

Heritage Title Company Title Rates and Closing Fees: Zone 6

Boulder

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	
Real Estate Closing Fee	\$400
Resale Concurrent Loan Closing	\$475
Loan Closing (Refinance)	\$425
Junior Loan	\$300
Disbursement or Presentation Only Resale Loan	\$225
Disbursement or Presentation Only Loan (Refi)	\$225
FSBO Real Estate Closing	\$600

BUNDLED includes: Closing Fees, Wire Fees, Delivery Fees, E-Doc Fees, and E-Recording Fees.

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

Estimated Third Party Fees	
Recording Fee (per document)	\$43
Release of Deed of Trust Recording Fee	\$73
Tax Certification Fee	\$13.50
Courtesy Payoff/Lender Debt Consolidation Fee	\$30
Release Service/Release Tracking Fee	\$60

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
- 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, recording fees, and other ancillary 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.

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 + \$1.50 per \$1000
\$3,000,001 to \$5,000,000	\$2,625 + \$1.40 per \$1000
\$5,000,001 to \$8,000,000	\$5,425 + \$1.30 per \$1000
\$8,000,001 to \$10,000,000	\$9,325 + \$1.20 per \$1000
\$10,000,001 to \$50,000,000	\$11,725 + \$1.10 per \$1000
\$50,000,001 and above	\$55,725 + \$1.00 per \$1000

Liability	Junior Loan Policy Rate
\$0 to \$37,500	\$250
\$37,501 to \$62,500	\$275
\$62,501 to \$87,500	\$300
\$87,501 to \$100,000	\$325
\$100,001 to \$150,000	\$350
\$150,001 to \$200,000	\$400
\$200,001 to \$250,000	\$450
\$250,001 to \$300,000	\$550
\$300,001 to \$400,000	\$650
\$400,001 to \$500,000	\$750
\$500,001 and above	Add \$1.25 per \$1000

