

ZONE 1

COUNTIES OF:

- ADAMS | ARAPAHOE
BROOMFIELD | CLEAR CREEK
DENVER | DOUGLAS
ELBERT | GILPIN
JEFFERSON

BASIC RATES EFFECTIVE

1-10-2024

LENDER RATES EFFECTIVE

04-04-2024

FEEES EFFECTIVE

04-04-2024

BASIC RATE SCHEDULE Owner's Extended Coverage Basic Rate plus \$95

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective: 12-30-2022
\$5,000	\$970
\$10,000	\$992
\$15,000	\$1014
\$20,000	\$1032
\$25,000	\$1049
\$30,000	\$1065
\$35,000	\$1080
\$40,000	\$1095
\$45,000	\$1,111
\$50,000	\$1,126
\$55,000	\$1,139
\$60,000	\$1,153
\$65,000	\$1,166
\$70,000	\$1,179
\$75,000	\$1,192
\$80,000	\$1,205
\$85,000	\$1,219
\$90,000	\$1,232
\$95,000	\$1,245
\$100,000	\$1,258
\$105,000	\$1,267
\$110,000	\$1,277
\$115,000	\$1,286
\$120,000	\$1,295
\$125,000	\$1,304
\$130,000	\$1,314
\$135,000	\$1,323
\$140,000	\$1,332
\$145,000	\$1,341
\$150,000	\$1,351
\$155,000	\$1,360
\$160,000	\$1,369
\$165,000	\$1,378
\$170,000	\$1,388
\$175,000	\$1,397
\$180,000	\$1,406
\$185,000	\$1,415
\$190,000	\$1,425
\$195,000	\$1,434
\$200,000	\$1,443
\$205,000	\$1,452
\$210,000	\$1,462
\$215,000	\$1,471
\$220,000	\$1,480
\$225,000	\$1,489
\$230,000	\$1,499
\$235,000	\$1,508
\$240,000	\$1,517
\$245,000	\$1,526
\$250,000	\$1,536
\$255,000	\$1,545
\$260,000	\$1,554
\$265,000	\$1,563
\$270,000	\$1,573
\$275,000	\$1,582
\$280,000	\$1,591
\$285,000	\$1,600
\$290,000	\$1,610

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective: 12-30-2022
\$295,000	\$1,619
\$300,000	\$1,628
\$305,000	\$1,637
\$310,000	\$1,647
\$315,000	\$1,656
\$320,000	\$1,665
\$325,000	\$1,674
\$330,000	\$1,684
\$335,000	\$1,693
\$340,000	\$1,702
\$345,000	\$1,711
\$350,000	\$1,721
\$355,000	\$1,730
\$360,000	\$1,739
\$365,000	\$1,748
\$370,000	\$1,758
\$375,000	\$1,767
\$380,000	\$1,776
\$385,000	\$1,785
\$390,000	\$1,795
\$395,000	\$1,804
\$400,000	\$1,813
\$405,000	\$1,822
\$410,000	\$1,832
\$415,000	\$1,841
\$420,000	\$1,850
\$425,000	\$1,859
\$430,000	\$1,869
\$435,000	\$1,878
\$440,000	\$1,887
\$445,000	\$1,896
\$450,000	\$1,906
\$455,000	\$1,915
\$460,000	\$1,924
\$465,000	\$1,933
\$470,000	\$1,943
\$475,000	\$1,952
\$480,000	\$1,961
\$485,000	\$1,970
\$490,000	\$1,980
\$495,000	\$1,989
\$500,000	\$1,998
\$505,000	\$2,007
\$510,000	\$2,016
\$515,000	\$2,025
\$520,000	\$2,033
\$525,000	\$2,043
\$530,000	\$2,053
\$535,000	\$2,063
\$540,000	\$2,073
\$545,000	\$2,083
\$550,000	\$2,093
\$555,000	\$2,103
\$560,000	\$2,113
\$565,000	\$2,123
\$570,000	\$2,133
\$575,000	\$2,143
\$580,000	\$2,153

