

ZONE 8

COUNTIES OF:

DELTA
MONTROSE | OURAY

EFFECTIVE 5-17-2018

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

Amount of Insurance To and Including	Zone 8 Basic Rate Effective 5-17-2018
\$5,000	\$470
\$10,000	\$470
\$15,000	\$470
\$20,000	\$485
\$25,000	\$505
\$30,000	\$515
\$35,000	\$545
\$40,000	\$565
\$45,000	\$585
\$50,000	\$605
\$55,000	\$625
\$60,000	\$645
\$65,000	\$665
\$70,000	\$685
\$75,000	\$705
\$80,000	\$725
\$85,000	\$745
\$90,000	\$760
\$95,000	\$775
\$100,000	\$790
\$105,000	\$800
\$110,000	\$810
\$115,000	\$820
\$120,000	\$830
\$125,000	\$840
\$130,000	\$850
\$135,000	\$860
\$140,000	\$870
\$145,000	\$880
\$150,000	\$890
\$155,000	\$900
\$160,000	\$910
\$165,000	\$920
\$170,000	\$930
\$175,000	\$940
\$180,000	\$950
\$185,000	\$960
\$190,000	\$970
\$195,000	\$980
\$200,000	\$990
\$205,000	\$1,000
\$210,000	\$1,010
\$215,000	\$1,020
\$220,000	\$1,030
\$225,000	\$1,040
\$230,000	\$1,050
\$235,000	\$1,060
\$240,000	\$1,070
\$245,000	\$1,080
\$250,000	\$1,090
\$255,000	\$1,100
\$260,000	\$1,110
\$265,000	\$1,120
\$270,000	\$1,130
\$275,000	\$1,140
\$280,000	\$1,150
\$285,000	\$1,160
\$290,000	\$1,170

Amount of Insurance To and Including	Zone 8 Basic Rate Effective 5-17-2018
\$295,000	\$1,180
\$300,000	\$1,190
\$305,000	\$1,200
\$310,000	\$1,210
\$315,000	\$1,220
\$320,000	\$1,230
\$325,000	\$1,240
\$330,000	\$1,250
\$335,000	\$1,260
\$340,000	\$1,270
\$345,000	\$1,280
\$350,000	\$1,290
\$355,000	\$1,300
\$360,000	\$1,310
\$365,000	\$1,320
\$370,000	\$1,330
\$375,000	\$1,340
\$380,000	\$1,350
\$385,000	\$1,360
\$390,000	\$1,370
\$395,000	\$1,380
\$400,000	\$1,390
\$405,000	\$1,400
\$410,000	\$1,410
\$415,000	\$1,420
\$420,000	\$1,430
\$425,000	\$1,440
\$430,000	\$1,450
\$435,000	\$1,460
\$440,000	\$1,470
\$445,000	\$1,480
\$450,000	\$1,490
\$455,000	\$1,500
\$460,000	\$1,510
\$465,000	\$1,520
\$470,000	\$1,530
\$475,000	\$1,540
\$480,000	\$1,550
\$485,000	\$1,560
\$490,000	\$1,570
\$495,000	\$1,580
\$500,000	\$1,590
\$505,000	\$1,599
\$510,000	\$1,608
\$515,000	\$1,617
\$520,000	\$1,625
\$525,000	\$1,634
\$530,000	\$1,643
\$535,000	\$1,652
\$540,000	\$1,660
\$545,000	\$1,669
\$550,000	\$1,678
\$555,000	\$1,687
\$560,000	\$1,695
\$565,000	\$1,704
\$570,000	\$1,713
\$575,000	\$1,722
\$580,000	\$1,730

