

# Heritage Title Company Title Rates and Closing Fees: Zone 1

Adams | Arapahoe | Broomfield | Clear Creek | Denver | Douglas | Elbert | Gilpin | Jefferson

To request a rate quote: <https://rates.fntg.com/?brand=heritage>

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.

Residential Bundled Closing Fees		Insurance Amount	Residential Resale Bundled Concurrent Loan Rates	Loan Amount Up To and Including:	Residential Loan Rate	Bundled Residential Loan Rate
Real Estate Closing Fee	\$420					
Resale Concurrent Loan Closing	\$475	\$100,001 to \$300,000	\$500	\$100,000	\$436	\$570
Loan Closing (Refinance)	\$425	\$300,001 to \$500,000	\$575	\$150,000	\$492	\$670
Junior Loan	\$300	\$500,001 to \$1,000,000	\$625	\$200,000	\$539	\$670
Disbursement or Presentation Only Resale Loan	\$200	\$1,000,001 to \$1,500,000	\$875	\$250,000	\$585	\$670
Disbursement or Presentation Only Loan (Refi)	\$225	\$1,500,001 to \$2,000,000	\$1,125	\$300,000	\$631	\$845
FSBO Real Estate Closing	\$600	\$2,000,001 to \$3,000,000	\$1,125 + \$1.50 per \$1000	\$350,000	\$677	\$845
BUNDLED includes: Closing Fees, Wire Fees, Delivery Fees, E-Doc Fees, and E-Recording Fees.		\$3,000,001 to \$5,000,000	\$2,625 + \$1.40 per \$1000	\$400,000	\$724	\$845
Closing Protection Letters (CPL's): \$25 per party upon request for Borrower, Buyer, Seller, or Lender.		\$5,000,001 to \$8,000,000	\$5,425 + \$1.30 per \$1000	\$450,000	\$770	\$845
Estimated Third Party Fees		\$8,000,001 to \$10,000,000	\$9,325 + \$1.20 per \$1000	\$500,000	\$816	\$845
Recording Fee (per document)	\$43	\$10,000,001 and above	\$11,725 + \$1.10 per \$1000	\$550,000	\$861	\$845
Release of Deed of Trust Recording Fee	\$73	Liability		\$600,000	\$905	\$845
Tax Certification Fee	\$13.50	Junior Loan Policy Rate		\$650,000	\$948	\$845
Courtesy Payoff/Lender Debt Consolidation Fee	\$30	\$0 to \$100,000	\$350	\$700,000	\$992	\$845
Release Service/Release Tracking Fee	\$60	\$100,001 to \$300,000	\$450	\$750,000	\$1,036	\$845
Bundled Loan Policy Inclusions		\$300,001 to \$500,000	\$550	\$800,000	\$1,080	\$1,495
<ul style="list-style-type: none"> <li>Deletion of Standard Exceptions 1-4 (where no mechanic's lien risk is present)</li> <li>Deletion of Standard Exceptions 1-3 (where mechanic's lien risk is present)</li> <li>Endorsement ALTA 9 or 9.3/Form 100 Restrictions</li> <li>Endorsement Form ALTA 8.1 - Environmental Protection Lien</li> <li>Endorsement ALTA 4.1/Form 115.3 Condominium</li> <li>ALTA 5.1/Form 115.4 Planned Unit Development</li> <li>Endorsement ALTA 4/Form 115.1 Condominium or</li> <li>ALTA 5/Form 115.2 Planned Unit Development</li> <li>Endorsement ALTA 22/Form 116 Location</li> <li>Endorsement ALTA 28-06/Form 103.1</li> <li>Damage to or forced removal of improvements</li> <li>Endorsement Form 100.29 or</li> <li>Form 100.30 Mineral Rights</li> <li>Endorsement ALTA 14.3-06 Future Advance-Reverse</li> <li>Mortgage with Construction Lien Coverage/Form</li> <li>111.11 Revolving Line of Credit (Lender)</li> </ul>		\$500,001 and above	Add \$2.00 per \$1000	\$850,000	\$1,123	\$1,495
<ul style="list-style-type: none"> <li>And any "one" of the following optional endorsements:</li> <li>Endorsement Form 111.9 FNMA Balloon</li> <li>Endorsement ALTA 6/Form 110.7 Variable</li> <li>Endorsement Form 110.9 Variable</li> <li>Endorsement ALTA 6.2/Form 110.8 Negative Amortization</li> <li>Any other endorsements or coverages shall be charged at the applicable rate</li> <li>In addition to the stated pricing; closing fees, courier fees, recording fees, and other ancillary fees will be added if applicable.</li> <li>Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.</li> </ul>				\$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



Click the QR code for the digital versions of the Zone 1, Zone 3, Zone 6, Zone 9 rate sheets.

