

FIRST AMERICAN TITLE INSURANCE COMPANY

COLORADO

SCHEDULE OF RATES AND FEES

EFFECTIVE MARCH 21, 2016

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GENERAL INFORMATION

This Schedule of Rates shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The rates contained in this Schedule of Rates are applicable only to the products and services provided for herein.

This Schedule of Rates supersedes all previous rate schedules and filings.

Section A DEFINITIONS

- ALTA: American Land Title Association.
- Basic Rate: Basic rate for insurance as set forth in Section C.
- Bundled Loan Policy: A Loan Policy issued with (i) endorsements listed in Section F.2 and (ii) one tax certificate or tax status letter.
- Commercial: Any property that is not Residential.
- Commitment: A report furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company and authorized agents or agencies of First American Title Insurance Company.
- Construction Loan Policy: A policy insuring a loan for the purpose of construction of improvements to the subject property.
- Extended Coverage: Coverage without Standard Exceptions 1, 2, 3, and 4 pursuant to Section D.2.
- Fair Value: The Fair Value is the sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject, excluding blanket encumbrances.
- FATICO: First American Title Insurance Company.
- Leasehold Policy: A title insurance policy insuring a leasehold estate or interest that was created for or held by a lessee or lender.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Parcel:
 1. Property in the same tract, subdivision or section, title to which is vested in one ownership, is one Parcel, except that when the property is divided by a county line, the property in each county is considered a separate Parcel.

2. Properties in the same or different tracts, subdivisions or sections, title to which is vested in separate ownerships, are separate Parcels.
 3. Properties in different tracts, subdivisions or sections, title to which is vested in one ownership, are separate Parcels.
 4. Any vacated portion of a street or alley or an easement or right-of-way not previously insured is a separate Parcel.
- Residential: Improved one-to-four family residential property.
 - Short Term Rate: See Section B.6.
 - Standard Coverage: Coverage with Standard Exceptions.
 - Standard Exceptions: Industry-standard, preprinted exceptions, other than exceptions specific to a particular property or particular transaction.

**Section B
GENERAL PROVISIONS**

B.1 COMPUTATION OF RATES AND CHARGES

All charges and rates for title insurance are to be computed in accordance with this Schedule of Rates. Rates specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All rates and charges contemplated by this Schedule of Rates shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$1,000.00" shall mean and include "per \$1,000.00 and any portion thereof."

The charge for increased liability shall be the difference between the scheduled charge based upon the amount of insurance shown in the initial policy or binder and the scheduled charge based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the charges in accordance with this Schedule of Rates for a policy covering such documents will accrue immediately upon recording. Any subsequent services rendered or insurance provided given shall be additionally charged for in accordance with this Schedule of Rates.

B.2 CANCELLATION

(a) Cancellation Charges

If a Commitment is issued, the applicable scheduled rate is charged, even if the order for the Commitment is cancelled except as follows:

- No charge applies if a Commitment incident to a concurrent title policy is cancelled prior to commencement of the title search.
- If the Commitment is issued and the order for title insurance is cancelled after the title search has commenced, and the Commitment has not been acted upon by the recordation of a deed, mortgage or other instrument, a cancellation charge of \$300 may be assessed.

- No cancellation charge is imposed if the Commitment is cancelled because the customer has entered duplicate orders for title insurance, either in the same or competing companies.

If unusual work has been performed, an additional cancellation charge may be assessed to compensate the Company for its expenses provided the customer is informed of the reason for the additional charge and agrees in advance.

(b) Credit for Cancellation Charges on Commitments

Where no substantial change in the title has occurred subsequent to a cancelled Commitment, the order may be re-opened within six (6) months of the date of the Commitment at the request of the customer, and the cancellation charges for the Commitment may be credited against the charge for the title insurance issued pursuant to the re-opened order.

Where a substantial change in the title has occurred subsequent to the date of the Commitment, no credit will be allowed for the cancellation charge.

B.3 RATES AND CHARGES FOR UNUSUAL, DIFFERENT, OR ADDITIONAL RISKS OR SERVICES

Rates and charges in excess of or different from those set forth in this Schedule may be made when unusual conditions are encountered, special or unusual risks are insured, or special services are rendered. The excess or varying rates and charges shall be reasonably commensurate with the risk assumed or the costs of the services performed and shall be agreed to in writing by the party or parties responsible for the payment in advance. When services are required under conditions for which no charge has been provided in this Schedule of Rates, a charge shall be made which in the opinion of the FATICO appears to be consistent with the general pricing procedures as set forth herein.

B.4 ADDITIONAL CHARGES

The following charges are in addition to the otherwise applicable charge for the title insurance.

(a) Third Party Vendor

When a third party vendor is engaged to provide services, including but not limited to, inspection or signing services, a charge in the amount of the third party vendor's charge will be imposed.

(b) Government or Third Party Costs or Taxes

Charges that the Company incurs for government or third party costs or taxes, including but not limited to copies of recorded instruments, maps, etc., shall be additionally charged to the customer at the rate paid by the Company.

(c) Additional Parcel

- (1) An additional premium of \$100.00 per parcel over one shall apply for each Parcel of property in excess of one per policy, provided that this charge does not apply to separate contiguous Parcels in different tracts, subdivisions, or sections in a single county.

- (2) The vacated portion of a street or alley, or an easement or right of way appurtenant to or adjoining the land under search, is considered non-contiguous to the abutting Parcel unless it has been previously insured in the same ownership with the abutting Parcel. If it has not been previously insured, the charge set forth in paragraph (1) above applies.

(d) Out of County Search

An additional charge of \$125 is charged when (i) the title search on a requested title order is contracted out to a third party provider for any reason; (ii) the Company does not regularly provide services in the county where the subject property is located; or (iii) the Company does not have the title records and an office in the county where the subject property is located.

(e) Commitments

The provisions set forth below in this paragraph (e) apply to Commitments, other than a Commitment to insure a resale as described in Section E.5 or a foreclosure Commitment as described in Section I.10.

- (1) Commitment Issued as an Incident to a Concurrent Title Policy. No charge is made for a Commitment issued concurrently with the issuance of a title policy for which a charge is made.
- (2) Title Commitment (Buyer - To Be Determined) with No Concurrent Transaction. A Commitment may be issued for a period of not to exceed six (6) months to cover a future sale, lease or loan transaction for a charge of \$100. Updates to the Commitment can be provided for a charge of \$20. If a transfer of title or loan is recorded within six (6) months or concurrently with the issuance and reliance on the Commitment and the Company issues a policy of title insurance on that transaction, then the charge paid for the Commitment under this subsection is credited towards the charge for the title insurance policy.
- (3) Endorsement Extending Term of Commitment. Endorsement Form 110.3 may be issued to the proposed insured of a Commitment extending the termination date for a period of six (6) months for a service charge of \$20 per endorsement. The maximum number of extension endorsements that may be issued is three (3).
- (4) Informational Commitment. The charge for a Commitment requiring a full search for informational purposes only and not for a bona fide sale, purchase or loan transaction is \$500. The charge for updates to the informational Commitment shall be \$50 for each update issued.

(f) Duplicate Policies

Duplicate policies in which no additional insurance is given may be furnished to the insured at the discretion of the Company for a charge of \$100 each. The duplicate policy must contain the following statement: "This policy is issued in lieu of lost policy number _____, which is hereby cancelled."

(g) Correction Due to Error or Misunderstanding

A charge in the amount of \$150 is made for an endorsement or replacement policy to correct an error or misunderstanding not the fault of the Company. Endorsement Form 110.3 is authorized for use to correct errors in commitments and/or policies. The Company may elect in its sole discretion to issue either an endorsement or a replacement policy.

(h) Tax and Assessment Examination

Any charges, taxes, or assessments imposed by the taxing authority in connection with the examination shall be charged to the customer.

(i) Title Examination in Unusual Circumstances

A charge for a title examination in which unusual conditions are encountered, special or unusual risks are insured, special services are rendered, multiple legal descriptions are to be insured, or physical inspections are required will be charged at a rate of \$125 per hour spent performing the examination and will be in addition to the rates and charges for the product or service being performed as provided in this Schedule of Rates.

B.5 ISSUANCE OF POLICIES

No policy will be issued until the charges have been remitted to the issuing agent. Furthermore, the conditions set forth in the Commitment must be complied with before the final policy is issued, or those items not complied with will be reflected as an exception on the final policy if the policy is issued.

B.6 SHORT TERM RATE - RESIDENTIAL ONLY

When an Owner's Policy, Leasehold Policy, or Loan Policy other than a junior Loan Policy on Residential property is ordered within 5 years of the effective date of a prior policy issued in conjunction with a recorded mortgage loan to an institutional lender or a recorded deed to a bona fide purchaser for value on the same property, the charge for the new Owner's Policy, Leasehold Policy, or Loan Policy shall be based on the amount of liability under the new policy at the rate set forth below.

(a) All Areas Except Area B under Appendix 1

<u>Time Period Since Previous Policy</u>	<u>Charge</u>
1 - 2 years	50% of Basic Rate
3 - 5 years	70% of Basic Rate

(b) Area B under Appendix 1

<u>Time Period Since Previous Policy</u>	<u>Charge</u>
1 – 5 years	55% of Basic Rate

B.7 ABSTRACT RETIREMENT CREDIT

When an applicant for an Owner's Policy, Loan Policy, or Leasehold Policy surrenders the ownership of the complete abstract(s) of title covering all or a portion of the premises to be insured to the Company before commencement of the title examination, regardless of the number of abstracts surrendered, a

credit of \$100 will be given against the charge for the Owner's Policy, Loan Policy, or Leasehold Policy to be issued.

Section C
BASIC TITLE INSURANCE RATE

The Basic Rate for title insurance is the rate specified in the following Appendices.

APPENDIX 1 Schedule of Basic Rates for Title Insurance for Residential Properties, other than title insurance subject to Appendices 3, 4, and 5

AREA A: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Park, Jefferson and Otero

AREA B: For policies issued on land located only in the counties of El Paso, Pueblo and Teller

AREA C: For policies issued on land located only in the counties of Boulder, Larimer and Weld

AREA D: For policies issued on land located only in the counties of Eagle, Hinsdale, Pitkin, San Miguel, San Juan and Summit

AREA E: For policies issued on land located only in the counties of Garfield, Grand, Jackson, Moffat, Rio Blanco and Routt

AREA F: For policies issued on land located only in the counties of Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Logan, Morgan, Phillips, Prowers, Sedgwick, Washington and Yuma

AREA G: For policies issued on land located only in the counties of Alamosa, Archuleta, Chaffee, Conejos, Costilla, Delta, Dolores, Gunnison, La Plata, Lake, Mesa, Mineral, Montezuma, Montrose, Ouray, Rio Grande and Saguache

APPENDIX 2 Schedule of Rates for Title Insurance on Commercial Land

APPENDIX 3 Schedule of Bundled Purchase Loan Policy Rates for Title Insurance for Residential Properties

APPENDIX 4 Schedule of Rates for Bundled Loan Policies for Residential Properties

APPENDIX 5 Schedule of Junior Loan Rates for Title Insurance for Residential Properties

Section D
ENDORSEMENTS

D.1 CHARGES FOR ENDORSEMENTS

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with underwriter's requirements for the charges set forth in Appendix 6, except as otherwise expressly provided in this Schedule of Rates.

D.2 DELETION OF STANDARD EXCEPTIONS

(a) Standard Exceptions Other than Mechanic's Liens

The following charge applies to Endorsement Form 110.1 deleting the Standard Exceptions other than mechanic's liens:

Owner's Policy: \$60 and cost of the applicable survey if necessary

Lender's Policy: \$10 if concurrent and \$60 if not concurrent; provided that the cost of the applicable survey if necessary is charged if the subject property is not Residential property

As an alternative to issuance of an endorsement, the deletion of the Standard Exceptions as contained in Schedule B other than mechanic's liens can be addressed in the Commitment or in the policy.

(b) Mechanic's Lien Exception

Standard Exception 4 regarding mechanic's liens may be deleted, either by Endorsement Form 110.1 or in the schedule of the Commitment or policy, at the charge shown in Appendix 6.

**Section E
OWNER'S INSURANCE**

E.1 OWNER'S POLICIES

The charge for an Owner's Policy, other than a Leasehold Policy addressed in Section G, is determined in accordance with the rates set forth this Section E calculated based on the Fair Value of the subject property, subject to modification as set forth in Section B.6 for transactions qualifying for the Short Term Rate and additional charges as set forth in Section B.4. Additional charges will also be made for additional coverages or endorsements as set forth in Section D.

E.2 ALTA UNITED STATES POLICY

The charge for this policy insuring the interest of a party other than a lender is 100% of the Basic Rate. An additional charge as provided in Section D.2 applies if the policy is issued without Standard Exceptions.

E.3 OWNER'S POLICY FOLLOWING FORECLOSURE, PUBLIC TRUSTEE SALE OR DEED IN LIEU OF FORECLOSURE

This subsection applies to an Owner's Policy insuring the grantee of a public trustee's deed, sheriff's deed, or deed in lieu of foreclosure or a direct sale to a purchaser from the grantee based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property will remain subject. Insurance in excess of said amount shall be charged for on an increased liability basis based on the difference between the unpaid balance of the loan and the sales price when the property is sold. The charge for an Owner's Policy subject to this subsection is:

- (a) where the defaulted encumbrance has been insured, the charge for a new Owner's Policy is the lesser of 65% of the Basic Rate, or the Short Term Rate set forth in Section B.6, if applicable; or

- (b) where the defaulted encumbrance has not been insured, the charge for a new Owner's Policy is the lesser of 100% of the Basic Rate, or the Short Term Rate set forth in Section B.6, if applicable.

E.4 SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL

When the purchaser obtains a loan secured by the property being acquired and also by other property that the purchaser owns, the rate for the Owner's Policy on the property being acquired is 100% of the Basic Rate based on the sale price, and the rate for the separate Loan Policy covering all of the property is the rate applicable under Section F, plus \$50 for each Parcel over two.

E.5 SALE WITH COMMITMENT TO INSURE A RESALE, ALSO KNOWN AS COMMITMENT TO HOLD OPEN A RESALE

The charge for a Commitment to hold open a resale of the subject property within one year after the Commitment is issued will be 125% of the Basic Rate based on the Fair Value of the estate or interest covered, subject to the Short Term Rate if the following conditions exist:

- (a) a Commitment to insure a resale is issued upon recording the initial conveyance in lieu of a policy of title insurance; and
- (b) the future transaction on the same property involves only a single resale to one purchaser of record.

This charge is payable at the time of initial conveyance. Upon consummation of the resale within one (1) year, an Owner's Policy will be issued without additional cost except an increased liability charge if the amount of insurance under the Owner's Policy is in excess of the amount originally committed. The increased liability amount shall be the difference between: (a) the scheduled rate based upon the amount of insurance specified in the Commitment and (b) the scheduled rate based upon the amount of insurance to be provided under the Owner's Policy. Any premium for additional coverages or endorsements in addition to those specified in the Commitment will also apply.

If the resale to the ultimate purchaser is not recorded within one (1) year from the date of the initial conveyance, the policy of title insurance will be automatically issued insuring the grantee of the initial conveyance in the amount originally committed at no additional premium, provided that the Commitment may be extended for one additional one (1) year period for an additional premium of \$50. The rate for the initial conveyance is subject to the Short Term Rate set forth in Section B.6 when applicable. If the Short Term Rate applies, an additional charge will be made in the amount of 25% of the Basic Rate for the respective area based upon the Fair Value of the estate or interest being covered by the title commitment.

The builder rate set forth in Section H, where applicable, will apply to the initial conveyance.

E.6 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

This Section applies when an Owner's Policy covering an individual leasehold estate insuring a lessee or his assignee is reissued as an Owner's Policy to cover the conversion of the leasehold into a fee title estate. The charge for the reissued Owner's Policy is the lesser of:

- (a) 25% of the applicable Basic Rate calculated based upon the same type and amount of insurance as the existing policy, subject to a minimum of \$40, plus the Basic Rate applicable for each \$5,000 or fraction thereof of insurance issued in excess of the original amount; or
- (b) The Basic Rate applicable to the land value of the fee title, based upon the same type of outstanding insurance, plus an increased liability charge, if any, based upon the rate applicable for each unit of insurance issued in excess of the sum of the original policy amount and the land value of the fee conveyed.