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective: 12-30-2022
\$585,000	\$2,163
\$590,000	\$2,173
\$595,000	\$2,183
\$600,000	\$2,193
\$605,000	\$2,203
\$610,000	\$2,213
\$615,000	\$2,223
\$620,000	\$2,233
\$625,000	\$2,243
\$630,000	\$2,253
\$635,000	\$2,263
\$640,000	\$2,273
\$645,000	\$2,283
\$650,000	\$2,293
\$655,000	\$2,303
\$660,000	\$2,313
\$665,000	\$2,323
\$670,000	\$2,333
\$675,000	\$2,343
\$680,000	\$2,353
\$685,000	\$2,363
\$690,000	\$2,373
\$695,000	\$2,383
\$700,000	\$2,393
\$705,000	\$2,403
\$710,000	\$2,413
\$715,000	\$2,423
\$720,000	\$2,433
\$725,000	\$2,443
\$730,000	\$2,453
\$735,000	\$2,463
\$740,000	\$2,473
\$745,000	\$2,483
\$750,000	\$2,493
\$755,000	\$2,503
\$760,000	\$2,513
\$765,000	\$2,523
\$770,000	\$2,533
\$775,000	\$2,543
\$780,000	\$2,553
\$785,000	\$2,563
\$790,000	\$2,573
\$795,000	\$2,583
\$800,000	\$2,593
\$805,000	\$2,603
\$810,000	\$2,613
\$815,000	\$2,623
\$820,000	\$2,633
\$825,000	\$2,643
\$830,000	\$2,653
\$835,000	\$2,663
\$840,000	\$2,673
\$845,000	\$2,683
\$850,000	\$2,693
\$855,000	\$2,703
\$860,000	\$2,713
\$865,000	\$2,723
\$870,000	\$2,733

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective: 12-30-2022
\$875,000	\$2,743
\$880,000	\$2,753
\$885,000	\$2,763
\$890,000	\$2,673
\$895,000	\$2,783
\$900,000	\$2,793
\$905,000	\$2,803
\$910,000	\$2,813
\$915,000	\$2,823
\$920,000	\$2,833
\$925,000	\$2,843
\$930,000	\$2,853
\$935,000	\$2,863
\$940,000	\$2,873
\$945,000	\$2,883
\$950,000	\$2,893
\$955,000	\$2,903
\$960,000	\$2,913
\$965,000	\$2,923
\$970,000	\$2,933
\$975,000	\$2,943
\$980,000	\$2,953
\$985,000	\$2,963
\$990,000	\$2,973
\$995,000	\$2,983
\$1,000,000	\$2,993

For Liabilities over \$1,000,000
add the following charges:

- \$1,000,001 to \$5,000,000:
add \$1.68 per \$1,000
- \$5,000,001 to \$10,000,000:
add \$1.47 per \$1,000
- \$10,000,001 to \$20,000,000:
add \$1.3125 per \$1,000
- \$20,000,001 to \$50,000,000:
add \$1.155 per \$1,000
- \$50,000,001 and over:
add \$1.05 per \$1,000

NOTE: Concurrent Lender's Policy is \$175.00

Short Term Rates

Effective 04-04-2024

Time Period Charge

- ≤ 1 year..... 55% of the Basic Rate
- >1 year and ≤ 3 years..... 65% of the Basic Rate
- >3 years and ≤ 4 years..... 70% of the Basic Rate
- >4 years and ≤ 5 years..... 80% of the Basic Rate
- > 5 years and < 6 years..... 90% of the Basic Rate

RESIDENTIAL BUNDLED CLOSING FEES

EFFECTIVE 04-04-2024

Zone 1 Counties:

Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin & Jefferson

Real Estate Closing Fee - Residential	\$400
Resale Concurrent Loan Closing Residential.	\$475
Loan Closing Residential.....	\$425
Concurrent Junior Loan - Residential.....	\$300
Disbursement or Presentation Only Resale	\$200
Disbursement or Presentation Only Loan	\$225
FSBO Residential Real Estate Closing	\$600
Estimated Third Party Fees:	
Recording Fee	\$13 first page
.....	\$5 each additional page
Tax Certification Fee.....	\$13.50

BUNDLED - Includes these fees: Closing Fees, Wire Fees, Cashier's Check Fees, Delivery Fees, E-Doc Fees, and E-Recording Fees.

