

**ZONE 9**

COUNTIES OF:

LARIMER | WELD

RATES EFFECTIVE  
4-4-2024

FEES EFFECTIVE  
4-04-2024

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

Amount of Insurance To and Including	Zone 9 Basic Rate Effective: 4-4-2024
\$5,000	\$637
\$10,000	\$657
\$15,000	\$678
\$20,000	\$694
\$25,000	\$711
\$30,000	\$725
\$35,000	\$740
\$40,000	\$754
\$45,000	\$768
\$50,000	\$783
\$55,000	\$795
\$60,000	\$808
\$65,000	\$820
\$70,000	\$832
\$75,000	\$845
\$80,000	\$858
\$85,000	\$871
\$90,000	\$890
\$95,000	\$903
\$100,000	\$916
\$105,000	\$925
\$110,000	\$935
\$115,000	\$945
\$120,000	\$954
\$125,000	\$963
\$130,000	\$973
\$135,000	\$983
\$140,000	\$992
\$145,000	\$1,001
\$150,000	\$1,011
\$155,000	\$1,021
\$160,000	\$1,130
\$165,000	\$1,039
\$170,000	\$1,050
\$175,000	\$1,059
\$180,000	\$1,068
\$185,000	\$1,077
\$190,000	\$1,088
\$195,000	\$1,097
\$200,000	\$1,106
\$205,000	\$1,115
\$210,000	\$1,126
\$215,000	\$1,135
\$220,000	\$1,144
\$225,000	\$1,154
\$230,000	\$1,164
\$235,000	\$1,173
\$240,000	\$1,182
\$245,000	\$1,192
\$250,000	\$1,202
\$255,000	\$1,211
\$260,000	\$1,221
\$265,000	\$1,230
\$270,000	\$1,240
\$275,000	\$1,249
\$280,000	\$1,259
\$285,000	\$1,268
\$290,000	\$1,278

Amount of Insurance To and Including	Zone 9 Basic Rate Effective: 4-4-2024
\$295,000	\$1,288
\$300,000	\$1,297
\$305,000	\$1,306
\$310,000	\$1,316
\$315,000	\$1,326
\$320,000	\$1,335
\$325,000	\$1,344
\$330,000	\$1,354
\$335,000	\$1,364
\$340,000	\$1,373
\$345,000	\$1,382
\$350,000	\$1,393
\$355,000	\$1,402
\$360,000	\$1,411
\$365,000	\$1,420
\$370,000	\$1,431
\$375,000	\$1,440
\$380,000	\$1,449
\$385,000	\$1,458
\$390,000	\$1,469
\$395,000	\$1,478
\$400,000	\$1,487
\$405,000	\$1,497
\$410,000	\$1,507
\$415,000	\$1,516
\$420,000	\$1,525
\$425,000	\$1,535
\$430,000	\$1,545
\$435,000	\$1,554
\$440,000	\$1,564
\$445,000	\$1,573
\$450,000	\$1,583
\$455,000	\$1,592
\$460,000	\$1,602
\$465,000	\$1,611
\$470,000	\$1,621
\$475,000	\$1,630
\$480,000	\$1,640
\$485,000	\$1,649
\$490,000	\$1,659
\$495,000	\$1,669
\$500,000	\$1,678
\$505,000	\$1,687
\$510,000	\$1,696
\$515,000	\$1,706
\$520,000	\$1,714
\$525,000	\$1,723
\$530,000	\$1,732
\$535,000	\$1,742
\$540,000	\$1,750
\$545,000	\$1,759
\$550,000	\$1,769
\$555,000	\$1,778
\$560,000	\$1,786
\$565,000	\$1,795
\$570,000	\$1,805
\$575,000	\$1,814
\$580,000	\$1,822

Amount of Insurance To and Including	Zone 9 Basic Rate Effective: 4-4-2024
\$585,000	\$1,831
\$590,000	\$1,841
\$595,000	\$1,850
\$600,000	\$1,858
\$605,000	\$1,867
\$610,000	\$1,877
\$615,000	\$1,886
\$620,000	\$1,894
\$625,000	\$1,903
\$630,000	\$1,913
\$635,000	\$1,922
\$640,000	\$1,930
\$645,000	\$1,939
\$650,000	\$1,949
\$655,000	\$1,958
\$660,000	\$1,966
\$665,000	\$1,976
\$670,000	\$1,985
\$675,000	\$1,994
\$680,000	\$2,002
\$685,000	\$2,012
\$690,000	\$2,021
\$695,000	\$2,030
\$700,000	\$2,038
\$705,000	\$2,048
\$710,000	\$2,057
\$715,000	\$2,066
\$720,000	\$2,074
\$725,000	\$2,084
\$730,000	\$2,093
\$735,000	\$2,102
\$740,000	\$2,110
\$745,000	\$2,120
\$750,000	\$2,129
\$755,000	\$2,138
\$760,000	\$2,147
\$765,000	\$2,156
\$770,000	\$2,165
\$775,000	\$2,174
\$780,000	\$2,183
\$785,000	\$2,192
\$790,000	\$2,201
\$795,000	\$2,210
\$800,000	\$2,219
\$805,000	\$2,228
\$810,000	\$2,237
\$815,000	\$2,246
\$820,000	\$2,255
\$825,000	\$2,264
\$830,000	\$2,273
\$835,000	\$2,282
\$840,000	\$2,291
\$845,000	\$2,300
\$850,000	\$2,309
\$855,000	\$2,319
\$860,000	\$2,327
\$865,000	\$2,336
\$870,000	\$2,345