The Short Term Rate set forth in Section B.6 is not applicable to an Owner's Policy subject to this Section.

E.7 INITIAL SALE BY DEVELOPER OF TIMESHARES. The rates below apply to initial sales of interval estates by the developer in timeshare projects other than as provided in Section H.

Short Term Rates set forth in Section B.6 are not applicable to this Section.

<u>Amount of Insurance Up to and Including</u>	<u>Rate</u>	<u>Amount of Insurance Up to and Including</u>	<u>Rate</u>
\$0 to \$10,000	\$140	\$50,001 to \$60,000	\$240
\$10,001 to \$20,000	\$160	\$60,001 to \$70,000	\$260
\$20,001 to \$30,000	\$180	\$70,001 to \$80,000	\$280
\$30,001 to \$40,000	\$200	\$80,001 to \$90,000	\$300
\$40,001 to \$50,000	\$220		

Rates for amounts of insurance in excess of \$90,000 are computed in accordance with the builder rate under Section H below.

E.8 POLICY INSURING THE SELLER ISSUED SIMULTANEOUSLY WITH AN OWNER'S POLICY

For an Owner's Policy insuring the seller, issued simultaneously with an Owner's Policy insuring the new purchaser, the charge will be 30% of the rate being charged for the Owner's Policy insuring the new purchaser, subject to a minimum charge of \$125.

E.9 OWNERS POLICY FOLLOWING THE ISSUANCE OF A PUBLIC TRUSTEE SALE GUARANTEE

When a Public Trustee's Sale Guarantee as set forth in Section I.1 is purchased by a foreclosing lender and the lender is the successful purchaser at the public trustee's sale, a subsequent Owner's Policy may be issued to a new purchaser when the property is offered for sale by the purchaser or its assignee. The charge will be 20% of the Basic Rate for the amount of insurance requested.

**Section F
LENDER'S INSURANCE**

This Section F sets forth rates for Loan Policies other than Leasehold Policies addressed in Section G below.

F.1 CHARGES

The rates set forth in this Section F.1 also apply to bondholders policies.

(a) Lenders Purchase Loan Policy

The rate for a Loan Policy issued in conjunction with the sale of Residential property (a "Purchase Loan Policy"), other than as set forth in subsection (b) below, issued at Fair Value is \$150 when issued in conjunction with an Owner's Policy on the same estate in land when no bundled endorsements are requested.

(b) Bundled Lenders Purchase Loan Policy

The rate for an ALTA Short Form Residential Loan Policy or 2006 ALTA Loan Policy with the endorsements set forth in Section F.2 below issued as a Purchase Loan Policy or in conjunction with lender's insurance on the same estate on land issued at Fair Value is 100% of the rate set forth in Appendix 3 Schedule of Bundled Purchase Loan Policy Rates for Title Insurance. This rate includes one tax certificate or one tax status letter. A separate charge in the amount of \$25 will be made for each additional tax certificate or tax status letter. This rate does not include any charges or fees for any closing and settlement services as provided in Section K.

(c) Bundled ALTA Short Form Residential Loan Policy, Bundled ALTA 2006 Loan Policy with non-specific exceptions

This program is for lenders who desire the efficiencies of a bundled product with comprehensive coverages and one tax certificate or one tax status letter. A separate charge in the amount of \$25 per certificate will be made for each additional tax certificate or tax status letter. Only the ALTA Short Form Residential Loan Policy and the 2006 ALTA Loan Policy, both with non-specific exceptions and with the endorsements set forth in Section F.2 below for Residential properties may be issued for this program.

When a loan policy has been issued insuring the lien of a deed of trust or mortgage, and a new loan is made to the same borrower secured by the same premises, the applicable charges shall be applied as listed in Appendix 4 Schedule of Bundled Loan Rates for Title Insurance.

(d) Bundled ALTA Short Form Residential Loan Policy, Bundled ALTA 2006 Loan Policy with specific exceptions

This program is for lenders who desire the efficiencies of a bundled product with comprehensive coverages and one tax certificate or one tax status letter. A separate charge in the amount of \$25 per certificate will be made for each additional tax certificate or tax status letter. Only the 2006 ALTA Loan Policy or the ALTA Short Form Residential Loan Policy with specific exceptions with the endorsements set forth in Section F.2 below for Residential properties may be issued for this program.

When a loan policy has been issued insuring the lien of a deed of trust or mortgage and a new loan is made to the same borrower secured by the same premises, with specific exceptions, the applicable charges shall be applied as listed in Appendix 4 Schedule of Bundled Loan Rates for Title Insurance, plus an additional \$75.00.

(e) Construction Loan Policy

The rate for a Construction Loan Policy is 50% of the Basic Rate. The Construction Loan Policy may be reissued to the permanent lender within twenty-four (24) months from the date of the initial Construction Loan Policy for a charge of 50% of the Basic Rate, provided that an additional charge for the increased liability will apply if the amount of insurance under the reissued policy exceeds the amount of insurance under the initial policy. The rate for increased liability shall be the difference between the rate as provided under the other sections of this Schedule of Rates based on the amount of insurance in the initial policy and the amount of insurance in the reissued policy. This twenty-four month time limit may be extended for an additional twenty-four (24) months for an additional charge of 10% of the Basic Rate.

(f) Master Mortgagee Policy and ALTA Short Form Residential Loan Policy

These policies are intended for Residential loans for a lender who requests a standardized Loan Policy for immediate acceptance in the secondary market, with Extended Coverage. For issuance as a concurrent policy see Sections F.1(b) and D for the applicable charge. For issuance in a refinance policy see Appendix 4 Schedule of Bundled Loan Rates for Title Insurance and Section D for the applicable charges. The ALTA Short Form Residential Loan Policy may only be used with the 2006 ALTA Loan Policies and is subject to the conditions contained in the 2006 ALTA Loan Policy form.

(g) Policy Insuring Modification or Extension of an Insured Deed of Trust

The charge for a Loan Policy covering the modification or extension of the deed of trust will be 40% of the Basic Rate based upon the unpaid balance of the encumbrance at the date of the Loan Policy is issued.

(h) Junior Loan

The rate for an ALTA Short Form Residential Loan Policy or ALTA 2006 Loan Policy with non-specific exceptions for Residential Properties to insure a loan which is intended to be subordinate and junior to an existing loan, and/or which is a home equity line of credit or home equity loan is 100% of the rate listed in Appendix 5, Schedule of Junior Loan Rates for Title Insurance for Residential Properties, except as provided in subsection (c) above. If a Loan Policy is requested under this program with specific exceptions an additional charge of \$75.00 will apply.

(i) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Residential Limited Coverage Junior Loan Policy Rate for a Junior Limited Coverage Loan Policy will be charged at the rates set forth below and shall be applied as to the face amount of such mortgage. Such policy may not be issued for loan transactions in which the face amount of the mortgage exceeds \$300,000.

\$150 for mortgages up to \$150,000

\$250 for mortgages up to \$300,000.

The rate includes one continuation report without additional charge to cover the recording of the documents that are the basis of the transaction for which the policy is issued. One ALTA JR-1 Endorsement may be issued within six months of the policy date of the ALTA Residential Limited Coverage Junior Loan Policy at no additional charge.

(j) Short Form Residential Optional Limited Coverage Junior Loan Policy

These rates apply to a Short Form Residential Optional Limited Coverage Junior Loan Policy issued by First American Mortgage Solutions Group for Residential property with a maximum liability amount up to \$500,000 where all orders are opened through a centralized point of entry or contact designated by the requesting lender and processed using the Company's electronic title and escrow production systems.

The charge for the following optional covered risks and rates is:

Legal and vesting: \$70

Legal and vesting and real property taxes: \$85

Legal and vesting and monetary lien(s) excluding real property taxes: \$115

Legal and vesting and monetary lien(s) including real property taxes: \$130

(k) ALTA Residential Limited Coverage Mortgage Modification Policy Rates

The premium charge for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

<u>Policy Amounts From</u>	<u>Rate</u>
\$0 - \$1,000,000	\$125
\$1,000,001-\$1,500,000	\$250
\$1,500,001-\$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100.

(l) equiSMART Master Loan Program

FACT Loan Policies issued under the equiSMART Master Loan Program are available for improved one-to-four family residential equity line loan transactions for lenders participating in the Company's equiSMART Program.

(1) The rate per transaction shall be:

<u>Policy Amounts From</u>	<u>Rate</u>
\$0 - \$100,000	\$100
\$100,001 – \$250,000	\$125
\$250,001 – \$500,000	\$190

(2) The rate for equiSmart Program Endorsement Forms is:

FACT Policy First Lien Exclusion	\$5
FACT Policy Limited Modification	\$25
FACT Policy Modified Gap Exclusion	\$0

(m) Loan Policies Insuring Assignments of Insured Deed of Trust

Single Assignment. The charge for a Loan Policy covering the assignment of an insured deed of trust or mortgage is 25% of the Basic Rate, based upon the unpaid balance of the encumbrance, or if the assignment is for collateral purposes, based upon the amount of the collateral, subject to a minimum charge of \$25.

Multiple Assignments. When multiple assignments are recorded concurrently covering assignments by the same assignor or insured deeds of trust or mortgages, the charge is 25% of the Basic Rate based upon the aggregate unpaid balance of the loans, plus a premium of \$50 for each loan insured over one.

F.2 ENDORSEMENTS FOR BUNDLED LOAN POLICY

The endorsements (including the versions of ALTA 06 (2006) endorsements) referenced in Sections F.1 (b), (c), (d), (e), (f) and (g) above, including one tax certificate or tax status letter, as applicable, are:

- (a) Deletion of Standard Exceptions 1-4 (where no mechanic's lien risk is present) / Endorsement Form 110.1
- (b) Deletion of Standard Exceptions 1-3 (where mechanic's lien risk is present) / Endorsement Form 110.1
- (c) Endorsement Form ALTA 9 or 9.3 / Form 100 Restrictions
- (d) Endorsement Form ALTA 8.1 Environmental Protection Lien
- (e) Endorsement Form ALTA 4.1 / Form 115.1 Condominium or ALTA 5.1 / 115.2 Planned Unit Development
- (f) Endorsement Form ALTA 22 / Form 116 Location
- (g) Endorsement Form 100.29 or Form 100.30 Mineral Rights
- (h) Any one of the following optional endorsements:
 - (1) Endorsement Form ALTA 6 / Form 110.7 Variable
 - (2) Endorsement Form 110.9 Variable
 - (3) Endorsement Form ALTA 6.2 / Form 110.8 Negative Amortizations.

Any other endorsements or coverages shall be charged at the applicable rate set forth in Section D of this manual. All endorsements and deletions are subject to underwriting approval.

F.3 MINIMUM LIABILITY

Loan Policies cannot be issued for an amount less than the full principal debt, except that when the land covered in the policy represents only part of the security of the loan(s), the Loan Policy shall be written in the amount of the Fair Value of such land or the amount of the loan, whichever is less.

A Loan Policy can be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc., provided that the amount of insurance may not exceed 150% of the principal debt.

F.4 MULTIPLE PARCELS AS SECURITY

In the event a loan is secured by two or more Parcels, a Loan Policy may be issued as to one or more of such Parcels provided that the policy is not issued for less than the amount of the debt allocated to such Parcel or Parcels.

F.5 CONCURRENT ISSUE

When two or more Loan Policies covering identical land are to be issued simultaneously, the rate applicable for the policy with the greatest amount of insurance shall be the Basic Rate. The rate for the additional Loan Policy or Loan Policies will be \$150 plus the Basic Rate calculated on the amount of insurance in excess of the first Loan Policy per policy. The Short Term Rate set forth in Section B.6 or the Abstract Retirement Credit set forth in Section B.7, if applicable to the subject transaction, may be applied to the Loan Policy with the greatest amount of insurance, provided that the Short Term Rate is not applicable when using the lenders purchase money loan rate in Section F.1(b) or junior loan rate in Section F.1(h).

Except as otherwise provided for herein when an Owner's Policy and one or more Loan Policies covering the same land are to be issued concurrently and the Loan Policy amount is in excess of the Owner's Policy, the rate applied for the Owners Policy shall be the Basic Rate. The rate for the Loan Policies concurrently issued will be in accordance with Section F.1(b) and (d) per policy plus the Basic Rate for the amount of insurance in excess of the first policy.

F.6 LOAN POLICY INSURING DEED OF TRUST WITH LOAN AMOUNT IN EXCESS OF LAND VALUE

Under conditions for which no charge has been provided for in this Schedule of Rates, such as where specific land is not the primary security, but is instead, for example, additional security in connection with other primary security, or where the total loan amount is in excess of the value of the land upon which a deed of trust is placed, the Company may, upon written request from the lender, issue a Loan Policy for an amount based on the Fair Value of the real property.

Section G LEASEHOLD INSURANCE

This Section is applicable to title insurance insuring a leasehold estate or interest created for or held by a lessee or a lender with respect to a lessee.

G.1 CHARGES

The charge for a Leasehold Policy is 100% of the Basic Rate, provided that the minimum amount of insurance is:

Owner's Policy: the lesser of (i) the Fair Value of the land and existing improvements or (ii) the amount determined by multiplying the remaining term of the lease by the annual rental as follows:

- (a) Less than twenty-five (25) years: ten (10) times the annual rental.

- (b) Twenty-five (25) years or more but less than fifty (50) years: twenty (20) times the annual rental.
- (c) Fifty (50) years or more but less than ninety-nine (99) years: the Fair Value of the land and existing improvements.

Loan Policy: the greater of (i) the amount of the loan or (ii) the minimum amount of insurance for an Owner's Policy as calculated above.

When the same entity is both lessee and a fee owner of interests covered by the policy and one policy will be used to insure all such interests for Fair Value and without any segregation of liability, the applicable Basic Rate based upon one policy amount is charged. If concurrently with an Owner's Policy a separate Leasehold Policy is issued, the charge for the larger policy shall be 100% of the Basic Rate, and the charge for the smaller policy shall \$150.

If additional coverages are required, see Section D.

G.2 LEASEHOLD POLICIES

- (a) ALTA Owner's Policy with Colorado Endorsement 107.13

This policy may be issued insuring the interest of an owner or purchaser of a lease, for 100% of the Basic Rate. All or any of the printed exceptions in Schedule B of the Commitment may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section D.

- (b) ALTA Loan Policy with Colorado Endorsement 107.14

This policy may be issued insuring the interest of a leasehold lender for the charge set forth in F.1 based on the amount allocated to the property. All or any of the printed exceptions in Schedule B of the Commitment may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section D.

G.3 LEASEHOLD IN LAND AND FEE IN IMPROVEMENTS

When an Owner's Policy insuring a fee simple estate in land only and a Leasehold Policy insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total amount of insurance for the two policies added together and shall be 100% of the Basic Rate. If deletion of exceptions and/or additional coverage endorsements is requested, the charge for the endorsements will be computed based on the amount of the policy on which endorsements are issued.

G.4 TIMESHARE INTERVAL RATE

When an Owner's Policy is issued insuring a leasehold timeshare interval interest, the charge for the policy will be in accordance with Section G.1, with a minimum charge of \$175 for liability up to \$5,000.

The Short Term Rate set forth in Section B.6 and builder rate in Section H do not apply to a policy with an amount of insurance less than \$5,000.

**Section H
BUILDER RATES**

H.1 APPLICABILITY:

This Section H applies only to title insurance issued:

- (a) to a builder, developer, and subdivider, all referred to as “Builder”, who is engaged in the business of acquiring and selling real estate;
- (b) on sales of land that has been divided into multiple units, including metes and bounds described properties, condominiums, timeshares, subdivisions, tracts, lots, blocks, units of occupancy, whether improved or unimproved, and zoned for any use; and
- (c) when a common ownership interest (including wholly owned subsidiaries) exists on multiple Parcels (common ownership shall include fee simple, leasehold, contract and option interests).

The rate per unit for an Owner’s Title Policy is based upon the Fair Value of each separate sale. Where two or more units of occupancy are sold to a common purchaser, the rate is based upon the aggregate value of the units.

The Short Term Rate shall not be applicable to any of the policy charges contained in Section H.