*Schedule of Refinance Rates

Effective 04-04-2024	Loan Amt. Up To And Including:	Residential Loan Rate	Bundled Residential Loan Rate
	\$50,000	\$365	\$570
	\$100,000	\$436	\$570
	\$150,000	\$492	\$670
	\$200,000	\$539	\$670
	\$250,000	\$585	\$670
	\$300,000	\$631	\$845
	\$350,000	\$677	\$845
	\$400,000	\$724	\$845
	\$450,000	\$770	\$845
	\$500,000	\$816	\$845
	\$550,000	\$861	\$845
	\$600,000	\$905	\$845
	\$650,000	\$948	\$845
	\$700,000	\$992	\$845
	\$750,000	\$1,036	\$845
	\$800,000	\$1,080	\$1,495
	\$850,000	\$1,123	\$1,495
	\$900,000	\$1,167	\$1,495
	\$950,000	\$1,211	\$1,495
	\$1,000,000	\$1,255	\$1,595
	\$1,050,000	\$1,297	\$1,595
	\$1,100,000	\$1,338	\$1,595
	\$1,150,000	\$1,380	\$1,595
	\$1,200,000	\$1,421	\$1,595
	\$1,250,000	\$1,462	\$1,595
	\$1,300,000	\$1,503	\$1,595
	\$1,350,000	\$1,545	\$1,595
	\$1,400,000	\$1,586	\$1,595
	\$1,450,000	\$1,627	\$1,595
	\$1,500,000	\$1,668	\$1,595

* Schedule of Residential Resale Bundled Purchase Loan Rates

Effective 04-04-2024

Insurance Amount	Residential Resale Bundled Concurrent Loan Rates
\$0 to \$100,000	\$425
\$100,001 to \$300,000	\$500
\$300,001 to \$500,000	\$575
\$500,001 to \$1,000,000	\$625
\$1,000,001 to \$1,500,000	\$875
\$1,500,001 to \$2,000,000	\$1,125
\$2,000,001 to \$3,000,000	\$1,125 Plus \$1.50 Per \$1000
\$3,000,001 to \$5,000,000	\$2,625 Plus \$1.40 Per \$1000
\$5,000,001 to \$8,000,000	\$5,425 Plus \$1.30 Per \$1000
\$8,000,001 to \$10,000,000	\$9,325 Plus \$1.20 Per \$1000
\$10,000,000 and above	\$11,725 Plus \$1.10 Per \$1000

ALTA Residential Limited Coverage

Junior Loan Policy

Effective 1-10-2024

Liability	Rate
\$0 to \$100,000	\$350
\$100,001 to \$250,000	\$450
\$250,001 to \$500,000	\$550
\$500,001 and above	Add \$2.00 Per \$1,000

Closing Protection Letters (CPL's)
(\$25 per party upon request for Borrower, Buyer, Seller or Lender)

Effective 9-27-20

Colorado

This schedule of fees has been prepared and published in compliance with the Division of Insurance of the State of Colorado and for the convenience of our customers in determining charges for services regularly rendered. Other types of coverages are available. Please contact our local office for more information. Other fees and charges may apply. Amounts shown herein are Subject to Change.

*Bundled Loan Policy Inclusions:

- Deletion of Standard Exceptions 1-4 (where no mechanic's lien risk is present)
- Deletion of Standard Exceptions 1-3 (where mechanic's lien risk is present)
- Endorsement ALTA 9 or 9.3/Form 100 Restrictions
- Endorsement Form ALTA 8.1
- Environmental Protection Lien
- Endorsement ALTA 4.1/Form 115.3 Condominium or ALTA 5.1/Form 115.4 Planned Unit Development
- Endorsement ALTA 4/Form 115.1 Condominium or ALTA 5/Form 115.2 Planned Unit Development
- Endorsement ALTA 22/Form 116 Location
- Endorsement ALTA 28-06/Form 103.1 Damage to or forced removal of improvements
- Endorsement Form 100.29 or Form 100.30 Mineral Rights
- Endorsement ALTA 14.3-06 Future Advance-Reverse Mortgage with Construction Lien Coverage/Form 111.11 Revolving Line of Credit (Lender)

And any "one" of the following optional endorsements:

- Endorsement Form 111.9 FNMA Balloon
- Endorsement ALTA 6/Form 110.7 Variable
- Endorsement Form 110.9 Variable
- Endorsement ALTA 6.2/Form 110.8 Negative Amortization
- Any other endorsements or coverages shall be charged at the applicable rate.

In addition to the stated pricing; closing fees, courier fees and recording fees will be added if applicable.

Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.



Heritage Title Company

Making Transactions Personal

