



## ZONE 3

COUNTIES OF:

**EI PASO**

**PITKIN**

**TELLER**

RATES EFFECTIVE  
1-10-2024

FEES EFFECTIVE  
04-04-2024

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### BASIC RATE SCHEDULE Owner's Extended Coverage Basic Rate plus \$75

Amount of Insurance To and Including	Zone 3 Basic Rate Effective 12-30-2022
\$5,000	\$685
\$10,000	\$685
\$15,000	\$685
\$20,000	\$685
\$25,000	\$685
\$30,000	\$711
\$35,000	\$725
\$40,000	\$739
\$45,000	\$753
\$50,000	\$775
\$55,000	\$787
\$60,000	\$799
\$65,000	\$811
\$70,000	\$823
\$75,000	\$835
\$80,000	\$847
\$85,000	\$859
\$90,000	\$871
\$95,000	\$883
\$100,000	\$895
\$105,000	\$904
\$110,000	\$914
\$115,000	\$923
\$120,000	\$932
\$125,000	\$941
\$130,000	\$951
\$135,000	\$960
\$140,000	\$969
\$145,000	\$978
\$150,000	\$988
\$155,000	\$997
\$160,000	\$1,006
\$165,000	\$1,015
\$170,000	\$1,025
\$175,000	\$1,034
\$180,000	\$1,043
\$185,000	\$1,052
\$190,000	\$1,062
\$195,000	\$1,071
\$200,000	\$1,080
\$205,000	\$1,089
\$210,000	\$1,099
\$215,000	\$1,108
\$220,000	\$1,117
\$225,000	\$1,126
\$230,000	\$1,136
\$235,000	\$1,145
\$240,000	\$1,154
\$245,000	\$1,163
\$250,000	\$1,173
\$255,000	\$1,182
\$260,000	\$1,191
\$265,000	\$1,200
\$270,000	\$1,210
\$275,000	\$1,219
\$280,000	\$1,228
\$285,000	\$1,237
\$290,000	\$1,247

Amount of Insurance To and Including	Zone 3 Basic Rate Effective 12-30-2022
\$295,000	\$1,256
\$300,000	\$1,265
\$305,000	\$1,274
\$310,000	\$1,284
\$315,000	\$1,293
\$320,000	\$1,302
\$325,000	\$1,311
\$330,000	\$1,321
\$335,000	\$1,330
\$340,000	\$1,339
\$345,000	\$1,348
\$350,000	\$1,358
\$355,000	\$1,367
\$360,000	\$1,376
\$365,000	\$1,385
\$370,000	\$1,395
\$375,000	\$1,404
\$380,000	\$1,413
\$385,000	\$1,422
\$390,000	\$1,432
\$395,000	\$1,441
\$400,000	\$1,450
\$405,000	\$1,459
\$410,000	\$1,469
\$415,000	\$1,478
\$420,000	\$1,487
\$425,000	\$1,496
\$430,000	\$1,506
\$435,000	\$1,515
\$440,000	\$1,524
\$445,000	\$1,533
\$450,000	\$1,543
\$455,000	\$1,552
\$460,000	\$1,561
\$465,000	\$1,570
\$470,000	\$1,580
\$475,000	\$1,589
\$480,000	\$1,598
\$485,000	\$1,607
\$490,000	\$1,617
\$495,000	\$1,626
\$500,000	\$1,635
\$505,000	\$1,644
\$510,000	\$1,653
\$515,000	\$1,662
\$520,000	\$1,670
\$525,000	\$1,679
\$530,000	\$1,688
\$535,000	\$1,697
\$540,000	\$1,705
\$545,000	\$1,714
\$550,000	\$1,723
\$555,000	\$1,732
\$560,000	\$1,740
\$565,000	\$1,749
\$570,000	\$1,758
\$575,000	\$1,767
\$580,000	\$1,775