H.2 CHARGES:

The charge for an Owner’s Policy issued under this Section, other than as set forth in subsections H.3 through H.5, is 32% of the Basic Rate, provided that this charge shall be increased by 8% if the property is encumbered.

H.3 COMBINED CONSTRUCTION LOAN POLICY AND OWNER’S POLICY

When a Construction Loan Policy and an Owner’s Policy subject to this Section H are issued by the Company on a single lot, the charge for the Construction Loan Policy is \$100, and the charge for the subsequent Owner’s Policy issued in connection with the sale of the completed/improved lot is 65% of the Basic Rate.

H.4 MULTIPLE PARCEL ENDORSEMENT 110.5(MP)

When an existing mortgage or deed of trust has been insured and additional Parcels are being subsequently encumbered under the same mortgage or deed of trust, Endorsement 110.5(MP) may be issued for the following charge:

- (a) 10% of the Basic Rate, minimum \$75 (when the Parcels are in the same subdivision)
- (b) 20% of the Basic Rate, minimum \$75 (when the Parcels are in different subdivisions)

H.5 BUILDER/DEVELOPERS TIMESHARE INTERVAL INTERESTS: Applies only to Counties of Garfield, Grand, Pitkin, Routt and Summit

The charge for an Owner's Policy insuring a transfer of a timeshare interval interest from a builder/developer of the timeshare project to a purchaser shall be as follows:

<u>Amount of Insurance Up to and Including</u>	<u>Rate</u>	<u>Amount of Insurance Up to and Including</u>	<u>Rate</u>
\$5,000	\$130	\$30,000	\$180
\$10,000	\$140	\$35,000	\$190
\$15,000	\$150	\$40,000	\$200
\$20,000	\$160	\$45,000	\$210
\$25,000	\$170	\$50,000	\$220

For amount of insurance over \$50,000 add \$10 per \$5,000.

H.6 BUILDER/DEVELOPERS TIMESHARE INTERVAL INTERESTS ACQUIRED FOLLOWING NONPAYMENT OF DELINQUENT ASSESSMENT CHARGES

The charge for an Owner's Policy insuring a transfer of a timeshare interval ownership interest from a Builder or a homeowner's association that has acquired the timeshare interval ownership interest through a legal proceeding for the non payment of delinquent assessment charges shall be:

<u>Amount of Insurance Up to and Including</u>	<u>Rate</u>
\$1 to \$29,999	\$180
\$30,000 to \$50,000	\$230

For amount of insurance over \$50,000 refer to builder rates in H.2.

Section I GUARANTEES

I.1 PUBLIC TRUSTEE'S SALE GUARANTEE

For guarantees regarding the necessary parties having an interest in real property for purposes of a Public Trustee foreclosure, the charge is the applicable Basic Rate. A Guarantee Date Down Endorsement (End. 161) may be issued for an additional charge as set forth in Section D (Appendix 6).

I.2 FORECLOSURE GUARANTEE

For guarantees regarding the accuracy of interests in real property for purposes of a foreclosure, the charge is \$300 for an amount of insurance up to and including \$100,000, for an amount of insurance over \$100,000 up to and including \$1,500,000 add \$0.70 per \$1,000, and for an amount of insurance over \$1,500,000 add \$0.50 per \$1,000. In those areas where an automated name search of the Bankruptcy Court in and for the District of Colorado is not a part of the title searching process, an additional premium of \$50 is charged.

The rate set forth above includes:

- (a) non-certified copies of up to ten (10) entry documents listed within the guarantee. An additional charge of \$5 per document will be made for each copy of an entry document over the first ten (10) documents. If certified copies are requested, the charge is \$8 per certified copy;
- (b) issuance of up to three (3) Guarantee Date Down Endorsements Form 161. Subsequent Date Down Endorsements can be issued for an additional charge in the amount set forth in Section H.3 for filed rate; and
- (c) three (3) hours of preparation time; the rate will be \$75 per hour for any additional preparation time.

The Short Term Rate in Section B.6 is not applicable to this sub-section.

I.3 LITIGATION GUARANTEE

For guarantees regarding the accuracy of interests in the land for purposes of a legal proceeding, the charge is the applicable Basic Rate. A Guarantee Date Down Endorsement (End. 161) may be issued for an additional charge as set forth in Section D (Appendix 6).

I.4 JUDGMENT AND TAX LIEN GUARANTEE

For guarantees regarding the accuracy of information regarding recorded judgments and tax liens affecting a specific person or entity, the rate is \$50 per name, plus \$5 for each item reported over 5. There is an additional rate of \$10 for each additional county checked plus the applicable per item rate. The maximum amount of insurance under this guarantee will be \$5,000.

I.5 IMPROVEMENT AND SPECIAL DISTRICT GUARANTEE

For guarantees regarding the special tax districts affecting real property, the rate is \$30, and the maximum amount of insurance is \$25,000.

I.6 SUBDIVISION GUARANTEE

For guarantees regarding map filing, including the examination of the map, letter of dedication and necessary tax letter covering a proposed subdivision, the rate is \$75 plus \$20 for each ownership easement, right of way, or interest searched or reported on.

I.7 CHAIN OF TITLE GUARANTEE

For guarantees regarding the accuracy of information regarding documents recorded in the clerk and recorder's office affecting a specific legal description for a stated period of time, the rate is \$125 plus \$5 per entry, provided that an additional hourly charge will be made when unusual conditions of title are encountered pursuant to Section B.3. The maximum amount of insurance shall be \$1,000, unless a higher amount is approved by the underwriter.

I.8 RECORDED DOCUMENT GUARANTEE

For guarantees regarding the accuracy of interests in real property, the Application and Agreement for this guarantee must be fully completed prior to commencement of title work. The rate is \$5 per entry plus

the applicable Basic Rate for the insured amount plus an additional rate of \$100, subject to a minimum rate of \$250. The insured amount shall be limited to a maximum amount of insurance of \$25,000.

I.9 MORTGAGE GUARANTEE

For guarantees regarding the accuracy of interests in real property for the purpose of mortgagors providing loan services, the charge is as follows:

<u>Amount of Guarantee</u>	<u>Rate</u>
\$0 to \$150,000	\$100
\$150,001 to \$250,000	\$150

The mortgage guarantee maximum amount of insurance is \$250,000, provided that a higher amount of insurance may be authorized by the underwriter, and in that event the rate will be calculated at \$0.50 per \$1,000 for amount in excess of \$250,000. This rate shall include one Guarantee Date Down Endorsement 161. Additional Date Down Endorsements may be issued for an additional charge as set forth in Section D (Appendix 6).

I.10 FORECLOSURE COMMITMENT

This Section applies to a Commitment issued to facilitate a foreclosure of a deed of trust including a policy to be issuable within a 24-month period after the Commitment date to the grantee of a Public Trustee's Deed under Section I.1 following the foreclosure, to a holder of a certificate of redemption, or to a grantee upon the consummation of a resale between the holder of a Public Trustee's Deed and a bona fide third party purchaser within the 24-month hold open period. In the event of a bankruptcy petition, the 24-month hold open period shall be extended by the number of months the automatic stay is in effect precluding the foreclosing party from proceeding with foreclosure on the property identified in the commitment.

The rate is 125% of the applicable Basic Rate based on the unpaid balance of the deed of trust being foreclosed. Insurance in excess of said amount shall be charged for on an increased liability basis.

Cancellation charges will be made as follows:

- (a) Prior to documents being transmitted to the public trustee the cancellation charge will be \$400.
- (b) After transmittal of documents to the public trustee but prior to foreclosure sale the cancellation charge will be \$500.
- (c) After foreclosure sale the full charge is payable.

Section J COMMERCIAL

Commercial properties are those that are commercial, industrial, multi-unit, and any other designations other than Residential.

J.1 COMMERCIAL POLICIES OTHER THAN AS SET FORTH IN J.2, J.3, AND J.4

Charges shall be 100% of Basic Rate in Appendix 2.

J.2 OWNER'S POLICY ISSUED CONCURRENTLY WITH A LOAN POLICY

When an Owner's Policy and a Loan Policy are issued concurrently, the charge shall be:

Owner's Policy: 100% of the Basic Rate in Appendix 2.

Loan Policy: \$150 for insurance up to the amount of insurance under the Owner's Policy. For any amount of insurance in excess of the amount of insurance under the Owner's Policy, the charge shall be the Basic Rate in Appendix 2 for the amount of the excess.

J.3 COMMERCIAL LEASEHOLD POLICIES

- (a) Standard Pricing for an ALTA Owner's Policy or ALTA Loan Policy: 100% of the applicable Basic Rate in Appendix 2.
- (b) Alternative Pricing: This pricing is used when the Fair Value of the land is not the appropriate amount of insurance.

- (1) Minimum Charge. The minimum charge for a Commercial Leasehold Policy may be computed on the lesser of (i) the Fair Value of the land and existing improvements or (ii) an amount based on the term of the lease as follows:

- 1. Less than twenty-five (25) years – ten (10) times the annual rental.
- 2. Twenty-five (25) years or more but less than fifty (50) years – twenty (20) times the annual rental.
- 3. Fifty (50) years or more – the full value of the land and improvements.

Insurance in excess of the amount set forth above may be issued at the appropriate Basic Rate.

- (2) Loan Policy. For a Loan Policy the minimum charge will be computed upon the amount of the loan or the amount produced by the formula set forth in paragraph (a) above, whichever is greater.
- (3) Combined Policy Issued to Fee Owner and Lessee. Where the same entity is both the lessee and the fee owner of estates or interests for Fair Value and without any segregation of liability, the Basic Rate based upon one policy amount is charged. If a separate Leasehold Policy is issued concurrently with a fee Owner's Policy, the charge for the concurrent Leasehold Policy shall be 30% of the Basic Rate. The minimum charge is \$300.

J.4 MAJOR PROJECTS RATE

Requests for title insurance and related services for a transaction or series of transactions with an aggregate liability of \$7,500,000 or greater shall be subject to review by FATICO underwriters or the

Colorado FATICO National Commercial Services office. If a request is approved, the rates and charges shall be determined in accordance with Section B.3.

J.5 COMMERCIAL / INDUSTRIAL RATE

When the customer's order for a policy of title insurance is made within 10 years after a prior policy was issued on the subject property, and the Company has obtained evidence of the prior policy before issuance of a Commitment and subsequent policy, a credit of 50% of the Basic Rate set forth in Appendix 2 shall apply.

J.6 COMMERCIAL GUARANTEE AND ENDORSEMENT PRICING

Special pricing consideration may be given for guarantees, reports, and endorsements for commercial property transactions, including the ability to price endorsements as a percentage of the policy rate charged, pursuant to Section B.3.

**Section K
CLOSING AND SETTLEMENT SERVICES**

The fees for closing and settlement services for use by the Company are set forth in this Section.

Closing fees are based on the county where the closing services are performed, not on the county where the subject property is located. Unless stated to the contrary below for a particular fee, the stated fees apply to all counties within the State of Colorado.

K.1 DEFINITIONS:

Basic Resale Escrow Closing Services consist of:

- courier and express delivery services;
- release tracking;
- wire services - incoming and outgoing;
- notary fees and signing services up to a cost to the Company of \$125;
- cashier's checks; and
- recording services.

Basic Resale Escrow Closing Services do not include short sale services, foreclosure services, purging manufactured home titles, tax certificate services, interest bearing account fees, CIC document retrieval, and debt consolidation check fees as outlined below in Section K.5 Additional Charges.

Loan Escrow Closing Services consist of:

- courier and express delivery service;
- release tracking;
- wire services, incoming and outgoing;
- notary fees and signing services up to a cost to the Company of \$125;
- cashier's checks;
- e-recording services; and
- loan document retrieval.

Additional Notary Fees: the Company may charge the cost for the notary service in excess of \$125 as an additional fee on top of the bundled fee if (a) the Company utilizes the service of an outside notary service to present documents for signature; (b) document signing services are included as part of a bundled fee; and (c) the cost to the Company of such services (due to the time or location of the signing) exceeds \$125.

Loan Escrow Closing Services do not include tax certificate services, interest bearing account service fees, purging manufactured home titles, recording services other than e-recording services, and debt consolidation checks as outlined below in Section K.5 Additional Charges.

K.2 RESALE TRANSACTIONS - OTHER THAN TRANSACTIONS SUBJECT TO K.6. The fees set forth in this Section are subject to additional charges as set forth in Sections K.5(a) and K.5(b) below where applicable.

(a) Bundled Realtor/Broker Transactions

This fee is applicable to sale transactions where a licensed real estate agent or broker represents at least one of the parties to the transaction. The fee for Basic Resale Escrow Services under this subsection is:

For all counties except El Paso, Pueblo and Teller: \$300 per closing.

For the counties of El Paso, Pueblo and Teller: \$240 per closing

An additional fee for document preparation paid by real estate broker or agent will be charged in the amount of \$5 per closing.

If a loan is closed by the Company as part of the same sale transaction, an additional fee for Loan Escrow Closing Services will be charged pursuant to Sections K.3 or K.4.

(b) Bundled For Sale by Owner Transactions

This fee is applicable to resale transactions where neither the buyer nor the seller is represented by a licensed real estate broker or agent. The fee for Basic Resale Escrow Services under this subsection is:

For all counties except Boulder, Larimer, and Weld: \$450 per closing

For the counties of Boulder, Larimer, and Weld: \$300 per closing

If a loan is closed by the Company as part of the same sale transaction, an additional fee for Loan Escrow Closing Services will be charged pursuant to Sections K.3 or K.4.

(c) Bundled Builder or Condominium Project Transactions

This fee is applicable to the sale of a Residential structure (including a condominium unit) from a builder or developer to a consumer.

The fee for Basic Resale Escrow Services for an all-cash transaction is \$300 per closing.

If a loan is closed by the Company as part of the same sale transaction, the fee for both Basic Resale Escrow Services and Loan Escrow Closing Services is \$545 per closing.

K.3 LOAN TRANSACTIONS - OTHER THAN TRANSACTIONS SUBJECT TO K.6

(a) Bundled Refinance Transactions

This fee is applicable to transactions where: (a) at least one existing encumbrance on the property is paid through closing; (b) a new loan is being obtained that is secured by a deed of trust or mortgage on the property; and (c) a sale or transfer of title to the property is not occurring concurrently with the closing of the new loan. The fee for Loan Escrow Closing Services under this subsection is:

For all counties except El Paso, Pueblo and Teller: \$360 per closing.

For the counties of El Paso, Pueblo and Teller: \$335 per closing

(b) Bundled New Loan Concurrent with Purchase

This fee is applicable to resale transactions falling under Sections K.2(a) and K.2(b) where a loan secured by a first priority deed of trust on the property is closed concurrently with the sale of the property. This fee is in addition to the fee charged pursuant to Sections K.2(a) and K.2(b). The fee for Loan Escrow Closing Services under this subsection is:

For all counties except El Paso, Pueblo and Teller: \$345 per closing.

For the counties of El Paso, Pueblo and Teller: \$310 per closing

(c) Bundled New Loan (With No Payoffs)

This fee applies to of the following transactions:

- (1) A resale transaction where the buyer is obtaining more than one loan at the time of purchase (this fee would apply to the second or third loan and Section K-3(b) would apply to the first loan); and
- (2) A transaction in which there is no concurrent sale of the property and the borrower is obtaining a new loan but no existing encumbrances on the property are being paid through closing.

The fee for Loan Escrow Closing Services under this subsection is: \$250 per closing for all counties.

K.4 LIMITED ESCROW SERVICES - OTHER THAN TRANSACTIONS SUBJECT TO K.6

(a) Document Signing Services

\$125.00 for refinance transaction with one loan

\$150.00 for refinance transaction with 1st and 2nd loan

\$150.00 for resale transaction with no loan

\$175.00 for resale transaction with one loan

\$200.00 for resale transaction with 1st and 2nd loan

The fees in this subsection are applicable where the Company is merely meeting with a party to the transaction and presenting the party with documents to be signed and includes notary services and courier/express delivery service fees. This service is typically done as an accommodation to other title insurers and agents who are conducting the closing but who have a party who cannot come to their office to sign documents, or finds it more convenient to sign in the Company's offices in Colorado. Each of these fees may be increased up to a maximum of \$250 per signing if warranted by additional services provided or because of the amount of time devoted to the signing. Circumstances which may warrant a higher than minimum fee include, but are not limited to, signings conducted outside of the Company's offices (especially if conducted a significant distance from the Company's offices), signings where separate signings are conducted for spouses, and signings that are scheduled after the Company's normal working hours or on weekends.

