\$60.00	\$60.00
7-06	Manufactured Housing Unit			10% Basic Rate Minimum \$50.00	10% Basic Rate Minimum \$50.00
7.1-06	Manufactured Housing Unit – Conversion Loan			25% Basic Rate	25% Basic Rate
7.2-06	Manufactured Housing Unit – Conversion Owner’s	25% Basic Rate	25% Basic Rate		



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
8.1-06	Environmental Protection Lien	\$50.00	N/A	\$50.00	N/A
8.2-06	Environmental Protection Lien – Commercial	N/A	10% Basic Rate	N/A	10% Basic Rate
9-06	Restrictions, Encroachments, Minerals	10% Basic Rate plus \$50.00	10% Basic Rate plus \$50.00	10% Basic Rate plus \$50.00	10% Basic Rate plus \$50.00
9.1-06	Restrictions, Encroachments, Minerals – Owner’s Unimproved Land	20% Basic Rate plus \$50.00	20% Basic Rate plus \$50.00		
9.2-06	Restrictions, Encroachments, Minerals – Owner’s Improved Land	20% Basic Rate plus \$50.00	20% Basic Rate plus \$50.00		
9.3-06	Restrictions, Encroachments, Minerals – Loan			10% Basic Rate plus \$50.00	10% Basic Rate plus \$50.00
9.4-06	Restrictions, Encroachments, Minerals – Owners’ Unimproved Land	20% Basic Rate plus \$50.00	20% Basic Rate plus \$50.00		
9.5-06	Restrictions, Encroachments, Minerals – Owner’s Improved Land	20% Basic Rate plus \$50.00	20% Basic Rate plus \$50.00		
9.6-06	Private Rights – Loan Policy			\$250.00	\$250.00
9.6.1-06	Private Rights – Current Assessments – Loan Policy			\$250.00	\$250.00
9.7-06	Loan Policy in lieu of Owners Policy			20% Basic Rate plus \$50	20% Basic Rate plus \$50
9.8-06	Covenants, Conditions and Restrictions – Land Under Development – Owners Policy	20% Basic Rate plus \$50	20% Basic Rate plus \$50		



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
9.9-06	Private Rights – Owners Policy	\$250.00	\$250.00		
9.10-06	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy			20% Basic Rate plus \$50	20% Basic Rate plus \$50
10-06	Assignment			\$50.00	\$50.00
10.1-06	Assignment and Date Down			10% Basic Rate	10% Basic Rate
11-06	Mortgage Modification			20% Basic Rate	20% Basic Rate
11.1-06	Mortgage Modification with Subordination			20% Basic Rate based on the face value of the policy	20% Basic Rate based on the face value of the policy
11.2-06	Mortgage Modification with Additional Amount of Insurance			20% Basic Rate based on the face value of the policy	20% Basic Rate based on the face value of the policy
12-06	Aggregation	\$250.00	\$250.00	\$250.00	\$250.00
12.1-06	Aggregation – State Limits – Loan Policy			\$250.00	\$250.00
13-06	Leasehold – Owner’s	No Charge	No Charge		
13.1-06	Leasehold – Loan			No Charge	No Charge
14-06	Future Advance – Priority			\$50.00	\$50.00
14.1-06	Future Advance – Knowledge			\$50.00	\$50.00
14.2-06	Future Advance – Letter of Credit			\$50.00	\$50.00
14.3-06	Future Advance – Reverse Mortgage			\$50.00	\$50.00
15-06	Non-Imputation – Full Equity Transfer	10% Basic Rate	10% Basic Rate	10% Basic Rate	10% Basic Rate
15.1-06	Non-Imputation – Additional Insured	\$50.00	\$50.00	\$50.00	\$50.00



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
15.2-06	Non-Imputation – Partial Equity Transfer	\$50.00	\$50.00	\$50.00	\$50.00
16-06	Mezzanine Financing	\$50.00	\$50.00	\$50.00	\$50.00
17-06	Access and Entry	10% Basic Rate	20% Basic Rate	10% Basic Rate	20% Basic Rate
17.1-06	Indirect Access and Entry	10% Basic Rate	20% Basic Rate	10% Basic Rate	20% Basic Rate
17.2-06	Utility Access	10% Basic Rate	20% Basic Rate	10% Basic Rate	20% Basic Rate
18-06	Single Tax Parcel	\$50.00	\$50.00	\$50.00	\$50.00
18.1-06	Multiple Tax Parcel	\$50.00	\$50.00	\$50.00	\$50.00
19-06	Contiguity – Multiple Parcels			20% Basic Rate if issued with Owner Policy	20% Basic Rate if issued with Owner Policy
19.1-06	Contiguity – Single Parcels			20% Basic Rate if issued with Owner Policy	20% Basic Rate if issued with Owner Policy
19.2-06	Contiguity – Specified Parcels			20% Basic Rate if issued with Owner Policy	20% Basic Rate if issued with Owner Policy
20-06	First Loss – Multiple Parcel Transaction	15% Basic Rate	15% Basic Rate	15% Basic Rate	15% Basic Rate
21-06	Creditors Rights, DECERTIFIED				
22-06	Location	\$50.00	\$50.00	\$50.00	\$50.00
22.1-06	Location and Map	\$50.00	\$50.00	\$50.00	\$50.00
23-06	Coinsurance – Single Policy	35% Basic Rate	35% Basic Rate	35% Basic Rate	35% Basic Rate
24-06	Doing Business (Owner and Loan)			\$250.00	\$250.00
25-06	Same as Survey	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate
25.1-06	Same as Portion of Survey	20% Basic Rate	20% Basic Rate	10% Basic Rate	10% Basic Rate