Amount of Insurance To and Including	Zone 3 Basic Rate Effective 12-30-2022
\$585,000	\$1,784
\$590,000	\$1,793
\$595,000	\$1,802
\$600,000	\$1,810
\$605,000	\$1,819
\$610,000	\$1,828
\$615,000	\$1,837
\$620,000	\$1,845
\$625,000	\$1,854
\$630,000	\$1,863
\$635,000	\$1,872
\$640,000	\$1,880
\$645,000	\$1,889
\$650,000	\$1,898
\$655,000	\$1,907
\$660,000	\$1,915
\$665,000	\$1,924
\$670,000	\$1,933
\$675,000	\$1,942
\$680,000	\$1,950
\$685,000	\$1,959
\$690,000	\$1,968
\$695,000	\$1,977
\$700,000	\$1,985
\$705,000	\$1,994
\$710,000	\$2,003
\$715,000	\$2,012
\$720,000	\$2,020
\$725,000	\$2,029
\$730,000	\$2,038
\$735,000	\$2,047
\$740,000	\$2,055
\$745,000	\$2,064
\$750,000	\$2,073
\$755,000	\$2,082
\$760,000	\$2,090
\$765,000	\$2,099
\$770,000	\$2,108
\$775,000	\$2,117
\$780,000	\$2,125
\$785,000	\$2,134
\$790,000	\$2,143
\$795,000	\$2,152
\$800,000	\$2,160
\$805,000	\$2,169
\$810,000	\$2,178
\$815,000	\$2,187
\$820,000	\$2,195
\$825,000	\$2,204
\$830,000	\$2,213
\$835,000	\$2,222
\$840,000	\$2,230
\$845,000	\$2,239
\$850,000	\$2,248
\$855,000	\$2,257
\$860,000	\$2,265
\$865,000	\$2,274
\$870,000	\$2,283

Amount of Insurance To and Including	Zone 3 Basic Rate Effective 12-30-2022
\$875,000	\$2,292
\$880,000	\$2,300
\$885,000	\$2,309
\$890,000	\$2,318
\$895,000	\$2,327
\$900,000	\$2,335
\$905,000	\$2,344
\$910,000	\$2,353
\$915,000	\$2,362
\$920,000	\$2,370
\$925,000	\$2,379
\$930,000	\$2,388
\$935,000	\$2,397
\$940,000	\$2,405
\$945,000	\$2,414
\$950,000	\$2,423
\$955,000	\$2,432
\$960,000	\$2,440
\$965,000	\$2,449
\$970,000	\$2,458
\$975,000	\$2,467
\$980,000	\$2,475
\$985,000	\$2,484
\$990,000	\$2,493
\$995,000	\$2,502
\$1,000,000	\$2,510

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: 8-24-2016

**Time Period**.....**Charge**

≤ 5 years.....50% of the Basic Rate

## RESIDENTIAL BUNDLED CLOSING FEES

EFFECTIVE 04-04-2024

**Zone 3 Counties:**  
El Paso, Pitkin, Teller

Real Estate Closing Fee - Residential .....\$320

Resale Concurrent Loan Closing Residential.....\$375

Loan Closing Residential.....\$350

Concurrent Junior Loan - Residential.....\$270

Disbursement or Presentation Only Resale.....\$225

Disbursement or Presentation Only Loan.....\$190

FSBO Residential Real Estate Closing .....\$550

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

Estimated Third Party Fees:

Recording Fee .....\$13 first page

.....\$5 each additional page

Tax Certification Fee.....\$13.50

## \*Schedule of Refinance Rates

Effective 8-24-2016		Bundled
Loan Amt. Up To And Including:	Residential Loan Rate	Residential Loan Rate
\$50,000	\$333	\$700
\$100,000	\$363	\$700
\$150,000	\$416	\$700
\$200,000	\$462	\$700
\$250,000	\$508	\$700
\$300,000	\$555	\$850
\$350,000	\$601	\$850
\$400,000	\$647	\$850
\$450,000	\$693	\$850
\$500,000	\$740	\$850
\$550,000	\$784	\$850
\$600,000	\$828	\$850
\$650,000	\$872	\$850
\$700,000	\$916	\$850
\$750,000	\$959	\$850
\$800,000	\$1,003	\$1,475
\$850,000	\$1,047	\$1,475
\$900,000	\$1,091	\$1,475
\$950,000	\$1,134	\$1,475
\$1,000,000	\$1,178	\$1,475
\$1,050,000	\$1,221	\$1,475
\$1,100,000	\$1,262	\$1,475
\$1,150,000	\$1,303	\$1,475
\$1,200,000	\$1,344	\$1,475
\$1,250,000	\$1,386	\$1,475
\$1,300,000	\$1,427	\$1,475
\$1,350,000	\$1,468	\$1,475
\$1,400,000	\$1,509	\$1,475
\$1,450,000	\$1,551	\$1,475
\$1,500,000	\$1,592	\$1,475

## \*Schedule of Residential Resale Bundled Concurrent 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 \$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
\$10,000,001 to \$50,000,000	\$11,725 Plus \$1.10 Per \$1000
\$50,000,001 and above	\$55,725 Plus \$1.00 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 9-27-2016

## 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.



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