(b) Limited Bundled Escrow Service (Resale Transactions): \$185.00 per closing

This fee is in lieu of the fee in Section K-3(b) and applies to Basic Resale Escrow Services for transactions where the Company provides the Basic Resale Escrow Closing Service but does not present the loan related documents for signature.

(c) Limited Bundled Escrow Service (Refinance Transactions): \$200.00 per closing

This fee applies to transactions where the Company is providing the Loan Escrow Closing Services except that the Company does not order demands for liens and encumbrances and the Company does not perform standard title clearing.

K.5 ADDITIONAL CHARGES - OTHER THAN TRANSACTIONS SUBJECT TO K.6

The following charges will be applied if applicable to a particular transaction and if the charge is not included as part of a bundled fee as indicated in K.2 to K.4 above.

(a) Short Sale Transactions: \$450

This fee is in addition to fees charged pursuant to Sections K.2(a), K.2(b), or K.2(c) and is applicable to resale transactions where the holder of an existing obligation secured by an encumbrance on the property has agreed to release the encumbrance for less than the amount owed.

(b) Transactions with On-Going Foreclosure: \$450

This fee is in addition to fees charged pursuant to Sections K.2(a), K.2(b), or K.2(c) and is applicable to transactions where a foreclosure proceeding on the subject property has commenced as evidenced by the filing of a notice of election and demand for sale. This additional fee is not charged in a transaction where the grantee of the public trustee's deed, sheriff's deed or deed in lieu of foreclosure desires to cover a resale to an ultimate purchaser.

(c) Purging of Manufactured Home Title: \$200 per closing.

(d) Courier/Express Delivery Service Fees: \$15 per package.

(e) Tracking Fee for Release of Deed of Trust and Mortgages: \$35 per release

This fee does not apply to transactions subject to the fee set forth in Section K.2(c) or when release documents are provided at, or prior to, closing. This fee is independent of any fee imposed by the county for the recording of the release of a lien.

(f) Tax Certificate Service Fee:

For property located in all areas other than the County of Boulder and City of Boulder: \$25 per certificate
For property within both the City of Boulder and the County of Boulder: \$40 per certificate (includes tax certificates from both the City of Boulder and the County of Boulder).

(g) Debt Consolidation Check Fee: \$10 per check (over 4)

This additional fee applies when five (5) or more checks are issued to pay off unsecured debt (no fee is charged for the first four (4) checks issued to pay unsecured debt).

(h) Loan Document Retrieval Fee: \$30 per loan package

This fee is applicable when the Company is required to retrieve, print and organize loan documents either from an email or through the lender's document production system.

(i) Escrow Wire Service Fee: \$15 per wire

This fee is for outgoing wire transfers initiated by the Company.

(j) E-recording Service Fee: \$5 per document

(k) Interest Bearing Account Service Fee: \$50

This fee is applicable when a customer depositing funds into escrow requires that the funds be deposited into an interest bearing account for the benefit of the customer that is separate from the Company's own general escrow accounts.

(l) CIC Document Retrieval Fee: \$155 for one document and \$175 for two or more.

This charge applies when (i) the property is subject to the Colorado Common Interest Ownership Act; (ii) the seller is required to provide the common interest community documents to the buyer pursuant to the contract to buy and sell real estate; (iii) the settlement services provider is requested to facilitate the obtaining of the common interest communities documents on behalf of the seller and does not include rush fees for such documents; and (iv) the Company obtains the common interest community documents directly from the HOA management company and provides those documents to all parties in the transaction. This charge will include only those common interest community documents which are not recorded with the clerk and recorder for the county in which the subject property is situated.

(m) Third Party Fees

The fee for services provided by a third party in connection with an escrow shall be the actual charge to the Company for the services, except that the Company reserves the right to charge a separate fee when a third party is employed subject to agreement by the customer.

K.6 CLOSING FEES: NATIONAL COMMERCIAL SERVICES

The following closing fees will be assessed for Basic Resale Escrow Closing Services and Loan Escrow Closing Services provided by First American National Commercial Services.

(a)	Sale Transaction–	
	Fee simple or leasehold interest	\$600
(b)	Commercial Lender's Loan Packages–	
(1)	Fee simple or leasehold interest	\$600
(2)	If simultaneous with a sale	\$600
(3)	If simultaneous with a junior loan	\$600
(c)	Disbursement only– All Colorado Counties:	\$300
(d)	Additional services– All Colorado Counties	
(1)	Courier/overnight services	\$15 per outgoing delivery
(2)	Tax information service fee	\$25 per certificate
(3)	Wire transfer fee	\$15 per wire (in or out)
(4)	Cashier's check facilitation service fee	\$10 per check
(5)	Electronic loan document service fee	\$5 per document
(6)	Investment account set-up service fee	\$25 per account
(7)	Manufactured home title purge service fee	\$100 per transaction
(8)	Foreclosure cure / redemption services	\$115
(9)	Debt consolidation check service fee	\$10 per check after 4
(10)	HUD-REO/RELO closing coordination service	\$200
(11)	R.E. contract transaction management service	\$250
(12)	Document preparation fee	\$150

Note: Commercial closing fees may be expressed as a single fee that is an aggregate of all closing fees, additional services, and additional fees incurred in a transaction.

K.7 ADDITIONAL FEES FOR UNUSUAL RISKS OR SERVICES

Additional fees will be assessed when unusual conditions are encountered and for special services requested, subject to agreement by the customer.

K.8 REPORT FEES

- (a) Owner's & Encumbrance Report with Name Check: \$5 per report
(Includes copy of vesting deed encumbrances and general liens)
- (b) Any Additional Documents (except current vesting deed) : \$2 per document
- (c) Short Sale Property Information Report: \$25 per report
- (d) Expedited Property Report: \$50 per report

APPENDIX 1:

SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA A: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Park, Jefferson and Otero

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$765	\$285,000	\$1,408
\$10,000	\$787	\$290,000	\$1,418
\$15,000	\$810	\$295,000	\$1,427
\$20,000	\$828	\$300,000	\$1,436
\$25,000	\$846	\$305,000	\$1,445
\$30,000	\$862	\$310,000	\$1,456
\$35,000	\$877	\$315,000	\$1,465
\$40,000	\$893	\$320,000	\$1,474
\$45,000	\$909	\$325,000	\$1,483
\$50,000	\$924	\$330,000	\$1,493
\$55,000	\$937	\$335,000	\$1,502
\$60,000	\$952	\$340,000	\$1,512
\$65,000	\$965	\$345,000	\$1,521
\$70,000	\$978	\$350,000	\$1,531
\$75,000	\$991	\$355,000	\$1,540
\$80,000	\$1,005	\$360,000	\$1,549
\$85,000	\$1,019	\$365,000	\$1,559
\$90,000	\$1,032	\$370,000	\$1,569
\$95,000	\$1,046	\$375,000	\$1,578
\$100,000	\$1,059	\$380,000	\$1,587
\$105,000	\$1,068	\$385,000	\$1,596
\$110,000	\$1,078	\$390,000	\$1,607
\$115,000	\$1,087	\$395,000	\$1,616
\$120,000	\$1,097	\$400,000	\$1,625
\$125,000	\$1,106	\$405,000	\$1,634
\$130,000	\$1,116	\$410,000	\$1,644
\$135,000	\$1,125	\$415,000	\$1,653
\$140,000	\$1,134	\$420,000	\$1,663
\$145,000	\$1,143	\$425,000	\$1,672
\$150,000	\$1,154	\$430,000	\$1,682
\$155,000	\$1,163	\$435,000	\$1,691
\$160,000	\$1,172	\$440,000	\$1,700
\$165,000	\$1,181	\$445,000	\$1,710
\$170,000	\$1,191	\$450,000	\$1,720
\$175,000	\$1,201	\$455,000	\$1,729
\$180,000	\$1,210	\$460,000	\$1,738
\$185,000	\$1,219	\$465,000	\$1,747
\$190,000	\$1,229	\$470,000	\$1,757
\$195,000	\$1,238	\$475,000	\$1,767
\$200,000	\$1,247	\$480,000	\$1,776
\$205,000	\$1,257	\$485,000	\$1,785
\$210,000	\$1,267	\$490,000	\$1,795
\$215,000	\$1,276	\$495,000	\$1,804
\$220,000	\$1,285	\$500,000	\$1,814
\$225,000	\$1,294	\$505,000	\$1,823
\$230,000	\$1,305	\$510,000	\$1,832
\$235,000	\$1,314	\$515,000	\$1,841
\$240,000	\$1,323	\$520,000	\$1,849
\$245,000	\$1,332	\$525,000	\$1,858
\$250,000	\$1,342	\$530,000	\$1,868
\$255,000	\$1,352	\$535,000	\$1,877
\$260,000	\$1,361	\$540,000	\$1,885
\$265,000	\$1,370	\$545,000	\$1,894
\$270,000	\$1,380	\$550,000	\$1,903
\$275,000	\$1,389	\$555,000	\$1,913
\$280,000	\$1,398	\$560,000	\$1,921

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA A:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,930	\$785,000	\$2,323
\$570,000	\$1,939	\$790,000	\$2,332
\$575,000	\$1,948	\$795,000	\$2,341
\$580,000	\$1,956	\$800,000	\$2,350
\$585,000	\$1,966	\$805,000	\$2,358
\$590,000	\$1,975	\$810,000	\$2,367
\$595,000	\$1,984	\$815,000	\$2,377
\$600,000	\$1,992	\$820,000	\$2,386
\$605,000	\$2,001	\$825,000	\$2,394
\$610,000	\$2,010	\$830,000	\$2,403
\$615,000	\$2,020	\$835,000	\$2,412
\$620,000	\$2,029	\$840,000	\$2,421
\$625,000	\$2,037	\$845,000	\$2,430
\$630,000	\$2,046	\$850,000	\$2,439
\$635,000	\$2,055	\$855,000	\$2,448
\$640,000	\$2,064	\$860,000	\$2,457
\$645,000	\$2,073	\$865,000	\$2,465
\$650,000	\$2,082	\$870,000	\$2,475
\$655,000	\$2,091	\$875,000	\$2,484
\$660,000	\$2,100	\$880,000	\$2,493
\$665,000	\$2,108	\$885,000	\$2,501
\$670,000	\$2,118	\$890,000	\$2,510
\$675,000	\$2,127	\$895,000	\$2,519
\$680,000	\$2,136	\$900,000	\$2,529
\$685,000	\$2,144	\$905,000	\$2,537
\$690,000	\$2,153	\$910,000	\$2,546
\$695,000	\$2,162	\$915,000	\$2,555
\$700,000	\$2,172	\$920,000	\$2,564
\$705,000	\$2,180	\$925,000	\$2,572
\$710,000	\$2,189	\$930,000	\$2,582
\$715,000	\$2,198	\$935,000	\$2,591
\$720,000	\$2,207	\$940,000	\$2,600
\$725,000	\$2,215	\$945,000	\$2,608
\$730,000	\$2,225	\$950,000	\$2,617
\$735,000	\$2,234	\$955,000	\$2,627
\$740,000	\$2,243	\$960,000	\$2,636
\$745,000	\$2,251	\$965,000	\$2,644
\$750,000	\$2,260	\$970,000	\$2,653
\$755,000	\$2,270	\$975,000	\$2,662
\$760,000	\$2,279	\$980,000	\$2,671
\$765,000	\$2,287	\$985,000	\$2,680
\$770,000	\$2,296	\$990,000	\$2,689
\$775,000	\$2,305	\$995,000	\$2,698
\$780,000	\$2,314	\$1,000,000	\$2,708

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA B: For policies issued on land located only in the counties of El Paso, Pueblo and Teller

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$548	\$285,000	\$1,172
\$10,000	\$568	\$290,000	\$1,182
\$15,000	\$588	\$295,000	\$1,191
\$20,000	\$604	\$300,000	\$1,200
\$25,000	\$620	\$305,000	\$1,209
\$30,000	\$646	\$310,000	\$1,219
\$35,000	\$660	\$315,000	\$1,228
\$40,000	\$674	\$320,000	\$1,237
\$45,000	\$688	\$325,000	\$1,246
\$50,000	\$710	\$330,000	\$1,256
\$55,000	\$722	\$335,000	\$1,265
\$60,000	\$734	\$340,000	\$1,274
\$65,000	\$746	\$345,000	\$1,283
\$70,000	\$758	\$350,000	\$1,293
\$75,000	\$770	\$355,000	\$1,302
\$80,000	\$782	\$360,000	\$1,311
\$85,000	\$794	\$365,000	\$1,320
\$90,000	\$806	\$370,000	\$1,330
\$95,000	\$818	\$375,000	\$1,339
\$100,000	\$830	\$380,000	\$1,348
\$105,000	\$839	\$385,000	\$1,357
\$110,000	\$849	\$390,000	\$1,367
\$115,000	\$858	\$395,000	\$1,376
\$120,000	\$867	\$400,000	\$1,385
\$125,000	\$876	\$405,000	\$1,394
\$130,000	\$886	\$410,000	\$1,404
\$135,000	\$895	\$415,000	\$1,413
\$140,000	\$904	\$420,000	\$1,422
\$145,000	\$913	\$425,000	\$1,431
\$150,000	\$923	\$430,000	\$1,441
\$155,000	\$932	\$435,000	\$1,450
\$160,000	\$941	\$440,000	\$1,459
\$165,000	\$950	\$445,000	\$1,468
\$170,000	\$960	\$450,000	\$1,478
\$175,000	\$969	\$455,000	\$1,487
\$180,000	\$978	\$460,000	\$1,496
\$185,000	\$987	\$465,000	\$1,505
\$190,000	\$997	\$470,000	\$1,515
\$195,000	\$1,006	\$475,000	\$1,524
\$200,000	\$1,015	\$480,000	\$1,533
\$205,000	\$1,024	\$485,000	\$1,542
\$210,000	\$1,034	\$490,000	\$1,552
\$215,000	\$1,043	\$495,000	\$1,561
\$220,000	\$1,052	\$500,000	\$1,570
\$225,000	\$1,061	\$505,000	\$1,579
\$230,000	\$1,071	\$510,000	\$1,588
\$235,000	\$1,080	\$515,000	\$1,597
\$240,000	\$1,089	\$520,000	\$1,606
\$245,000	\$1,098	\$525,000	\$1,615
\$250,000	\$1,108	\$530,000	\$1,624
\$255,000	\$1,117	\$535,000	\$1,633
\$260,000	\$1,126	\$540,000	\$1,642
\$265,000	\$1,135	\$545,000	\$1,651
\$270,000	\$1,145	\$550,000	\$1,660
\$275,000	\$1,154	\$555,000	\$1,669
\$280,000	\$1,163	\$560,000	\$1,678

