

**ZONE 1**

**COUNTIES OF:**

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

EFFECTIVE 5-17-2018

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

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective 8-24-16
\$5,000	\$840
\$10,000	\$862
\$15,000	\$884
\$20,000	\$902
\$25,000	\$919
\$30,000	\$935
\$35,000	\$950
\$40,000	\$965
\$45,000	\$981
\$50,000	\$996
\$55,000	\$1,009
\$60,000	\$1,023
\$65,000	\$1,036
\$70,000	\$1,049
\$75,000	\$1,062
\$80,000	\$1,075
\$85,000	\$1,089
\$90,000	\$1,102
\$95,000	\$1,115
\$100,000	\$1,128
\$105,000	\$1,137
\$110,000	\$1,147
\$115,000	\$1,156
\$120,000	\$1,165
\$125,000	\$1,174
\$130,000	\$1,184
\$135,000	\$1,193
\$140,000	\$1,202
\$145,000	\$1,211
\$150,000	\$1,221
\$155,000	\$1,230
\$160,000	\$1,239
\$165,000	\$1,248
\$170,000	\$1,258
\$175,000	\$1,267
\$180,000	\$1,276
\$185,000	\$1,285
\$190,000	\$1,295
\$195,000	\$1,304
\$200,000	\$1,313
\$205,000	\$1,322
\$210,000	\$1,332
\$215,000	\$1,341
\$220,000	\$1,350
\$225,000	\$1,359
\$230,000	\$1,369
\$235,000	\$1,378
\$240,000	\$1,387
\$245,000	\$1,396
\$250,000	\$1,406
\$255,000	\$1,415
\$260,000	\$1,424
\$265,000	\$1,433
\$270,000	\$1,443
\$275,000	\$1,452
\$280,000	\$1,461
\$285,000	\$1,470
\$290,000	\$1,480

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective 8-24-16
\$295,000	\$1,489
\$300,000	\$1,498
\$305,000	\$1,507
\$310,000	\$1,517
\$315,000	\$1,526
\$320,000	\$1,535
\$325,000	\$1,544
\$330,000	\$1,554
\$335,000	\$1,563
\$340,000	\$1,572
\$345,000	\$1,581
\$350,000	\$1,591
\$355,000	\$1,600
\$360,000	\$1,609
\$365,000	\$1,618
\$370,000	\$1,628
\$375,000	\$1,637
\$380,000	\$1,646
\$385,000	\$1,655
\$390,000	\$1,665
\$395,000	\$1,674
\$400,000	\$1,683
\$405,000	\$1,692
\$410,000	\$1,702
\$415,000	\$1,711
\$420,000	\$1,720
\$425,000	\$1,729
\$430,000	\$1,739
\$435,000	\$1,748
\$440,000	\$1,757
\$445,000	\$1,766
\$450,000	\$1,776
\$455,000	\$1,785
\$460,000	\$1,794
\$465,000	\$1,803
\$470,000	\$1,813
\$475,000	\$1,822
\$480,000	\$1,831
\$485,000	\$1,840
\$490,000	\$1,850
\$495,000	\$1,859
\$500,000	\$1,868
\$505,000	\$1,877
\$510,000	\$1,886
\$515,000	\$1,895
\$520,000	\$1,903
\$525,000	\$1,913
\$530,000	\$1,923
\$535,000	\$1,933
\$540,000	\$1,943
\$545,000	\$1,953
\$550,000	\$1,963
\$555,000	\$1,973
\$560,000	\$1,983
\$565,000	\$1,993
\$570,000	\$2,003
\$575,000	\$2,013
\$580,000	\$2,023