Amount of Insurance To and Including	Zone 8 Basic Rate Effective 5-17-2018
\$585,000	\$1,739
\$590,000	\$1,748
\$595,000	\$1,757
\$600,000	\$1,765
\$605,000	\$1,774
\$610,000	\$1,783
\$615,000	\$1,792
\$620,000	\$1,800
\$625,000	\$1,809
\$630,000	\$1,818
\$635,000	\$1,827
\$640,000	\$1,835
\$645,000	\$1,844
\$650,000	\$1,853
\$655,000	\$1,862
\$660,000	\$1,870
\$665,000	\$1,879
\$670,000	\$1,888
\$675,000	\$1,897
\$680,000	\$1,905
\$685,000	\$1,914
\$690,000	\$1,923
\$695,000	\$1,932
\$700,000	\$1,940
\$705,000	\$1,949
\$710,000	\$1,958
\$715,000	\$1,967
\$720,000	\$1,975
\$725,000	\$1,984
\$730,000	\$1,993
\$735,000	\$2,002
\$740,000	\$2,010
\$745,000	\$2,019
\$750,000	\$2,028
\$755,000	\$2,037
\$760,000	\$2,045
\$765,000	\$2,054
\$770,000	\$2,063
\$775,000	\$2,072
\$780,000	\$2,080
\$785,000	\$2,089
\$790,000	\$2,098
\$795,000	\$2,107
\$800,000	\$2,115
\$805,000	\$2,124
\$810,000	\$2,133
\$815,000	\$2,142
\$820,000	\$2,150
\$825,000	\$2,159
\$830,000	\$2,168
\$835,000	\$2,177
\$840,000	\$2,185
\$845,000	\$2,194
\$850,000	\$2,203
\$855,000	\$2,212
\$860,000	\$2,220
\$865,000	\$2,229
\$870,000	\$2,238

Amount of Insurance To and Including	Zone 8 Basic Rate Effective 5-17-2018
\$875,000	\$2,247
\$880,000	\$2,255
\$885,000	\$2,264
\$890,000	\$2,273
\$895,000	\$2,282
\$900,000	\$2,290
\$905,000	\$2,299
\$910,000	\$2,308
\$915,000	\$2,317
\$920,000	\$2,325
\$925,000	\$2,334
\$930,000	\$2,343
\$935,000	\$2,352
\$940,000	\$2,360
\$945,000	\$2,369
\$950,000	\$2,378
\$955,000	\$2,387
\$960,000	\$2,395
\$965,000	\$2,404
\$970,000	\$2,413
\$975,000	\$2,422
\$980,000	\$2,430
\$985,000	\$2,439
\$990,000	\$2,448
\$995,000	\$2,457
\$1,000,000	\$2,465

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

- \$500,001 to \$1,000,000:
add \$1.75 per \$1,000
- \$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 \$200.00

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 8 Counties:

Delta, Montrose & Ouray

Real Estate Closing Fee - Residential	\$230
Resale Concurrent Loan Closing Residential....	\$230
Bundled Loan Closing Residential*	\$230
Concurrent Junior Loan - Residential*.....	\$180
Bundled Disbursement Only	\$150
Bundled Presentation Only	\$200
HOA Document Retrieval Fee	\$150
Recording Fee	\$13 first page \$5 each additional page
FSBO Residential Real Estate Closing	\$430

*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 fees.

*Schedule of Refinance Rates

Loan Amt. Up To And Including:	Residential Loan Rate	Bundled Residential Loan Rate
\$50,000	\$350	\$475
\$100,000	\$400	\$550
\$150,000	\$500	\$700
\$200,000	\$600	\$825
\$250,000	\$600	\$825
\$300,000	\$700	\$950
\$350,000	\$700	\$950
\$400,000	\$800	\$1,125
\$450,000	\$800	\$1,125
\$500,000	\$925	\$1,275
\$550,000	\$925	\$1,275
\$600,000	\$925	\$1,275
\$650,000	\$925	\$1,275
\$700,000	\$925	\$1,275
\$750,000	\$1,175	\$1,600
\$800,000	\$1,175	\$1,600
\$850,000	\$1,175	\$1,600
\$900,000	\$1,175	\$1,600
\$950,000	\$1,175	\$1,600
\$1,000,000	\$1,475	\$2,225
\$1,050,000	\$1,475	\$2,225
\$1,100,000	\$1,475	\$2,225
\$1,150,000	\$1,475	\$2,225
\$1,200,000	\$1,475	\$2,225
\$1,250,000	\$1,475	\$2,225
\$1,300,000	\$1,500	\$2,225
\$1,350,000	\$1,500	\$2,225
\$1,400,000	\$1,500	\$2,225
\$1,450,000	\$1,500	\$2,225
\$1,500,000	\$1,825	\$2,225

*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 \$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
\$50,000,001 and above	\$55,725 Plus \$1 Per \$1,000

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.

When 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