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA B:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,687	\$785,000	\$2,083
\$570,000	\$1,696	\$790,000	\$2,092
\$575,000	\$1,705	\$795,000	\$2,101
\$580,000	\$1,714	\$800,000	\$2,110
\$585,000	\$1,723	\$805,000	\$2,119
\$590,000	\$1,732	\$810,000	\$2,128
\$595,000	\$1,741	\$815,000	\$2,137
\$600,000	\$1,750	\$820,000	\$2,146
\$605,000	\$1,759	\$825,000	\$2,155
\$610,000	\$1,768	\$830,000	\$2,164
\$615,000	\$1,777	\$835,000	\$2,173
\$620,000	\$1,786	\$840,000	\$2,182
\$625,000	\$1,795	\$845,000	\$2,191
\$630,000	\$1,804	\$850,000	\$2,200
\$635,000	\$1,813	\$855,000	\$2,209
\$640,000	\$1,822	\$860,000	\$2,218
\$645,000	\$1,831	\$865,000	\$2,227
\$650,000	\$1,840	\$870,000	\$2,236
\$655,000	\$1,849	\$875,000	\$2,245
\$660,000	\$1,858	\$880,000	\$2,254
\$665,000	\$1,867	\$885,000	\$2,263
\$670,000	\$1,876	\$890,000	\$2,272
\$675,000	\$1,885	\$895,000	\$2,281
\$680,000	\$1,894	\$900,000	\$2,290
\$685,000	\$1,903	\$905,000	\$2,299
\$690,000	\$1,912	\$910,000	\$2,308
\$695,000	\$1,921	\$915,000	\$2,317
\$700,000	\$1,930	\$920,000	\$2,326
\$705,000	\$1,939	\$925,000	\$2,335
\$710,000	\$1,948	\$930,000	\$2,344
\$715,000	\$1,957	\$935,000	\$2,353
\$720,000	\$1,966	\$940,000	\$2,362
\$725,000	\$1,975	\$945,000	\$2,371
\$730,000	\$1,984	\$950,000	\$2,380
\$735,000	\$1,993	\$955,000	\$2,389
\$740,000	\$2,002	\$960,000	\$2,398
\$745,000	\$2,011	\$965,000	\$2,407
\$750,000	\$2,020	\$970,000	\$2,416
\$755,000	\$2,029	\$975,000	\$2,425
\$760,000	\$2,038	\$980,000	\$2,434
\$765,000	\$2,047	\$985,000	\$2,443
\$770,000	\$2,056	\$990,000	\$2,452
\$775,000	\$2,065	\$995,000	\$2,461
\$780,000	\$2,074	\$1,000,000	\$2,470

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA C: For policies issued on land located only in the counties of Boulder, Larimer and Weld

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$493	\$285,000	\$1,106
\$10,000	\$513	\$290,000	\$1,116
\$15,000	\$533	\$295,000	\$1,125
\$20,000	\$549	\$300,000	\$1,134
\$25,000	\$565	\$305,000	\$1,143
\$30,000	\$579	\$310,000	\$1,153
\$35,000	\$593	\$315,000	\$1,162
\$40,000	\$607	\$320,000	\$1,171
\$45,000	\$621	\$325,000	\$1,180
\$50,000	\$635	\$330,000	\$1,190
\$55,000	\$647	\$335,000	\$1,199
\$60,000	\$659	\$340,000	\$1,208
\$65,000	\$671	\$345,000	\$1,217
\$70,000	\$683	\$350,000	\$1,227
\$75,000	\$695	\$355,000	\$1,236
\$80,000	\$708	\$360,000	\$1,245
\$85,000	\$721	\$365,000	\$1,254
\$90,000	\$739	\$370,000	\$1,264
\$95,000	\$752	\$375,000	\$1,273
\$100,000	\$764	\$380,000	\$1,282
\$105,000	\$773	\$385,000	\$1,291
\$110,000	\$783	\$390,000	\$1,301
\$115,000	\$792	\$395,000	\$1,310
\$120,000	\$801	\$400,000	\$1,319
\$125,000	\$810	\$405,000	\$1,328
\$130,000	\$820	\$410,000	\$1,338
\$135,000	\$829	\$415,000	\$1,347
\$140,000	\$838	\$420,000	\$1,356
\$145,000	\$847	\$425,000	\$1,365
\$150,000	\$857	\$430,000	\$1,375
\$155,000	\$866	\$435,000	\$1,384
\$160,000	\$875	\$440,000	\$1,393
\$165,000	\$884	\$445,000	\$1,402
\$170,000	\$894	\$450,000	\$1,412
\$175,000	\$903	\$455,000	\$1,421
\$180,000	\$912	\$460,000	\$1,430
\$185,000	\$921	\$465,000	\$1,439
\$190,000	\$931	\$470,000	\$1,449
\$195,000	\$940	\$475,000	\$1,458
\$200,000	\$949	\$480,000	\$1,467
\$205,000	\$958	\$485,000	\$1,476
\$210,000	\$968	\$490,000	\$1,486
\$215,000	\$977	\$495,000	\$1,495
\$220,000	\$986	\$500,000	\$1,504
\$225,000	\$995	\$505,000	\$1,513
\$230,000	\$1,005	\$510,000	\$1,522
\$235,000	\$1,014	\$515,000	\$1,531
\$240,000	\$1,023	\$520,000	\$1,540
\$245,000	\$1,032	\$525,000	\$1,549
\$250,000	\$1,042	\$530,000	\$1,558
\$255,000	\$1,051	\$535,000	\$1,567
\$260,000	\$1,060	\$540,000	\$1,576
\$265,000	\$1,069	\$545,000	\$1,585
\$270,000	\$1,079	\$550,000	\$1,594
\$275,000	\$1,088	\$555,000	\$1,603
\$280,000	\$1,097	\$560,000	\$1,612

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA C:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,621	\$785,000	\$2,017
\$570,000	\$1,630	\$790,000	\$2,026
\$575,000	\$1,639	\$795,000	\$2,035
\$580,000	\$1,648	\$800,000	\$2,044
\$585,000	\$1,657	\$805,000	\$2,053
\$590,000	\$1,666	\$810,000	\$2,062
\$595,000	\$1,675	\$815,000	\$2,071
\$600,000	\$1,684	\$820,000	\$2,080
\$605,000	\$1,693	\$825,000	\$2,089
\$610,000	\$1,702	\$830,000	\$2,098
\$615,000	\$1,711	\$835,000	\$2,107
\$620,000	\$1,720	\$840,000	\$2,116
\$625,000	\$1,729	\$845,000	\$2,125
\$630,000	\$1,738	\$850,000	\$2,134
\$635,000	\$1,747	\$855,000	\$2,143
\$640,000	\$1,756	\$860,000	\$2,152
\$645,000	\$1,765	\$865,000	\$2,161
\$650,000	\$1,774	\$870,000	\$2,170
\$655,000	\$1,783	\$875,000	\$2,179
\$660,000	\$1,792	\$880,000	\$2,188
\$665,000	\$1,801	\$885,000	\$2,197
\$670,000	\$1,810	\$890,000	\$2,206
\$675,000	\$1,819	\$895,000	\$2,215
\$680,000	\$1,828	\$900,000	\$2,224
\$685,000	\$1,837	\$905,000	\$2,233
\$690,000	\$1,846	\$910,000	\$2,242
\$695,000	\$1,855	\$915,000	\$2,251
\$700,000	\$1,864	\$920,000	\$2,260
\$705,000	\$1,873	\$925,000	\$2,269
\$710,000	\$1,882	\$930,000	\$2,278
\$715,000	\$1,891	\$935,000	\$2,287
\$720,000	\$1,900	\$940,000	\$2,296
\$725,000	\$1,909	\$945,000	\$2,305
\$730,000	\$1,918	\$950,000	\$2,314
\$735,000	\$1,927	\$955,000	\$2,323
\$740,000	\$1,936	\$960,000	\$2,332
\$745,000	\$1,945	\$965,000	\$2,341
\$750,000	\$1,954	\$970,000	\$2,350
\$755,000	\$1,963	\$975,000	\$2,359
\$760,000	\$1,972	\$980,000	\$2,368
\$765,000	\$1,981	\$985,000	\$2,377
\$770,000	\$1,990	\$990,000	\$2,386
\$775,000	\$1,999	\$995,000	\$2,395
\$780,000	\$2,008	\$1,000,000	\$2,404

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA D: Summit For policies issued on land located only in the counties of Eagle, Hinsdale, Pitkin, San Miguel, San Juan and Summit

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$431	\$285,000	\$1,130
\$10,000	\$451	\$290,000	\$1,139
\$15,000	\$471	\$295,000	\$1,148
\$20,000	\$491	\$300,000	\$1,157
\$25,000	\$511	\$305,000	\$1,167
\$30,000	\$531	\$310,000	\$1,176
\$35,000	\$551	\$315,000	\$1,185
\$40,000	\$571	\$320,000	\$1,194
\$45,000	\$591	\$325,000	\$1,204
\$50,000	\$611	\$330,000	\$1,213
\$55,000	\$631	\$335,000	\$1,222
\$60,000	\$651	\$340,000	\$1,231
\$65,000	\$671	\$345,000	\$1,241
\$70,000	\$691	\$350,000	\$1,250
\$75,000	\$705	\$355,000	\$1,259
\$80,000	\$720	\$360,000	\$1,268
\$85,000	\$735	\$365,000	\$1,277
\$90,000	\$750	\$370,000	\$1,286
\$95,000	\$765	\$375,000	\$1,295
\$100,000	\$780	\$380,000	\$1,304
\$105,000	\$789	\$385,000	\$1,313
\$110,000	\$799	\$390,000	\$1,322
\$115,000	\$808	\$395,000	\$1,331
\$120,000	\$818	\$400,000	\$1,340
\$125,000	\$827	\$405,000	\$1,349
\$130,000	\$837	\$410,000	\$1,358
\$135,000	\$846	\$415,000	\$1,367
\$140,000	\$856	\$420,000	\$1,376
\$145,000	\$865	\$425,000	\$1,385
\$150,000	\$875	\$430,000	\$1,394
\$155,000	\$885	\$435,000	\$1,403
\$160,000	\$896	\$440,000	\$1,412
\$165,000	\$905	\$445,000	\$1,421
\$170,000	\$914	\$450,000	\$1,430
\$175,000	\$922	\$455,000	\$1,439
\$180,000	\$931	\$460,000	\$1,448
\$185,000	\$941	\$465,000	\$1,457
\$190,000	\$951	\$470,000	\$1,466
\$195,000	\$960	\$475,000	\$1,475
\$200,000	\$970	\$480,000	\$1,484
\$205,000	\$979	\$485,000	\$1,493
\$210,000	\$979	\$490,000	\$1,502
\$215,000	\$998	\$495,000	\$1,511
\$220,000	\$1,008	\$500,000	\$1,520
\$225,000	\$1,017	\$505,000	\$1,529
\$230,000	\$1,027	\$510,000	\$1,538
\$235,000	\$1,036	\$515,000	\$1,547
\$240,000	\$1,046	\$520,000	\$1,556
\$245,000	\$1,055	\$525,000	\$1,565
\$250,000	\$1,065	\$530,000	\$1,574
\$255,000	\$1,074	\$535,000	\$1,583
\$260,000	\$1,083	\$540,000	\$1,592
\$265,000	\$1,093	\$545,000	\$1,601
\$270,000	\$1,102	\$550,000	\$1,610
\$275,000	\$1,111	\$555,000	\$1,619
\$280,000	\$1,120	\$560,000	\$1,628

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA D:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,637	\$785,000	\$2,033
\$570,000	\$1,646	\$790,000	\$2,042
\$575,000	\$1,655	\$795,000	\$2,051
\$580,000	\$1,664	\$800,000	\$2,060
\$585,000	\$1,673	\$805,000	\$2,069
\$590,000	\$1,682	\$810,000	\$2,078
\$595,000	\$1,691	\$815,000	\$2,087
\$600,000	\$1,700	\$820,000	\$2,096
\$605,000	\$1,709	\$825,000	\$2,105
\$610,000	\$1,718	\$830,000	\$2,114
\$615,000	\$1,727	\$835,000	\$2,123
\$620,000	\$1,736	\$840,000	\$2,132
\$625,000	\$1,745	\$845,000	\$2,141
\$630,000	\$1,754	\$850,000	\$2,150
\$635,000	\$1,763	\$855,000	\$2,159
\$640,000	\$1,772	\$860,000	\$2,168
\$645,000	\$1,781	\$865,000	\$2,177
\$650,000	\$1,790	\$870,000	\$2,186
\$655,000	\$1,799	\$875,000	\$2,195
\$660,000	\$1,808	\$880,000	\$2,204
\$665,000	\$1,817	\$885,000	\$2,213
\$670,000	\$1,826	\$890,000	\$2,222
\$675,000	\$1,835	\$895,000	\$2,231
\$680,000	\$1,844	\$900,000	\$2,240
\$685,000	\$1,853	\$905,000	\$2,249
\$690,000	\$1,862	\$910,000	\$2,258
\$695,000	\$1,871	\$915,000	\$2,267
\$700,000	\$1,880	\$920,000	\$2,276
\$705,000	\$1,889	\$925,000	\$2,285
\$710,000	\$1,898	\$930,000	\$2,294
\$715,000	\$1,907	\$935,000	\$2,303
\$720,000	\$1,916	\$940,000	\$2,312
\$725,000	\$1,925	\$945,000	\$2,321
\$730,000	\$1,934	\$950,000	\$2,330
\$735,000	\$1,943	\$955,000	\$2,339
\$740,000	\$1,952	\$960,000	\$2,348
\$745,000	\$1,961	\$965,000	\$2,357
\$750,000	\$1,970	\$970,000	\$2,366
\$755,000	\$1,979	\$975,000	\$2,375
\$760,000	\$1,988	\$980,000	\$2,384
\$765,000	\$1,997	\$985,000	\$2,393
\$770,000	\$2,006	\$990,000	\$2,402
\$775,000	\$2,015	\$995,000	\$2,411
\$780,000	\$2,024	\$1,000,000	\$2,420

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA E: For policies issued on land located only in the counties of Garfield, Grand, Jackson, Moffat, Rio Blanco and Routt

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$329	\$285,000	\$940
\$10,000	\$329	\$290,000	\$950
\$15,000	\$329	\$295,000	\$960
\$20,000	\$329	\$300,000	\$969
\$25,000	\$345	\$305,000	\$979
\$30,000	\$360	\$310,000	\$989
\$35,000	\$376	\$315,000	\$999
\$40,000	\$392	\$320,000	\$1,008
\$45,000	\$408	\$325,000	\$1,018
\$50,000	\$423	\$330,000	\$1,028
\$55,000	\$439	\$335,000	\$1,038
\$60,000	\$455	\$340,000	\$1,048
\$65,000	\$471	\$345,000	\$1,057
\$70,000	\$486	\$350,000	\$1,067
\$75,000	\$502	\$355,000	\$1,076
\$80,000	\$518	\$360,000	\$1,087
\$85,000	\$534	\$365,000	\$1,096
\$90,000	\$549	\$370,000	\$1,106
\$95,000	\$565	\$375,000	\$1,115
\$100,000	\$581	\$380,000	\$1,126
\$105,000	\$590	\$385,000	\$1,135
\$110,000	\$601	\$390,000	\$1,145
\$115,000	\$610	\$395,000	\$1,154
\$120,000	\$620	\$400,000	\$1,165
\$125,000	\$629	\$405,000	\$1,174
\$130,000	\$640	\$410,000	\$1,183
\$135,000	\$649	\$415,000	\$1,193
\$140,000	\$658	\$420,000	\$1,203
\$145,000	\$668	\$425,000	\$1,213
\$150,000	\$678	\$430,000	\$1,222
\$155,000	\$688	\$435,000	\$1,232
\$160,000	\$697	\$440,000	\$1,242
\$165,000	\$707	\$445,000	\$1,252
\$170,000	\$717	\$450,000	\$1,261
\$175,000	\$727	\$455,000	\$1,271
\$180,000	\$736	\$460,000	\$1,281
\$185,000	\$746	\$465,000	\$1,291
\$190,000	\$756	\$470,000	\$1,300
\$195,000	\$766	\$475,000	\$1,309
\$200,000	\$775	\$480,000	\$1,320
\$205,000	\$784	\$485,000	\$1,329
\$210,000	\$795	\$490,000	\$1,339
\$215,000	\$804	\$495,000	\$1,349
\$220,000	\$814	\$500,000	\$1,359
\$225,000	\$823	\$505,000	\$1,368
\$230,000	\$834	\$510,000	\$1,377
\$235,000	\$843	\$515,000	\$1,386
\$240,000	\$853	\$520,000	\$1,395
\$245,000	\$862	\$525,000	\$1,404
\$250,000	\$872	\$530,000	\$1,413
\$255,000	\$882	\$535,000	\$1,422
\$260,000	\$892	\$540,000	\$1,431
\$265,000	\$901	\$545,000	\$1,440
\$270,000	\$912	\$550,000	\$1,449
\$275,000	\$921	\$555,000	\$1,458
\$280,000	\$930	\$560,000	\$1,467