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective 8-24-16
\$585,000	\$2,033
\$590,000	\$2,043
\$595,000	\$2,053
\$600,000	\$2,063
\$605,000	\$2,073
\$610,000	\$2,083
\$615,000	\$2,093
\$620,000	\$2,103
\$625,000	\$2,113
\$630,000	\$2,123
\$635,000	\$2,133
\$640,000	\$2,143
\$645,000	\$2,153
\$650,000	\$2,163
\$655,000	\$2,173
\$660,000	\$2,183
\$665,000	\$2,193
\$670,000	\$2,203
\$675,000	\$2,213
\$680,000	\$2,223
\$685,000	\$2,233
\$690,000	\$2,243
\$695,000	\$2,253
\$700,000	\$2,263
\$705,000	\$2,273
\$710,000	\$2,283
\$715,000	\$2,293
\$720,000	\$2,303
\$725,000	\$2,313
\$730,000	\$2,323
\$735,000	\$2,333
\$740,000	\$2,343
\$745,000	\$2,353
\$750,000	\$2,363
\$755,000	\$2,373
\$760,000	\$2,383
\$765,000	\$2,393
\$770,000	\$2,403
\$775,000	\$2,413
\$780,000	\$2,423
\$785,000	\$2,433
\$790,000	\$2,443
\$795,000	\$2,453
\$800,000	\$2,463
\$805,000	\$2,473
\$810,000	\$2,483
\$815,000	\$2,493
\$820,000	\$2,503
\$825,000	\$2,513
\$830,000	\$2,523
\$835,000	\$2,533
\$840,000	\$2,543
\$845,000	\$2,553
\$850,000	\$2,563
\$855,000	\$2,573
\$860,000	\$2,583
\$865,000	\$2,593
\$870,000	\$2,603

Amount of Insurance To and Including	Zone 1 Metro Basic Rate Effective 8-24-16
\$875,000	\$2,613
\$880,000	\$2,623
\$885,000	\$2,633
\$890,000	\$2,643
\$895,000	\$2,653
\$900,000	\$2,663
\$905,000	\$2,673
\$910,000	\$2,683
\$915,000	\$2,693
\$920,000	\$2,703
\$925,000	\$2,713
\$930,000	\$2,723
\$935,000	\$2,733
\$940,000	\$2,743
\$945,000	\$2,753
\$950,000	\$2,763
\$955,000	\$2,773
\$960,000	\$2,783
\$965,000	\$2,793
\$970,000	\$2,803
\$975,000	\$2,813
\$980,000	\$2,823
\$985,000	\$2,833
\$990,000	\$2,843
\$995,000	\$2,853
\$1,000,000	\$2,863

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**

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	85% of the Basic Rate

# RESIDENTIAL CLOSING FEES

## Zone 1 Counties:

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

Real Estate Closing Fee - Residential .....	\$340
Resale Concurrent Loan Closing Residential....	\$400
Bundled Loan Closing Residential* .....	\$400
Concurrent Junior Loan - Residential*.....	\$250
Disbursement or Presentation Only Resale .....	\$150
Disbursement or Presentation Only Loan* .....	\$225
HOA Document Retrieval Fee .....	\$150
Recording Fee .....	\$13 first page .....\$5 each additional page
FSBO Residential Real Estate Closing .....	\$450

\*BUNDLED Loan Closing- Includes these fees: Closing Fees, courier/express mail fees, one notary signing service fee per seller(s) and one notary signing service fee per buyer(s) or Borrower(s), E-Doc fees, E-Recording fees, wire fees and cashier's check fees.

## \*Schedule of Refinance Rates

Loan Amt. Up To And Including:	Residential Loan Rate	Bundled Residential Loan Rate
\$50,000	\$365	\$700
\$100,000	\$436	\$700
\$150,000	\$492	\$700
\$200,000	\$539	\$700
\$250,000	\$585	\$700
\$300,000	\$631	\$850
\$350,000	\$677	\$850
\$400,000	\$724	\$850
\$450,000	\$770	\$850
\$500,000	\$816	\$850
\$550,000	\$861	\$850
\$600,000	\$905	\$850
\$650,000	\$948	\$850
\$700,000	\$992	\$850
\$750,000	\$1,036	\$850
\$800,000	\$1,080	\$1,475
\$850,000	\$1,123	\$1,475
\$900,000	\$1,167	\$1,475
\$950,000	\$1,211	\$1,475
\$1,000,000	\$1,255	\$1,475
\$1,050,000	\$1,297	\$1,475
\$1,100,000	\$1,338	\$1,475
\$1,150,000	\$1,380	\$1,475
\$1,200,000	\$1,421	\$1,475
\$1,250,000	\$1,462	\$1,475
\$1,300,000	\$1,503	\$1,475
\$1,350,000	\$1,545	\$1,475
\$1,400,000	\$1,586	\$1,475
\$1,450,000	\$1,627	\$1,475
\$1,500,000	\$1,668	\$1,475

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

Insurance Amount	Residential Resale Bundled Concurrent Loan Rates
\$0 to \$100,000	\$375
\$100,001 to \$300,000	\$425
\$300,001 to \$500,000	\$525
\$500,001 to \$1,000,000	\$575
\$1,000,001 to \$1,500,000	\$825
\$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 Per \$1000

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

## 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 115.04 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



EFFECTIVE 5-17-2018