Amount of Insurance To and Including	Zone 9 Basic Rate Effective: 4-4-2024
\$875,000	\$2,355
\$880,000	\$2,363
\$885,000	\$2,372
\$890,000	\$2,381
\$895,000	\$2,391
\$900,000	\$2,399
\$905,000	\$2,408
\$910,000	\$2,417
\$915,000	\$2,427
\$920,000	\$2,435
\$925,000	\$2,444
\$930,000	\$2,453
\$935,000	\$2,463
\$940,000	\$2,471
\$945,000	\$2,480
\$950,000	\$2,490
\$955,000	\$2,499
\$960,000	\$2,507
\$965,000	\$2,516
\$970,000	\$2,526
\$975,000	\$2,535
\$980,000	\$2,543
\$985,000	\$2,552
\$990,000	\$2,562
\$995,000	\$2,571
\$1,000,000	\$2,579

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

\$1,000,001 to \$3,000,000:  
add \$1.65 per \$1,000

\$3,000,001 to \$5,000,000  
add \$1.55 per \$1,000

\$5,000,001 to \$8,000,000:  
add \$1.45 per \$1,000

\$8,000,001 to \$10,000,000:  
add \$1.35 per \$1,000

\$10,000,001 to \$50,000,000:  
add \$1.20 per \$1,000

\$50,000,001 and over:  
add \$1.00 per \$1,000

NOTE: Concurrent Lender's Policy is \$175.00

**Short Term Rates**

Effective: 4-4-2024

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 CLOSING FEES

Effective 04-04-2024

## Zone 9 Counties: Larimer & Weld

Real Estate Closing Fee - Residential .....	\$360
Resale Concurrent Loan Closing Residential.....	\$475
Bundled Loan Closing Residential.....	\$425
Concurrent Junior Loan - Residential.....	\$250
Disbursement or Presentation Only Resale .....	\$150
Disbursement or Presentation Only Loan.....	\$200
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 4-4-2024		
Loan Amt. Up To And Including:	Residential Loan Rate	Bundled Residential Loan Rate
\$50,000	\$288	\$570
\$100,000	\$315	\$570
\$150,000	\$373	\$670
\$200,000	\$419	\$670
\$250,000	\$465	\$670
\$300,000	\$512	\$845
\$350,000	\$558	\$845
\$400,000	\$604	\$845
\$450,000	\$650	\$845
\$500,000	\$697	\$845
\$550,000	\$741	\$845
\$600,000	\$785	\$845
\$650,000	\$829	\$845
\$700,000	\$873	\$845
\$750,000	\$916	\$845
\$800,000	\$960	\$1,495
\$850,000	\$1,004	\$1,495
\$900,000	\$1,048	\$1,495
\$950,000	\$1,091	\$1,495
\$1,000,000	\$1,135	\$1,595
\$1,050,000	\$1,178	\$1,595
\$1,100,000	\$1,219	\$1,595
\$1,150,000	\$1,260	\$1,595
\$1,200,000	\$1,301	\$1,595
\$1,250,000	\$1,343	\$1,595
\$1,300,000	\$1,384	\$1,595
\$1,350,000	\$1,425	\$1,595
\$1,400,000	\$1,466	\$1,595
\$1,450,000	\$1,508	\$1,595
\$1,500,000	\$1,549	\$1,595

## \*Schedule of Residential Resale Bundled Purchase Loan Rates

Effective :12-30-2022

Insurance Amount	Residential Resale Bundled Concurrent Loan Rates
\$0 to \$100,000	\$375
\$100,001 to \$300,000	\$450
\$300,001 to \$500,000	\$550
\$500,001 to \$1,000,000	\$600
\$1,000,001 to \$1,500,000	\$850
\$1,500,001 to \$2,000,000	\$1,125
\$2,000,001 to \$3,000,000	\$1,125 Plus \$150 Per \$1,000
\$3,000,001 to \$5,000,000	\$2,625 Plus \$1.40 Per \$1,000
\$5,000,001 to \$8,000,000	\$5,425 Plus \$1.30 Per \$1,000
\$8,000,001 to \$10,000,000	\$9,325 Plus \$1.20 Per \$1,000
\$10,000,001 to \$50,000,000	\$11,725 Plus \$1.10 Per \$1,000
\$10,000,001 to \$50,000,000	\$55,725 Plus \$1.00 Per \$1,000

### 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 Buyer, Seller or Lender)**

Effective: 9-27-2021

## 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