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA E:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,476	\$785,000	\$1,872
\$570,000	\$1,485	\$790,000	\$1,881
\$575,000	\$1,494	\$795,000	\$1,890
\$580,000	\$1,503	\$800,000	\$1,899
\$585,000	\$1,512	\$805,000	\$1,908
\$590,000	\$1,521	\$810,000	\$1,917
\$595,000	\$1,530	\$815,000	\$1,926
\$600,000	\$1,539	\$820,000	\$1,935
\$605,000	\$1,548	\$825,000	\$1,944
\$610,000	\$1,557	\$830,000	\$1,953
\$615,000	\$1,566	\$835,000	\$1,962
\$620,000	\$1,575	\$840,000	\$1,971
\$625,000	\$1,584	\$845,000	\$1,980
\$630,000	\$1,593	\$850,000	\$1,989
\$635,000	\$1,602	\$855,000	\$1,998
\$640,000	\$1,611	\$860,000	\$2,007
\$645,000	\$1,620	\$865,000	\$2,016
\$650,000	\$1,629	\$870,000	\$2,025
\$655,000	\$1,638	\$875,000	\$2,034
\$660,000	\$1,647	\$880,000	\$2,043
\$665,000	\$1,656	\$885,000	\$2,052
\$670,000	\$1,665	\$890,000	\$2,061
\$675,000	\$1,674	\$895,000	\$2,070
\$680,000	\$1,683	\$900,000	\$2,079
\$685,000	\$1,692	\$905,000	\$2,088
\$690,000	\$1,701	\$910,000	\$2,097
\$695,000	\$1,710	\$915,000	\$2,106
\$700,000	\$1,719	\$920,000	\$2,115
\$705,000	\$1,728	\$925,000	\$2,124
\$710,000	\$1,737	\$930,000	\$2,133
\$715,000	\$1,746	\$935,000	\$2,142
\$720,000	\$1,755	\$940,000	\$2,151
\$725,000	\$1,764	\$945,000	\$2,160
\$730,000	\$1,773	\$950,000	\$2,169
\$735,000	\$1,782	\$955,000	\$2,178
\$740,000	\$1,791	\$960,000	\$2,187
\$745,000	\$1,800	\$965,000	\$2,196
\$750,000	\$1,809	\$970,000	\$2,205
\$755,000	\$1,818	\$975,000	\$2,214
\$760,000	\$1,827	\$980,000	\$2,223
\$765,000	\$1,836	\$985,000	\$2,232
\$770,000	\$1,845	\$990,000	\$2,241
\$775,000	\$1,854	\$995,000	\$2,250
\$780,000	\$1,863	\$1,000,000	\$2,259

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA F: For policies issued on land located only in the counties of Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Logan, Morgan, Phillips, Prowers, Sedgwick, Washington and Yuma

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$300	\$285,000	\$965
\$10,000	\$325	\$290,000	\$975
\$15,000	\$340	\$295,000	\$985
\$20,000	\$355	\$300,000	\$995
\$25,000	\$370	\$305,000	\$1,005
\$30,000	\$385	\$310,000	\$1,015
\$35,000	\$400	\$315,000	\$1,025
\$40,000	\$415	\$320,000	\$1,035
\$45,000	\$430	\$325,000	\$1,045
\$50,000	\$445	\$330,000	\$1,055
\$55,000	\$460	\$335,000	\$1,065
\$60,000	\$475	\$340,000	\$1,075
\$65,000	\$490	\$345,000	\$1,085
\$70,000	\$505	\$350,000	\$1,095
\$75,000	\$520	\$355,000	\$1,105
\$80,000	\$535	\$360,000	\$1,115
\$85,000	\$550	\$365,000	\$1,125
\$90,000	\$565	\$370,000	\$1,135
\$95,000	\$580	\$375,000	\$1,145
\$100,000	\$595	\$380,000	\$1,155
\$105,000	\$605	\$385,000	\$1,165
\$110,000	\$615	\$390,000	\$1,175
\$115,000	\$625	\$395,000	\$1,185
\$120,000	\$635	\$400,000	\$1,195
\$125,000	\$645	\$405,000	\$1,205
\$130,000	\$655	\$410,000	\$1,215
\$135,000	\$665	\$415,000	\$1,225
\$140,000	\$675	\$420,000	\$1,235
\$145,000	\$685	\$425,000	\$1,245
\$150,000	\$695	\$430,000	\$1,255
\$155,000	\$705	\$435,000	\$1,265
\$160,000	\$715	\$440,000	\$1,275
\$165,000	\$725	\$445,000	\$1,285
\$170,000	\$735	\$450,000	\$1,295
\$175,000	\$745	\$455,000	\$1,305
\$180,000	\$755	\$460,000	\$1,315
\$185,000	\$765	\$465,000	\$1,325
\$190,000	\$775	\$470,000	\$1,335
\$195,000	\$785	\$475,000	\$1,345
\$200,000	\$795	\$480,000	\$1,355
\$205,000	\$805	\$485,000	\$1,365
\$210,000	\$815	\$490,000	\$1,375
\$215,000	\$825	\$495,000	\$1,385
\$220,000	\$835	\$500,000	\$1,395
\$225,000	\$845	\$505,000	\$1,404
\$230,000	\$855	\$510,000	\$1,413
\$235,000	\$865	\$515,000	\$1,422
\$240,000	\$875	\$520,000	\$1,431
\$245,000	\$885	\$525,000	\$1,440
\$250,000	\$895	\$530,000	\$1,449
\$255,000	\$905	\$535,000	\$1,458
\$260,000	\$915	\$540,000	\$1,467
\$265,000	\$925	\$545,000	\$1,476
\$270,000	\$935	\$550,000	\$1,485
\$275,000	\$945	\$555,000	\$1,494
\$280,000	\$955	\$560,000	\$1,503

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA F:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,512	\$785,000	\$1,908
\$570,000	\$1,521	\$790,000	\$1,917
\$575,000	\$1,530	\$795,000	\$1,926
\$580,000	\$1,539	\$800,000	\$1,935
\$585,000	\$1,548	\$805,000	\$1,944
\$590,000	\$1,557	\$810,000	\$1,953
\$595,000	\$1,566	\$815,000	\$1,962
\$600,000	\$1,575	\$820,000	\$1,971
\$605,000	\$1,584	\$825,000	\$1,980
\$610,000	\$1,593	\$830,000	\$1,989
\$615,000	\$1,602	\$835,000	\$1,998
\$620,000	\$1,611	\$840,000	\$2,007
\$625,000	\$1,620	\$845,000	\$2,016
\$630,000	\$1,629	\$850,000	\$2,025
\$635,000	\$1,638	\$855,000	\$2,034
\$640,000	\$1,647	\$860,000	\$2,043
\$645,000	\$1,656	\$865,000	\$2,052
\$650,000	\$1,665	\$870,000	\$2,061
\$655,000	\$1,674	\$875,000	\$2,070
\$660,000	\$1,683	\$880,000	\$2,079
\$665,000	\$1,692	\$885,000	\$2,088
\$670,000	\$1,701	\$890,000	\$2,097
\$675,000	\$1,710	\$895,000	\$2,106
\$680,000	\$1,719	\$900,000	\$2,115
\$685,000	\$1,728	\$905,000	\$2,124
\$690,000	\$1,737	\$910,000	\$2,133
\$695,000	\$1,746	\$915,000	\$2,142
\$700,000	\$1,755	\$920,000	\$2,151
\$705,000	\$1,764	\$925,000	\$2,160
\$710,000	\$1,773	\$930,000	\$2,169
\$715,000	\$1,782	\$935,000	\$2,178
\$720,000	\$1,791	\$940,000	\$2,187
\$725,000	\$1,800	\$945,000	\$2,196
\$730,000	\$1,809	\$950,000	\$2,205
\$735,000	\$1,818	\$955,000	\$2,214
\$740,000	\$1,827	\$960,000	\$2,223
\$745,000	\$1,836	\$965,000	\$2,232
\$750,000	\$1,845	\$970,000	\$2,241
\$755,000	\$1,854	\$975,000	\$2,250
\$760,000	\$1,863	\$980,000	\$2,259
\$765,000	\$1,872	\$985,000	\$2,268
\$770,000	\$1,881	\$990,000	\$2,277
\$775,000	\$1,890	\$995,000	\$2,286
\$780,000	\$1,899	\$1,000,000	\$2,295

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA G: For policies issued on land located only in the counties of Alamosa, Archuleta, Chaffee, Conejos, Costilla, Delta, Dolores, Gunnison, La Plata, Lake, Mesa, Mineral, Montezuma, Montrose, Ouray, Rio Grande and Saguache

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$370	\$285,000	\$1,060
\$10,000	\$370	\$290,000	\$1,070
\$15,000	\$370	\$295,000	\$1,080
\$20,000	\$385	\$300,000	\$1,090
\$25,000	\$405	\$305,000	\$1,100
\$30,000	\$425	\$310,000	\$1,110
\$35,000	\$445	\$315,000	\$1,120
\$40,000	\$465	\$320,000	\$1,130
\$45,000	\$485	\$325,000	\$1,140
\$50,000	\$505	\$330,000	\$1,150
\$55,000	\$525	\$335,000	\$1,160
\$60,000	\$545	\$340,000	\$1,170
\$65,000	\$565	\$345,000	\$1,180
\$70,000	\$585	\$350,000	\$1,190
\$75,000	\$605	\$355,000	\$1,200
\$80,000	\$625	\$360,000	\$1,210
\$85,000	\$645	\$365,000	\$1,220
\$90,000	\$660	\$370,000	\$1,230
\$95,000	\$675	\$375,000	\$1,240
\$100,000	\$690	\$380,000	\$1,250
\$105,000	\$700	\$385,000	\$1,260
\$110,000	\$710	\$390,000	\$1,270
\$115,000	\$720	\$395,000	\$1,280
\$120,000	\$730	\$400,000	\$1,290
\$125,000	\$740	\$405,000	\$1,300
\$130,000	\$750	\$410,000	\$1,310
\$135,000	\$760	\$415,000	\$1,320
\$140,000	\$770	\$420,000	\$1,330
\$145,000	\$780	\$425,000	\$1,340
\$150,000	\$790	\$430,000	\$1,350
\$155,000	\$800	\$435,000	\$1,360
\$160,000	\$810	\$440,000	\$1,370
\$165,000	\$820	\$445,000	\$1,380
\$170,000	\$830	\$450,000	\$1,390
\$175,000	\$840	\$455,000	\$1,400
\$180,000	\$850	\$460,000	\$1,410
\$185,000	\$860	\$465,000	\$1,420
\$190,000	\$870	\$470,000	\$1,430
\$195,000	\$880	\$475,000	\$1,440
\$200,000	\$890	\$480,000	\$1,450
\$205,000	\$900	\$485,000	\$1,460
\$210,000	\$910	\$490,000	\$1,470
\$215,000	\$920	\$495,000	\$1,480
\$220,000	\$930	\$500,000	\$1,490
\$225,000	\$940	\$505,000	\$1,499
\$230,000	\$950	\$510,000	\$1,508
\$235,000	\$960	\$515,000	\$1,517
\$240,000	\$970	\$520,000	\$1,526
\$245,000	\$980	\$525,000	\$1,535
\$250,000	\$990	\$530,000	\$1,544
\$255,000	\$1,000	\$535,000	\$1,553
\$260,000	\$1,010	\$540,000	\$1,562
\$265,000	\$1,020	\$545,000	\$1,571
\$270,000	\$1,030	\$550,000	\$1,580
\$275,000	\$1,040	\$555,000	\$1,589
\$280,000	\$1,050	\$560,000	\$1,598

APPENDIX 1: SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

AREA G:

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,607	\$785,000	\$2,003
\$570,000	\$1,616	\$790,000	\$2,012
\$575,000	\$1,625	\$795,000	\$2,021
\$580,000	\$1,634	\$800,000	\$2,030
\$585,000	\$1,643	\$805,000	\$2,039
\$590,000	\$1,652	\$810,000	\$2,048
\$595,000	\$1,661	\$815,000	\$2,057
\$600,000	\$1,670	\$820,000	\$2,066
\$605,000	\$1,679	\$825,000	\$2,075
\$610,000	\$1,688	\$830,000	\$2,084
\$615,000	\$1,697	\$835,000	\$2,093
\$620,000	\$1,706	\$840,000	\$2,102
\$625,000	\$1,715	\$845,000	\$2,111
\$630,000	\$1,724	\$850,000	\$2,120
\$635,000	\$1,733	\$855,000	\$2,129
\$640,000	\$1,742	\$860,000	\$2,138
\$645,000	\$1,751	\$865,000	\$2,147
\$650,000	\$1,760	\$870,000	\$2,156
\$655,000	\$1,769	\$875,000	\$2,165
\$660,000	\$1,778	\$880,000	\$2,174
\$665,000	\$1,787	\$885,000	\$2,183
\$670,000	\$1,796	\$890,000	\$2,192
\$675,000	\$1,805	\$895,000	\$2,201
\$680,000	\$1,814	\$900,000	\$2,210
\$685,000	\$1,823	\$905,000	\$2,219
\$690,000	\$1,832	\$910,000	\$2,228
\$695,000	\$1,841	\$915,000	\$2,237
\$700,000	\$1,850	\$920,000	\$2,246
\$705,000	\$1,859	\$925,000	\$2,255
\$710,000	\$1,868	\$930,000	\$2,264
\$715,000	\$1,877	\$935,000	\$2,273
\$720,000	\$1,886	\$940,000	\$2,282
\$725,000	\$1,895	\$945,000	\$2,291
\$730,000	\$1,904	\$950,000	\$2,300
\$735,000	\$1,913	\$955,000	\$2,309
\$740,000	\$1,922	\$960,000	\$2,318
\$745,000	\$1,931	\$965,000	\$2,327
\$750,000	\$1,940	\$970,000	\$2,336
\$755,000	\$1,949	\$975,000	\$2,345
\$760,000	\$1,958	\$980,000	\$2,354
\$765,000	\$1,967	\$985,000	\$2,363
\$770,000	\$1,976	\$990,000	\$2,372
\$775,000	\$1,985	\$995,000	\$2,381
\$780,000	\$1,994	\$1,000,000	\$2,390

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 2:

SCHEDULE OF RATES FOR TITLE INSURANCE ON COMMERCIAL LAND

For policies issued for Commercial land located in Colorado.