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
26-06	Subdivision	\$200.00	\$200.00	\$200.00	\$200.00
27-06	Usury (Lender)			\$100.00	\$100.00
28-06	Easement – Damage or Enforced Removal	20% Basic Rate	20% Basic Rate	\$50.00	\$50.00
28.1-06	Encroachments – Boundaries and Easements	20% Basic Rate	20% Basic Rate	10% Basic Rate minimum \$50.00	10% Basic Rate minimum \$50.00
28.2-06	Encroachments – Boundaries and Easements – Described Improvements	20% Basic Rate	20% Basic Rate	10% Basic Rate minimum \$50.00	10% Basic Rate minimum \$50.00
29-06	Correction: Interest Rate Swap Endorsement – Direct Obligation			10% Basic Rate	10% Basic Rate
29.1-06	Correction: Interest Rate Swap – Additional Interest			10% Basic Rate plus Basic Rate on the increased liability	10% Basic Rate plus Basic Rate on the increased liability
29.2-06	Correction: Interest Rate Swap Endorsement – Direct Obligation – Defined Amount			10% Basic Rate	10% Basic Rate
29.3-06	Correction: Interest Rate Swap Endorsement – Additional Interest – Defined Amount			10% Basic Rate plus Basic Rate on the increased liability	10% Basic Rate plus Basic Rate on the increased liability
30-06	Shared Appreciation Mortgage			\$50.00	
30.1-06	Commercial Participation Interest				10% Basic Rate
31-06	Severable Improvements Endorsements	10% Basic Rate	10% Basic Rate	10% Basic Rate	10% Basic Rate
32-06	Construction Loan Pending Disbursement	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
32.1-06	Construction Loan – Loss of Priority – Direct Payment	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00
32.2-06	Construction Loan – Loss of Priority – Insured’s Direct Payment	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00	\$10 per \$1,000.00
33-06	Disbursement Endorsement			20% of basic rate. Minimum of \$50.	20% of basic rate. Minimum of \$50.
34-06	Identified Risk Coverage	Underwriter to determine charge. Minimum of 10% of basic rate.	Underwriter to determine charge. Minimum of 10% of basic rate.	Underwriter to determine charge. Minimum of 10% of basic rate.	Underwriter to determine charge. Minimum of 10% of basic rate.
35-06	Minerals and Other Subsurface Substances – Buildings	20% Basic Rate	10% Basic Rate	20% Basic Rate	10% Basic Rate
35.1-06	Minerals and Other Subsurface Substances – Improvements	20% Basic Rate	10% Basic Rate	20% Basic Rate	10% Basic Rate
35.2-06	Minerals and Other Subsurface Substances – Described Improvements	20% Basic Rate	10% Basic Rate	20% Basic Rate	10% Basic Rate
35.3-06	Minerals and Other Subsurface Substances – Land Under Development	20% Basic Rate	10% Basic Rate	20% Basic Rate	10% Basic Rate
36-06	Energy Project – Leasehold / Easement – Owners	\$100	\$100		
36.1-06	Energy Project – Leasehold / Easement – Loan			\$100	\$100
36.2-06	Energy Project – Leasehold – Owners	\$100	\$100		