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Amt. of Ins. Up To and Including	OEC Basic Rate + \$95	Amt. of Ins. Up To and Including	OEC Basic Rate + \$95	Amt. of Ins. Up To and Including	OEC Basic Rate + \$95	Amt. of Ins. Up To and Including	OEC Basic Rate + \$95	Amt. of Ins. Up To and Including	OEC Basic Rate + \$95	Amt. of Ins. Up To and Including	OEC Basic Rate + \$95
\$250,000	\$1,536	\$460,000	\$1,924	\$670,000	\$2,333	\$880,000	\$2,753	\$1,090,000	\$3,145	\$1,300,000	\$3,497
\$255,000	\$1,545	\$465,000	\$1,933	\$675,000	\$2,343	\$885,000	\$2,763	\$1,095,000	\$3,153	\$1,305,000	\$3,506
\$260,000	\$1,554	\$470,000	\$1,943	\$680,000	\$2,353	\$890,000	\$2,773	\$1,100,000	\$3,161	\$1,310,000	\$3,514
\$265,000	\$1,563	\$475,000	\$1,952	\$685,000	\$2,363	\$895,000	\$2,783	\$1,105,000	\$3,170	\$1,315,000	\$3,523
\$270,000	\$1,573	\$480,000	\$1,961	\$690,000	\$2,373	\$900,000	\$2,793	\$1,110,000	\$3,178	\$1,320,000	\$3,531
\$275,000	\$1,582	\$485,000	\$1,970	\$695,000	\$2,383	\$905,000	\$2,803	\$1,115,000	\$3,187	\$1,325,000	\$3,539
\$280,000	\$1,591	\$490,000	\$1,980	\$700,000	\$2,393	\$910,000	\$2,813	\$1,120,000	\$3,195	\$1,330,000	\$3,548
\$285,000	\$1,600	\$495,000	\$1,989	\$705,000	\$2,403	\$915,000	\$2,823	\$1,125,000	\$3,203	\$1,335,000	\$3,556
\$290,000	\$1,610	\$500,000	\$1,998	\$710,000	\$2,413	\$920,000	\$2,833	\$1,130,000	\$3,212	\$1,340,000	\$3,565
\$295,000	\$1,619	\$505,000	\$2,007	\$715,000	\$2,423	\$925,000	\$2,843	\$1,135,000	\$3,220	\$1,345,000	\$3,573
\$300,000	\$1,628	\$510,000	\$2,016	\$720,000	\$2,433	\$930,000	\$2,853	\$1,140,000	\$3,229	\$1,350,000	\$3,581
\$305,000	\$1,637	\$515,000	\$2,025	\$725,000	\$2,443	\$935,000	\$2,863	\$1,145,000	\$3,237	\$1,355,000	\$3,590
\$310,000	\$1,647	\$520,000	\$2,033	\$730,000	\$2,453	\$940,000	\$2,873	\$1,150,000	\$3,245	\$1,360,000	\$3,598
\$315,000	\$1,656	\$525,000	\$2,043	\$735,000	\$2,463	\$945,000	\$2,883	\$1,155,000	\$3,254	\$1,365,000	\$3,607
\$320,000	\$1,665	\$530,000	\$2,053	\$740,000	\$2,473	\$950,000	\$2,893	\$1,160,000	\$3,262	\$1,370,000	\$3,615
\$325,000	\$1,674	\$535,000	\$2,063	\$745,000	\$2,483	\$955,000	\$2,903	\$1,165,000	\$3,271	\$1,375,000	\$3,623
\$330,000	\$1,684	\$540,000	\$2,073	\$750,000	\$2,493	\$960,000	\$2,913	\$1,170,000	\$3,279	\$1,380,000	\$3,632
\$335,000	\$1,693	\$545,000	\$2,083	\$755,000	\$2,503	\$965,000	\$2,923	\$1,175,000	\$3,287	\$1,385,000	\$3,640
\$340,000	\$1,702	\$550,000	\$2,093	\$760,000	\$2,513	\$970,000	\$2,933	\$1,180,000	\$3,296	\$1,390,000	\$3,649
\$345,000	\$1,711	\$555,000	\$2,103	\$765,000	\$2,523	\$975,000	\$2,943	\$1,185,000	\$3,304	\$1,395,000	\$3,657
\$350,000	\$1,721	\$560,000	\$2,113	\$770,000	\$2,533	\$980,000	\$2,953	\$1,190,000	\$3,313	\$1,400,000	\$3,665
\$355,000	\$1,730	\$565,000	\$2,123	\$775,000	\$2,543	\$985,000	\$2,963	\$1,195,000	\$3,321	\$1,405,000	\$3,674