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$5,000	\$765	\$285,000	\$1,408
\$10,000	\$787	\$290,000	\$1,418
\$15,000	\$810	\$295,000	\$1,427
\$20,000	\$828	\$300,000	\$1,436
\$25,000	\$846	\$305,000	\$1,445
\$30,000	\$862	\$310,000	\$1,456
\$35,000	\$877	\$315,000	\$1,465
\$40,000	\$893	\$320,000	\$1,474
\$45,000	\$909	\$325,000	\$1,483
\$50,000	\$924	\$330,000	\$1,493
\$55,000	\$937	\$335,000	\$1,502
\$60,000	\$952	\$340,000	\$1,512
\$65,000	\$965	\$345,000	\$1,521
\$70,000	\$978	\$350,000	\$1,531
\$75,000	\$991	\$355,000	\$1,540
\$80,000	\$1,005	\$360,000	\$1,549
\$85,000	\$1,019	\$365,000	\$1,559
\$90,000	\$1,032	\$370,000	\$1,569
\$95,000	\$1,046	\$375,000	\$1,578
\$100,000	\$1,059	\$380,000	\$1,587
\$105,000	\$1,068	\$385,000	\$1,596
\$110,000	\$1,078	\$390,000	\$1,607
\$115,000	\$1,087	\$395,000	\$1,616
\$120,000	\$1,097	\$400,000	\$1,625
\$125,000	\$1,106	\$405,000	\$1,634
\$130,000	\$1,116	\$410,000	\$1,644
\$135,000	\$1,125	\$415,000	\$1,653
\$140,000	\$1,134	\$420,000	\$1,663
\$145,000	\$1,143	\$425,000	\$1,672
\$150,000	\$1,154	\$430,000	\$1,682
\$155,000	\$1,163	\$435,000	\$1,691
\$160,000	\$1,172	\$440,000	\$1,700
\$165,000	\$1,181	\$445,000	\$1,710
\$170,000	\$1,191	\$450,000	\$1,720
\$175,000	\$1,201	\$455,000	\$1,729
\$180,000	\$1,210	\$460,000	\$1,738
\$185,000	\$1,219	\$465,000	\$1,747
\$190,000	\$1,229	\$470,000	\$1,757
\$195,000	\$1,238	\$475,000	\$1,767
\$200,000	\$1,247	\$480,000	\$1,776
\$205,000	\$1,257	\$485,000	\$1,785
\$210,000	\$1,267	\$490,000	\$1,795
\$215,000	\$1,276	\$495,000	\$1,804
\$220,000	\$1,285	\$500,000	\$1,814
\$225,000	\$1,294	\$505,000	\$1,823
\$230,000	\$1,305	\$510,000	\$1,832
\$235,000	\$1,314	\$515,000	\$1,841
\$240,000	\$1,323	\$520,000	\$1,849
\$245,000	\$1,332	\$525,000	\$1,858
\$250,000	\$1,342	\$530,000	\$1,868
\$255,000	\$1,352	\$535,000	\$1,877
\$260,000	\$1,361	\$540,000	\$1,885
\$265,000	\$1,370	\$545,000	\$1,894
\$270,000	\$1,380	\$550,000	\$1,903
\$275,000	\$1,389	\$555,000	\$1,913
\$280,000	\$1,398	\$560,000	\$1,921

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATES FOR TITLE INSURANCE
\$565,000	\$1,930	\$785,000	\$2,323
\$570,000	\$1,939	\$790,000	\$2,332
\$575,000	\$1,948	\$795,000	\$2,341
\$580,000	\$1,956	\$800,000	\$2,350
\$585,000	\$1,966	\$805,000	\$2,358
\$590,000	\$1,975	\$810,000	\$2,367
\$595,000	\$1,984	\$815,000	\$2,377
\$600,000	\$1,992	\$820,000	\$2,386
\$605,000	\$2,001	\$825,000	\$2,394
\$610,000	\$2,010	\$830,000	\$2,403
\$615,000	\$2,020	\$835,000	\$2,412
\$620,000	\$2,029	\$840,000	\$2,421
\$625,000	\$2,037	\$845,000	\$2,430
\$630,000	\$2,046	\$850,000	\$2,439
\$635,000	\$2,055	\$855,000	\$2,448
\$640,000	\$2,064	\$860,000	\$2,457
\$645,000	\$2,073	\$865,000	\$2,465
\$650,000	\$2,082	\$870,000	\$2,475
\$655,000	\$2,091	\$875,000	\$2,484
\$660,000	\$2,100	\$880,000	\$2,493
\$665,000	\$2,108	\$885,000	\$2,501
\$670,000	\$2,118	\$890,000	\$2,510
\$675,000	\$2,127	\$895,000	\$2,519
\$680,000	\$2,136	\$900,000	\$2,529
\$685,000	\$2,144	\$905,000	\$2,537
\$690,000	\$2,153	\$910,000	\$2,546
\$695,000	\$2,162	\$915,000	\$2,555
\$700,000	\$2,172	\$920,000	\$2,564
\$705,000	\$2,180	\$925,000	\$2,572
\$710,000	\$2,189	\$930,000	\$2,582
\$715,000	\$2,198	\$935,000	\$2,591
\$720,000	\$2,207	\$940,000	\$2,600
\$725,000	\$2,215	\$945,000	\$2,608
\$730,000	\$2,225	\$950,000	\$2,617
\$735,000	\$2,234	\$955,000	\$2,627
\$740,000	\$2,243	\$960,000	\$2,636
\$745,000	\$2,251	\$965,000	\$2,644
\$750,000	\$2,260	\$970,000	\$2,653
\$755,000	\$2,270	\$975,000	\$2,662
\$760,000	\$2,279	\$980,000	\$2,671
\$765,000	\$2,287	\$985,000	\$2,680
\$770,000	\$2,296	\$990,000	\$2,689
\$775,000	\$2,305	\$995,000	\$2,698
\$780,000	\$2,314	\$1,000,000	\$2,708

For amount of insurance over \$1,000,000 up to and including \$3,000,000:
Add \$1.65 per \$1,000

For amount of insurance over \$8,000,000 up to and including \$10,000,000:
Add \$1.35 per \$1,000

For amount of insurance over \$3,000,000 up to and including \$5,000,000:
Add \$1.55 per \$1,000

For amount of insurance over \$10,000,000 up to and including \$50,000,000:
Add \$1.20 per \$1,000

For amount of insurance over \$5,000,000 up to and including \$8,000,000:
Add \$1.45 per \$1,000

For amount of insurance over \$50,000,000:
Add \$1.00 per \$1,000

NOTE: The total basic rate shall be rounded up to the next dollar.

APPENDIX 3:

SCHEDULE OF BUNDLED PURCHASE LOAN POLICY RATES FOR TITLE INSURANCE

AMOUNT OF INSURANCE UP TO
AND INCLUDING:

RATE:

\$0 to \$250,000	\$350
\$250,001 to \$500,000	\$400
\$500,001 to \$750,000	\$450
\$750,001 to \$1,000,000	\$500

For Amount of Insurance from \$1,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.

For Amount of Insurance from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.

For Amount of Insurance from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.

For Amount of Insurance from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.

For Amount of Insurance from 10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.

For Amount of Insurance from \$50,000,001 add \$1.00 per \$1,000.

NOTE: The total basic rate shall be rounded up to the next dollar.

NOTE: Applicable to All Counties.

APPENDIX 4:

SCHEDULE OF RATES FOR BUNDLED LOAN POLICIES FOR RESIDENTIAL PROPERTIES

AMOUNT OF INSURANCE
UP TO AND INCLUDING:

RATE:

\$0 to \$100,000	\$500
\$100,001 to \$250,000	\$600
\$250,001 to \$750,000	\$725
\$750,001 to \$2,000,000	\$1,350

For Amount of Insurance from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.

For Amount of Insurance from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.

For Amount of Insurance from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.

For Amount of Insurance from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.

For Amount of Insurance from 10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.

For Amount of Insurance from \$50,000,001 add \$1.00 per \$1,000.

NOTE: The total basic rate shall be rounded up to the next dollar.

NOTE: Applicable to all Counties.

APPENDIX 5:

SCHEDULE OF JUNIOR LOAN RATES FOR TITLE INSURANCE FOR RESIDENTIAL PROPERTIES

AMOUNT OF INSURANCE
UP TO AND INCLUDING:

RATE:

\$0 to \$50,000	\$250
\$50,001 to \$100,000	\$300
\$100,001 to \$250,000	\$400
\$250,001 to \$750,000	\$525
\$750,001 to \$2,000,000	\$1,150

For Amount of Insurance from \$2,000,001 add \$1.25 per \$1,000.

NOTE: The total basic rate shall be rounded up to the next dollar.

NOTE: Applicable to all Counties.

APPENDIX 6

Filed endorsement charges are as set forth in the charts below. The charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not Applicable, N/C = No charge. Percentages refer to a percentage of the Basic Rate based on the amount of insurance of the title policy for which the endorsement is applicable.

Endorsements will be issued only if underwriting requirements are satisfied.

ENDORSEMENT FOR MECHANICS LIEN COVERAGE

TYPE OF POLICY	PRE-CONSTRUCTION	POST-CONSTRUCTION NOT WITHIN STATUTORY LIEN PERIOD	POST-CONSTRUCTION WITHIN STATUTORY LIEN PERIOD	DURING CONSTRUCTION
A. Owner's Policy:				
1) Vacant Land (unimproved)	\$10	N/A	N/A	\$3 per \$1,000 of the policy amount with a minimum of \$50
2) Residential (1-4 units)	N/A	\$15 for counties other than Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata \$40 in the counties of Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata for individual unit.	\$15 for counties other than Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata \$40 in the counties of Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata for individual unit	\$3 per \$1,000 of the policy amount with a minimum of \$50
3) Multi-unit (1-4 units not included)	N/A	\$10 for counties other than Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata \$40 in the counties of Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata for individual unit	20%	\$10 per \$1,000 of the policy amount with a minimum of \$100

TYPE OF POLICY	PRE-CONSTRUCTION	POST-CONSTRUCTION NOT WITHIN STATUTORY LIEN PERIOD	POST-CONSTRUCTION WITHIN STATUTORY LIEN PERIOD	DURING CONSTRUCTION
4) Commercial/Industrial (Improved)	N/A	\$25 for counties other than Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata \$40 in the counties of Hinsdale, San Juan, Dolores, Montezuma, Archuleta & La Plata.	20%	\$10 per \$1,000 of the policy amount with a minimum of \$50
B. Lenders Policy				
1) Residential / Vacant Land (1-4 units)	\$15	\$15	\$15	\$3 per \$1,000 of the policy amount with a minimum of \$50
2) Commercial/Industrial (Improved), Vacant Land & Multi-unit (1-4 units not included)	\$25	\$25	20% if no concurrent owner's policy with mechanic lien coverage. N/C if concurrent owner's policy with mechanic lien coverage.	\$3 per \$1,000 of the policy amount with a minimum of \$50

FIRST AMERICAN TITLE INSURANCE COMPANY - ENDORSEMENTS

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado C-1	Commitment Endorsement	\$30 for a period up to 1 year; \$40 for a period up to 2 years; and \$50 for a period over 2 years	\$30 for a period up to 1 year; \$40 for a period up to 2 years; and \$50 for a period over 2 years
Colorado C-2	Commitment Endorsement	N/C	N/C
Colorado GE-1	Gap Endorsement	Residential: \$50 Commercial: \$150	Residential: \$50 Commercial: \$150
Colorado GE-2	Gap Endorsement	N/A	\$50 (Residential only)
Colorado 100 CLTA 100	Comprehensive - Improved Land (Lender)	N/A	Residential: \$50 Commercial: 10% (min. \$50, max. \$2,000)
Colorado 100.1 CLTA 100.1	Comprehensive - Vacant Land (Lender)	N/A	Residential: \$50 Commercial: 10% (min. \$50, max. \$2,000)
Colorado 100.2	(Restrictions, etc.) - Vacant Land	Residential: \$25 Commercial and industrial: 10% (min. \$50, max. \$1,000)	N/A
Colorado 100.3	(Restrictions, etc.) - Improved Land	Residential: \$50 Commercial and industrial: 20% (min. \$50, max \$1,000)	N/A
Colorado 100.4 CLTA 100.4	Present Violation of particular Restriction (Lender)	N/A	Residential: \$30
Colorado 100.5 CLTA 100.5	Present Violation of CCRs (Owner)	20%	N/A
Colorado 100.6 CLTA 100.6	Restrictions - Present or Future Violations	30%	20%
Colorado 100.8-06 CLTA 100.2 FA 42 ALTA 9.06	Restrictions, Easements, Minerals	N/A	10% (min. \$50, max. \$2,000)
Colorado 100.9-06 CLTA 100.9 FA 31.2 ALTA 9.1-06	REM - Unimproved Land	10% (min. \$50, max. \$2,000)	N/A
Colorado 100.10-06 CLTA 100.1 FA 31.1 ALTA 9.2-06	REM - Improved Land	20% (min. \$50, max. \$2,000)	N/A

Endorsement	Description	Any Owner's Policy	Any Loan Policy
ALTA 9.3-06	Covenants, Conditions and Restrictions - Loan Policy	N/A	10% (min. \$50, max. \$1,500)
ALTA 9.6-06	Private Rights - Loan Policy	N/A	10% (min. \$50, max. \$500)
ALTA 9.7-06	Restrictions Encroachments, Minerals – Land Under Development – Loan Policy	N/A	10% (min. \$50, max. \$500)
ALTA 9.10-06	REM - Current Violations - Loan Policy	N/A	15% (max. \$2,000)
Colorado 100.11	Alcohol Reverter	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
Colorado 100.12 CLTA 100.12	Right of Enforcement of CCRs Ineffective	20%	\$20
CLTA 100.13	Lien for Assessments (Lender)	N/A	Residential: \$30 Commercial: \$100
Colorado 100.18 CLTA 100.18	Right of Enforcement of CCRs Ineffective	20%	10%
CLTA 100.19	CCR Violations	20%	10%
Colorado 100.20 CLTA 100.20	Present Violation of CCRs	20%	10%
Colorado 100.23 CLTA 100.23	Surface Damage - Minerals	N/A	20%
Colorado 100.24 CLTA 100.24	Right of Surface Entry Oil Lease, Alternate Form	N/A	Residential: \$20 Commercial \$100
Colorado 100.26 CLTA 100.26	Surface Damage - Minerals/FHA	N/A	10%
Colorado 100.28 CLTA 100.28	Violation to Restrictions Future Construction	20%	10%
Colorado 100.29 CLTA 100.29 FA 3	Mineral Rights, Damage to Improvements Note: no charge for this endorsement where the surface rights have been relinquished	10% (min. \$50, max. \$2,000)	10% (min. \$50, max. \$2,000)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 100.30 FA 3A	Mineral Rights, Damage to Improvements Note: No charge for this endorsement where the surface rights have been relinquished	10% (min. \$50, max. \$2,000)	10% (min. \$50, max. \$2,000)
Colorado 100.31	Mineral Rights, Damage to Improvements	10% (min. \$50, max. \$2,000), except no charge where the surface rights have been relinquished	N/A
Colorado 100.32	Release of Surface Rights	Residential: \$20 Commercial: \$100	Residential: \$20 Commercial: \$100
Colorado 100.33	Patent	\$100	\$100
Colorado 101.1 CLTA 101.1	Specific Mechanics' Liens (Owner/Lender)	\$50; except as provided in the Endorsement For Mechanics Lien Coverage chart above	\$50; min. per each lien over one
Colorado 101.2 ALTA 32	Mechanics' Liens Coverage	N/A	\$1.50 per \$1,000 based upon the advance or aggregate advances. If underwriter requirements are met regarding disbursements, \$1.50 per thousand based on the advance or aggregate advances up to \$500,000 and \$1.00 per thousand over \$500,000
ALTA 32.1-06	Construction Loan Pending Disbursement	N/A	\$1.50 per \$1,000 based upon the advance or aggregate advances. If Underwriter requirements are met regarding disbursements, \$1.50 per thousand based on the advance or aggregate advances up to \$500,000 and \$1.00 per thousand over \$500,000.
Colorado 102.4 CLTA 102.4	Foundation - No Violations	N/A	10% (min. \$50, max. \$500)
Colorado 102.5 CLTA 102.5	Foundation - No Violation, No Encroachment onto Easements or Adjoining Land	N/A	15% (min. \$50, max. \$750)
Colorado 102.6 CLTA 102.6	Foundation - No Violation, No Encroachment on Portion of Insured Land	N/A	10% based upon portion of loan applicable to land conveyed (max. \$1,000)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 102.7 CLTA 102.7	Foundation - No Violation, No Encroachment on Easements or Adjoining Land on Portion of Insurance Land	N/A	15% based upon portion of loan applicable to land conveyed (min. \$50, max. \$750)
Colorado 103.1-06 FA 4 ALTA 28.06	Easements - Damage From Use or Maintenance	Residential: 20% (max. \$1000) Commercial: 20% (max. \$2,000)	Residential: \$50 per issue Commercial: \$250 per issue
ALTA 28.1-06	Encroachments – Boundaries and Easements	Residential: 20% (max. \$1,000) Commercial: 20% (max. \$2,000)	Residential: \$50 per issue Commercial: \$500 per issue
ALTA 28.2-06	Encroachments – Boundaries and Easements – Defined Improvements	Residential: 20% (max. \$1,000) Commercial: 20% (max. \$2,000)	Residential: \$50 per issue Commercial: \$500 per issue
Colorado 103.2	Encroachment - Removal of Improvements	20% (max. \$1,000)	10% (min. \$50, max. \$1,000)
Colorado 103.3 CLTA 103.3	Easements Removal of Improvements	20% (max. \$2,000)	10% (max. \$1,000)
CLTA 103.4	Access - Easements	\$100	\$100
CLTA 103.5	Water Rights Surface Extraction	10% (max. \$1,000)	10% (max. \$1,000)
Colorado 103.6 CLTA 103.6	Easements - No Encroachments	N/A	10%
Colorado 103.7 CLTA 103.7	Property Abuts an Open Street	\$100	\$100
Colorado 103.11- 06 CLTA 103.11 ALTA 17-06	Access and Entry	Residential: \$50 Commercial: \$100	Residential: \$50 Commercial: \$100
Colorado 103.12- 06 CLTA 103.12 ALTA 17.01-06	Indirect Access and Entry	Residential: \$100 Commercial: 10% (min. \$50, max. \$500.00)	Residential: \$100 Commercial: 10% (min. \$50, max. \$500.00)
Colorado 103.13- 06 ALTA 17.2	Utility Access	10% (min. \$250, max. \$500)	10% (min. \$100, max. \$250)
Colorado 104.06 CLTA 104.06	Assignment of Lien/ Beneficial Interest	N/A	10% based upon balance of encumbrance (min. \$50, max. \$500)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 104.1-06 CLTA 104.1-06	Assignment of Lien/Beneficial Interest Additional	N/A	\$50 (1st year), \$70 (after 1st year)
Colorado 104.3	Collateral Assignment	N/A	\$50 (1st year), \$70 (after 1st year)
Colorado 104.4-06 CLTA 104.4-06	Collateral Assignment	N/A	10% (min. \$50, max. \$500)
Colorado 104.6-06 CLTA 104.6-06 ALTA 37-06	Assignment of Rents/Leases	N/A	\$200
Colorado 104.7 CLTA 104.7	Assignment of Leases (Lender)	N/A	\$100
Colorado 104.8-06 CLTA 104.8-06	Assignment of Lien/Beneficial Interest - Broad Coverage	N/A	20% (min. \$50, max. \$500)
Colorado 104.10-06 CLTA 104.10-06	Assignment of Lien/Beneficial Interest - Limited Coverage	N/A	10% based upon balance of encumbrance (min. \$50, max \$500)
Colorado 104.11-06 CLTA 104.11-06	Collateral Assignment of Lien	N/A	10% (min. \$50, max. \$500)
Colorado 104.12-06 CLTA 104.12-06 ALTA 10-06	Assignment of Beneficial Interest	N/A	10% (min. \$50, max. \$500)
Colorado 104.13-06 CLTA 104.13-06 ALTA 10.1-06	Assignment of Beneficial Interest Additional	N/A	10% (min. \$50, max. \$500)
Colorado 107-06 FA 49 ALTA 12-06	Aggregation/Tie In (Lender)	N/A	\$100
ALTA 12.1-06	Aggregation - State Limits - Loan Policy	N/A	\$100
Colorado 107.1 CLTA 107.1	Allocation of Liability	\$50 per each lien over one	\$50 per each lien over one
Colorado 107.2 CLTA 107.2	Increased Liability	\$50 plus Basic Rate as to increase	\$50 plus Basic Rate as to increase
Colorado 107.3	Increased Liability and Change Effective Date	Basic Rate as to increase plus 10% based on total new liability	Basic Rate as to increase plus 10% based on total new liability