ALTA Endorsement	Description	Charge- Owner Residential	Charge-Owner Commercial	Charge-Loan Residential	Charge-Loan Commercial
36.3-06	Energy Project – Leasehold – Loan			\$100	\$100
36.4-06	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owners	20% Basic Rate plus \$50	20% Basic Rate plus \$50		
36.5-06	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan			20% Basic Rate plus \$50	20% Basic Rate plus \$50
36.6-06	Energy Project – Encroachments	20% Basic Rate	20% Basic Rate	10% Basic Rate minimum \$50.00	10% Basic Rate minimum \$50.00
36.7-06	Energy Project – Fee Estate – Owners Policy	\$100	\$100		
36.8-06	Energy Project – Fee Estate – Loan Policy			\$100	\$100
37-06	Assignment of Rents or Leases			\$50	\$50
38-06	Mortgage Tax			\$50	\$50
39-06	Policy Authentication	No Charge	No Charge	No Charge	No charge
42-06	Commercial Lender Group			No charge up to 1 year. \$50 after year 1.	No charge up to 1 year. \$50 after year 1.
43-06	Anti Taint			\$50	\$50
44-06	Insured Mortgage Recording			No charge	No charge
JR1	Supplemental Coverage	\$50.00	\$50.00	\$50.00	\$50.00
JR2	Revolving Credit / Variable Rate			10% Basic Rate in the 1st year; 25% Basic Rate after year 1	10% Basic Rate in the 1st year; 25% Basic Rate after year 1



Closing Fees

1. Residential Sales Closing Fee: (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Elbert, Jefferson, Larimer, Teller, Weld counties)
 - a. Re-Sales \$250.00
 - b. Presentation Only \$170.00
 - c. Disbursement Only \$170.00
 - d. For Sale by Owner \$400.00
 - e. Builder/Developer \$175.00
2. Residential Sales Closing Fee: (all other counties)
 - a. Re-Sales \$200.00
 - b. Presentation Only \$140.00
 - c. Disbursement Only \$140.00
 - d. For Sale by Owner \$350.00
 - e. Builder/Developer \$150.00
3. Residential Loan Closing fee (per loan closing): (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Elbert, Jefferson, Larimer, Teller, Weld counties)
 - a. Conventional, FA, VA and third party (see bundled fees)
 - b. Presentation only \$170.00
 - c. Disbursement only \$170.00
 - d. Junior loan (concurrent with 1st mtge.)(see bundled fees)
 - e. For Sale by Owner (1st mortgage) \$240.00
 - f. For Sale by Owner (concurrent with 1st) \$160.00
4. Residential Loan Closing fee (per loan closing): (all other counties)
 - a. Conventional, FA, VA and third party (see bundled fees)
 - b. Presentation only \$140.00
 - c. Disbursement only \$140.00
 - d. Junior loan (concurrent with 1st mtge.)(see bundled fees)
 - e. For Sale by Owner (1st mortgage) \$210.00
 - f. For Sale by Owner (concurrent with 1st) \$130.00
5. Commercial Property Transactions: (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas El Paso, Elbert, Jefferson, Larimer, Teller and Weld counties)
 - a. Re-Sales \$450.00
 - b. Loan Closing \$450.00
 - c. Presentation only \$250.00
 - d. Disbursement only \$250.00
6. Commercial Property Transactions: (all other counties)
 - a. Re-Sales \$380.00
 - b. Loan Closing \$380.00
 - c. Presentation only \$225.00
 - d. Disbursement only \$225.00
7. Vacant Land
 - a. Re-Sales \$225.00
8. Miscellaneous Fees
 - a. Tax Certificate fee \$25.00
 - b. Courier fee \$25.00
 - c. IBA set up fee \$35.00



d. Wire fee	\$25.00	
e. Printing/Copy fee for emailed docs	\$25.00	
f. Release fee	\$26.00	
g. Cashier's check fee	\$10.00	
h. Scrivener fee	\$5.00	
i. Any other miscellaneous services	\$50.00	(per hr.)
j. Escrow cancellation fee	\$50.00*	

*If a file cancels, the cancellation fee will be charged where excessive or unusual work has been performed. Additional charges may be assessed to compensate for actual expenses incurred. The cancellation fee need not be imposed if, through error, the customer has entered duplicate orders, or when despite good faith efforts in furtherance of a bona fide purchase or loan transaction, it is not consummated for good reason

Bundled Residential Closing Fees:

(includes closing fees, courier/express mail fee, notary fee, e-doc fees, tax certificate, cashier check fee, wire fee & release fee)*

1. Bundled Residential Resale Loan Closing Fee: (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer, Teller & Weld)	\$325.00
2. Bundled Residential Resale Loan Closing Fee: (all other counties)	\$250.00
3. Bundled Residential Refinance Closing Fee: (Adams, Arapahoe, Boulder Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer, Teller & Weld)	\$360.00
4. Bundled Residential Refinance Closing Fee: (all other counties)	\$270.00
5. Bundled Res. Concurrent Junior Loan Closing Fee: (Adams, Arapahoe, Boulder Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer, Teller & Weld)	\$230.00
6. Bundled Res. Concurrent Junior Loan Closing Fee: (all other counties)	\$170.00

*the Bundled Residential Closing fees include one each of the items listed. Additional items will be charged according to section 8 – Miscellaneous Fees.