\$360,000	\$1,739	\$570,000	\$2,133	\$780,000	\$2,553	\$990,000	\$2,973	\$1,200,000	\$3,329	\$1,410,000	\$3,682
\$365,000	\$1,748	\$575,000	\$2,143	\$785,000	\$2,563	\$995,000	\$2,983	\$1,205,000	\$3,338	\$1,415,000	\$3,691
\$370,000	\$1,758	\$580,000	\$2,153	\$790,000	\$2,573	\$1,000,000	\$2,993	\$1,210,000	\$3,346	\$1,420,000	\$3,699
\$375,000	\$1,767	\$585,000	\$2,163	\$795,000	\$2,583	\$1,005,000	\$3,002	\$1,215,000	\$3,355	\$1,425,000	\$3,707
\$380,000	\$1,776	\$590,000	\$2,173	\$800,000	\$2,593	\$1,010,000	\$3,010	\$1,220,000	\$3,363	\$1,430,000	\$3,716
\$385,000	\$1,785	\$595,000	\$2,183	\$805,000	\$2,603	\$1,015,000	\$3,019	\$1,225,000	\$3,371	\$1,435,000	\$3,724
\$390,000	\$1,795	\$600,000	\$2,193	\$810,000	\$2,613	\$1,020,000	\$3,027	\$1,230,000	\$3,380	\$1,440,000	\$3,733
\$395,000	\$1,804	\$605,000	\$2,203	\$815,000	\$2,623	\$1,025,000	\$3,035	\$1,235,000	\$3,388	\$1,445,000	\$3,741
\$400,000	\$1,813	\$610,000	\$2,213	\$820,000	\$2,633	\$1,030,000	\$3,044	\$1,240,000	\$3,397	\$1,450,000	\$3,749
\$405,000	\$1,822	\$615,000	\$2,223	\$825,000	\$2,643	\$1,035,000	\$3,052	\$1,245,000	\$3,405	\$1,455,000	\$3,758
\$410,000	\$1,832	\$620,000	\$2,233	\$830,000	\$2,653	\$1,040,000	\$3,061	\$1,250,000	\$3,413	\$1,460,000	\$3,766
\$415,000	\$1,841	\$625,000	\$2,243	\$835,000	\$2,663	\$1,045,000	\$3,069	\$1,255,000	\$3,422	\$1,465,000	\$3,775
\$420,000	\$1,850	\$630,000	\$2,253	\$840,000	\$2,673	\$1,050,000	\$3,077	\$1,260,000	\$3,430	\$1,470,000	\$3,783
\$425,000	\$1,859	\$635,000	\$2,263	\$845,000	\$2,683	\$1,055,000	\$3,086	\$1,265,000	\$3,439	\$1,475,000	\$3,791
\$430,000	\$1,869	\$640,000	\$2,273	\$850,000	\$2,693	\$1,060,000	\$3,094	\$1,270,000	\$3,447	\$1,480,000	\$3,800
\$435,000	\$1,878	\$645,000	\$2,283	\$855,000	\$2,703	\$1,065,000	\$3,103	\$1,275,000	\$3,455	\$1,485,000	\$3,808
\$440,000	\$1,887	\$650,000	\$2,293	\$860,000	\$2,713	\$1,070,000	\$3,111	\$1,280,000	\$3,464	\$1,490,000	\$3,817
\$445,000	\$1,896	\$655,000	\$2,303	\$865,000	\$2,723	\$1,075,000	\$3,119	\$1,285,000	\$3,472	\$1,495,000	\$3,825
\$450,000	\$1,906	\$660,000	\$2,313	\$870,000	\$2,733	\$1,080,000	\$3,128	\$1,290,000	\$3,481	\$1,500,000	\$3,833
\$455,000	\$1,915	\$665,000	\$2,323	\$875,000	\$2,743	\$1,085,000	\$3,136	\$1,295,000	\$3,489		

For Liabilities over \$1,500,000 add the following charges.	Time Period	Short Term Reissue Rate
\$1,500,001 to \$5,000,000 - Add \$1.68 per \$1000	< 1 year	55% of the Basic Rate
\$5,000,001 to \$10,000,000 - Add \$1.47 per \$1000	> 1 year and < 3 years	65% of the Basic Rate
\$10,000,001 to \$20,000,000 - Add \$1.3125 per \$1000	> 3 years and < 4 years	70% of the Basic Rate
\$20,000,001 to \$50,000,000 - Add \$1.155 per \$1000	> 4 years and < 5 years	80% of the Basic Rate
\$50,000,001 and over: - Add \$1.05 per \$1000	> 5 years and < 6 years	90% of the Basic Rate

Note: Concurrent Lender's Policy is \$175