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 107.6 FA 52	Non-Imputation - Full Equity Transfer	N/A	10% (min. \$50)
Colorado 107.7	Non-Imputation	20% (min. \$50)	N/A
Colorado 107.9 CLTA 107.9	Naming Additional Insured	\$50	\$50
Colorado 107.10 CLTA 107.10	Naming Additional Insured without Limited Language	10% (min. \$50)	10% (min. \$50)
CLTA 107.11	Non-Merger of Lien	N/A	\$250
Colorado 107.12	Title Date Down with Added Exceptions	10% (max. \$4,000)	10% (max. \$4,000)
Colorado 107.13-06 FA 14 ALTA 13-06	Leasehold Owner's Policy	N/C	N/A
Colorado 107.14-06 ALTA 13.1-06	Leasehold Lender's Policy	N/A	N/C
Colorado 108.7 CLTA 108.7	Additional Advance	\$25 plus applicable rate for increase	\$25 plus applicable rate for increase
Colorado 108.8-06 CLTA 108.8-06	Additional Advance	\$25 plus applicable rate for increase	\$25 plus applicable rate for increase
Colorado 108.10-06 CLTA 108.10-06	Revolving Credit Loan Increase	N/A	\$40 per issue
Colorado 110.1 CLTA 110.1	Deletion - Exceptions (Owner or Lender Policy)	For Standard 1-4 Deletions see Section D-2, for additional deletions: 10%	For Standard 1-4 Deletions see Section D-2, for additional deletions: 10%
Colorado 110.3	Correction of Commitments and/or Policies and Extending Commitments	N/C, except as provided in Section B.4(e)(3) or B.4(g).	N/C, except as provided in Section B.4(e)(3) or B.4(g).
Colorado 110.4-06 CLTA 110.4-06	Modification of Deed of Trust (Not Applicable for Future Advances)	N/A	10% based upon unpaid balance of the encumbrance
Colorado 110.5-06 CLTA 110.5-06 ALTA 11-06	Modification of Deed of Trust - Extended Coverage	N/A	20% based on the unpaid principal balance (min. \$100)
ALTA 11.1-06	Mortgage Modification with Subordination	N/A	20% based on the unpaid principal balance (min. \$100)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance	N/A	Basic Rate as to increase plus 10% based on total new liability
Colorado 110.05MP	Multiple Parcel Endorsement: For use when an existing Mortgage or Deed of Trust has been insured and additional parcels of land are being subsequently encumbered under the same Mortgage or Deed of Trust	N/A	10% based on the unpaid principal balance (min. \$75) when in same subdivision; 20% based on the unpaid principal balance (min. \$75) when in a different subdivision
Colorado 110.6 CLTA 110.6 (ver 2010)	Modification of Deed of Trust - Limited Coverage	N/A	20% based on the unpaid principal balance (min. \$100)
Colorado 110.7-06 CLTA 111.5 ALTA 6-06	Variable Rate	N/A	\$30
Colorado 110.8-06 CLTA 111.8 FA 36 ALTA 6.2-06	Variable Rate - Negative Amortization	N/A	\$30
Colorado 110.9 FA 20	Shared Appreciation of Mortgage	N/A	\$50 (1st year), \$70 (after 1st year)
Colorado 110.11	Fixed Rate Convertible Option	N/A	Residential: \$30 Commercial: \$100
Colorado 110.12-06 CLTA 130 FA 50 ALTA 20-06	First Loss	\$200	\$200
Colorado 110.13 FA 51	Last Dollar	\$200	\$200
Colorado 111 CLTA 111	Mortgage Priority - Partial Reconveyance	N/A	10% based upon unpaid balance of encumbrance (min. \$50-max. \$150)
Colorado 111.3 CLTA 111.3	Mortgage Priority - Encroachment, Address	N/A	20% based upon unpaid balance of encumbrance
Colorado 111.4-06	Mortgage Priority - Partial Release	N/A	\$250
CLTA 111.9 FA 36.1	FNMA Balloon	N/A	\$50 (1st year), \$70 (after 1st year)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
CLTA 111.10-06	Revolving Line of Credit - Optional Advance	N/A	Residential: \$100 Commercial: 10% (max. \$1,000)
CLTA 111.11-06	Revolving Line of Credit	N/A	Residential: \$100 Commercial: 10% (max. \$1,000)
Colorado 112.1 CLTA 112.1	Bonds - Mortgage	N/A	\$50
Colorado 115	Condominium	\$25	\$25
Colorado 115.1-06 CLTA 115.1 FA 17 ALTA 5.1-06	Condominium	10% (min. \$50, max. \$2,000)	10% (min. \$50, max. \$2,000)
Colorado 115.2-06 CLTA 115.2 FA 18 ALTA 5.1-06	Planned Unit Development	10% (min. \$50, max. \$2,000)	10% (min. \$50, max. \$2,000)
Colorado 115.3-06 CLTA 116.5 ALTA 7	Manufactured Housing	N/A	\$50 per issue
Colorado 115.4-06 ALTA 7.1-06	Manufactured Housing - Conversion	N/A	\$50 per issue
Colorado 115.5-06 ALTA 7.2-06	Manufactured Housing - Conversion, Owner	\$50 per issue	N/A
Colorado 116IMP-06 CLTA 116 FA 32.1 ALTA 22-06	Designation of Improvements - Improved Land	\$100 if purchased when policy is issued. 10% when attached subsequent to policy issuance.	\$100 if purchased when policy is issued. 10% when attached subsequent to policy issuance.
Colorado 116V	Description in Policy Same Property Shown on Map-Vacant Land	\$100 minimum inspection charge if attached when policy is issued. If attached subsequent, 10%	\$100 minimum inspection charge if attached when policy is issued. If attached subsequent, 10%
Colorado 116.1 FA 32 ALTA 25-06	Same as Survey	10% (max. \$1,000)	10% (max. \$1,000)
Colorado 116.2 CLTA 116.2	Designation of Improvements- Condominiums	20% (max. \$500)	20% (max. \$500)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 116.4 CLTA 116.4 ALTA 19.1-06	Contiguity Single Parcel	15% (max. \$1,500)	15% (max. \$1,500)
Colorado 116.4.1 CLTA 116.4.1 ALTA 19-06	Contiguity Multiple Parcels	15% (max. \$1,500)	15% (max. \$1,500)
Colorado 116.5 FA 1	Scrivener's Error	N/C	N/C
Colorado 116.6	Legal Description Equivalency	N/C	N/C
Colorado 116.7 ALTA 26-06	Subdivision	\$200	\$200
Colorado 122 FA 62	Construction Loan Advance	\$100 per issue	\$100 per issue
Colorado 122.3 FA 21	Revolving Credit Loan - Variable	N/A	\$40 per issue
Colorado 122.8	FNMA Balloon Mortgage	N/A	\$40 per issue
Colorado 122.9	Line of Credit Increase	N/A	\$40 per issue
Colorado 122.10 FA 56	Reverse Mortgage	N/A	\$40 per issue
Colorado 122.11 FA 20	Shared Appreciation	N/A	10% (min. \$200, max. \$1,000)
Colorado 122.12- 06 ALTA 14-06	Future Advance - Priority	N/A	\$40 per issue
Colorado 122.13- 06 ALTA 14.1-06	Future Advance - Knowledge	N/A	\$40 per issue
Colorado 122.13.1-06 ALTA 14.2-06	Future Advance - Letter of Credit	N/A	\$40 per issue
Colorado 122.14- 06 ALTA 14.3-06	Future Advance - Reverse Mortgage	N/A	\$40 per issue
Colorado 123.1-06 FA 74 ALTA 3-06	Zoning - Vacant Land	20% (max. \$1,500)	20% (max. \$1,500)
Colorado 123.2-06 ALTA 3.1-06	Zoning - Improved Land	20% (max. \$1,500)	20% (max. \$1,500)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
ALTA 3.2-06	Zoning Land Under Development	20% (max. \$2,000)	20% (max. \$2,000)
Colorado 125 CLTA 125 FA 33 ALTA 2-06	Truth in Lending - Right of Rescission	N/A	\$1.00 per \$1,000 of Amount of Insurance (min. \$50, max. \$100)
Colorado 126 FA 57 ALTA 27-06	Usury	N/A	Residential: \$25 Commercial: \$100
Colorado 127 FA 58 ALTA 24-06	Doing Business	N/A	\$200
Colorado 128 FA 55.1	Fairway (Partnership)	10% (max. \$200)	N/A
Colorado 129 FA 64 ALTA 18-06	Single Tax Parcel	\$200	\$200
Colorado 129.1-06 ALTA 18.1-06	Multiple Tax Parcel	\$250	\$250
CLTA 127 ALTA 15-06	Non Imputation - Full Equity Transfer	20% (min. \$50, max. \$2,000)	N/A
CLTA 127.1 ALTA 15.1-06	Non Imputation - Additional Insured (Owner)	20% based on percentage interest acquired by additional insured (max. \$2,000)	N/A
CLTA 127.2 ALTA 15.2-06	Non Imputation - Partial Equity Transfer	20% (min. \$50, max. \$2,000)	N/A
Colorado 130	Extended Coverage	See Section H-2	See Section H-2
Colorado 130.2	Owner's Extended Coverage	See Section H-2	See Section H-2
Colorado 130.3	Inflation	N/C	N/C
Colorado 140.1 CLTA 110.9 FA 35 ALTA 8.1-06	Environmental Protection	N/A	Residential: \$50
Colorado 140.1C FA 40 ALTA 8.2-06	Environmental Lien	10% (max. \$1,000)	10% (max. \$1,000)
Colorado 150 FA 38	Arbitration (Lender)	N/A	N/C

Endorsement	Description	Any Owner's Policy	Any Loan Policy
Colorado 150.1 FA 38.1	Arbitration (Owner)	N/C	N/A
FA 55	Fairway-LLC (Owner)	10% (max. \$500)	N/A
Colorado 158	Tax Foreclosure Easement Rights (Owner/Lender)	\$250	\$250
Colorado 161	Guarantee Date Down	\$50	\$50
Colorado 162	U.S. Policy - Date Down Endorsement	\$25 per issue	\$25 per issue
Colorado 163.1 CLTA 114 FA 37	Co-Insurance	No separate charge. The charge for title insurance shall be the rate for the amount of Insurance assumed.	No separate charge. The charge for title insurance shall be the rate for the amount of Insurance assumed.
Colorado 163.2 CLTA 114.1	Co-Insurance, Joint and Several Liability	No separate charge. The charge for title insurance shall be the rate for the amount of Insurance assumed.	No separate charge. The charge for title insurance shall be the rate for the amount of Insurance assumed.
FA 61 Series	Mechanics Lien Coverage	N/A	\$1.50 per \$1,000 of liability based upon the advance or aggregate advances up to \$500,000 and \$1.00 per thousand dollars of liability over \$500,000
FA 68	Going Concern	\$250	\$250
FA 59 ALTA 43-06	Anti-Taint	N/A	10% (max. \$1,000)
ALTA 1-06	Street Assessments	N/A	\$35
ALTA 16-06	Mezzanine Financing	10%	N/A
ALTA 29-06	Interest Rate Swap - Direct Obligation	N/A	\$500
ALTA 29.1-06	Interest Rate Swap - Additional Interest	N/A	\$500
ALTA 29.2-06	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	N/A	\$500 plus Basic Rate for additional amount of insurance as disclosed in SWAP agreement
ALTA 29.3-06	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	N/A	\$500 plus Basic Rate for additional amount of insurance as disclosed in SWAP agreement
ALTA 30-06	Shared Appreciation Mortgage	N/A	\$50
ALTA 31-06	Severable Improvements	Underwriter to determine charge (min. 10%)	Underwriter to determine charge (min. 10%)

Endorsement	Description	Any Owner's Policy	Any Loan Policy
ALTA 33-06	Disbursements	N/A	\$100 per issuance (issued in conjunction with the 32-06 or 32.1-06)
ALTA 34-06	Identified Risk Coverage	Underwriter to determine charge (min. 10%)	Underwriter to determine charge (min.10 %
ALTA 35-06	Minerals and Other Subsurface Substances - Buildings	10% (min. \$50, max. \$1,000)	10% (min. \$50, max. \$1,000)
ALTA 35.1-06	Minerals and Other Subsurface Substances - Improvements	10% (min. \$50, max. \$1,000)	10% (min. \$50, max. \$1,000)
ALTA 35.2-06	Minerals and Other Subsurface Substances – Described Improvements	10% (min. \$50, max. \$1,000)	10% (min. \$50, max. \$1,000)
ALTA 35.3-06	Minerals and Other Subsurface Substances – Land Under Development	15% (min. \$50, max. \$1,500)	10% (min. \$50, max. \$1,000)
ALTA 39-06	Lack of Signature	N/C	N/C
ALTA 40	Tax Credit	10% (max. \$1,000)	N/A
ALTA 40.1	Tax Credit	10% (max. \$1,000)	N/A
ALTA 41-06	Water - Buildings	10% (max. \$1,000), plus a charge for increased liability, if any	10% (max. \$1,000), plus a charge for increased liability, if any
ALTA 41.1-06	Water - Improvements	10% (max. \$1,000)	10% (max. \$1,000)
ALTA 41.2-06	Water - Described Improvements	10% (max. \$1,000)	10% (max. \$1,000)
ALTA 41.3-06	Water - Land Under Development	10% (max. \$1,000)	10% (max. \$1,000)
ALTA 42-06	Commercial Lender Group Endorsements	N/A	10% (max. \$1,500)
ALTA 44-06	Insured Mortgage Recording (Loan)	N/A	\$100
Colorado JR-LP-1	Junior Loan Policy Supplemental Coverage	N/A	N/C
Colorado JR-LP-2	Junior Loan Policy Variable Rate/Revolving Credit	N/A	N/C