Loan Amount Up To and Including:	Residential Loan Rate	Bundled Residential Loan Rate
\$50,000	\$295	\$570
\$100,000	\$325	\$570
\$150,000	\$376	\$670
\$200,000	\$422	\$670
\$250,000	\$468	\$670
\$300,000	\$515	\$845
\$350,000	\$561	\$845
\$400,000	\$607	\$845
\$450,000	\$653	\$845
\$500,000	\$700	\$845
\$550,000	\$744	\$845
\$600,000	\$788	\$845
\$650,000	\$832	\$845
\$700,000	\$876	\$845
\$750,000	\$919	\$845
\$800,000	\$963	\$1,495
\$850,000	\$1,007	\$1,495
\$900,000	\$1,051	\$1,495
\$950,000	\$1,094	\$1,495
\$1,000,000	\$1,138	\$1,595
\$1,050,000	\$1,181	\$1,595
\$1,100,000	\$1,222	\$1,595
\$1,150,000	\$1,263	\$1,595
\$1,200,000	\$1,304	\$1,595
\$1,250,000	\$1,346	\$1,595
\$1,300,000	\$1,387	\$1,595
\$1,350,000	\$1,428	\$1,595
\$1,400,000	\$1,469	\$1,595
\$1,450,000	\$1,511	\$1,595
\$1,500,000	\$1,552	\$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	\$1,280	\$460,000	\$1,680	\$670,000	\$2,063	\$880,000	\$2,441	\$1,090,000	\$2,806	\$1,300,000	\$3,152
\$255,000	\$1,290	\$465,000	\$1,689	\$675,000	\$2,072	\$885,000	\$2,450	\$1,095,000	\$2,814	\$1,305,000	\$3,161
\$260,000	\$1,299	\$470,000	\$1,700	\$680,000	\$2,081	\$890,000	\$2,460	\$1,100,000	\$2,882	\$1,310,000	\$3,169
\$265,000	\$1,308	\$475,000	\$1,709	\$685,000	\$2,090	\$895,000	\$2,469	\$1,105,000	\$2,831	\$1,315,000	\$3,177
\$270,000	\$1,318	\$480,000	\$1,718	\$690,000	\$2,099	\$900,000	\$2,477	\$1,110,000	\$2,839	\$1,320,000	\$3,185
\$275,000	\$1,328	\$485,000	\$1,727	\$695,000	\$2,108	\$905,000	\$2,486	\$1,115,000	\$2,847	\$1,325,000	\$3,194
\$280,000	\$1,337	\$490,000	\$1,738	\$700,000	\$2,117	\$910,000	\$2,496	\$1,120,000	\$2,855	\$1,330,000	\$3,202
\$285,000	\$1,346	\$495,000	\$1,747	\$705,000	\$2,126	\$915,000	\$2,505	\$1,125,000	\$2,864	\$1,335,000	\$3,210
\$290,000	\$1,357	\$500,000	\$1,756	\$710,000	\$2,135	\$920,000	\$2,513	\$1,130,000	\$2,872	\$1,340,000	\$3,218
\$295,000	\$1,366	\$505,000	\$1,765	\$715,000	\$2,144	\$925,000	\$2,522	\$1,135,000	\$2,880	\$1,345,000	\$3,227
\$300,000	\$1,375	\$510,000	\$1,775	\$720,000	\$2,153	\$930,000	\$2,532	\$1,140,000	\$2,888	\$1,350,000	\$3,235
\$305,000	\$1,384	\$515,000	\$1,784	\$725,000	\$2,162	\$935,000	\$2,541	\$1,145,000	\$2,897	\$1,355,000	\$3,243
\$310,000	\$1,395	\$520,000	\$1,792	\$730,000	\$2,171	\$940,000	\$2,549	\$1,150,000	\$2,905	\$1,360,000	\$3,251
\$315,000	\$1,404	\$525,000	\$1,801	\$735,000	\$2,181	\$945,000	\$2,559	\$1,155,000	\$2,913	\$1,365,000	\$3,260
\$320,000	\$1,413	\$530,000	\$1,811	\$740,000	\$2,189	\$950,000	\$2,568	\$1,160,000	\$2,921	\$1,370,000	\$3,268
\$325,000	\$1,422	\$535,000	\$1,820	\$745,000	\$2,198	\$955,000	\$2,577	\$1,165,000	\$2,930	\$1,375,000	\$3,276
\$330,000	\$1,433	\$540,000	\$1,828	\$750,000	\$2,207	\$960,000	\$2,585	\$1,170,000	\$2,938	\$1,380,000	\$3,284
\$335,000	\$1,442	\$545,000	\$1,838	\$755,000	\$2,217	\$965,000	\$2,595	\$1,175,000	\$2,946	\$1,385,000	\$3,293
\$340,000	\$1,451	\$550,000	\$1,847	\$760,000	\$2,225	\$970,000	\$2,604	\$1,180,000	\$2,954	\$1,390,000	\$3,301
\$345,000	\$1,461	\$555,000	\$1,856	\$765,000	\$2,234	\$975,000	\$2,613	\$1,185,000	\$2,963	\$1,395,000	\$3,309
\$350,000	\$1,471	\$560,000	\$1,864	\$770,000	\$2,243	\$980,000	\$2,621	\$1,190,000	\$2,971	\$1,400,000	\$3,317
\$355,000	\$1,480	\$565,000	\$1,874	\$775,000	\$2,253	\$985,000	\$2,631	\$1,195,000	\$2,979	\$1,405,000	\$3,326
\$360,000	\$1,489	\$570,000	\$1,883	\$780,000	\$2,261	\$990,000	\$2,640	\$1,200,000	\$2,987	\$1,410,000	\$3,334
\$365,000	\$1,499	\$575,000	\$1,892	\$785,000	\$2,270	\$995,000	\$2,649	\$1,205,000	\$2,996	\$1,415,000	\$3,342
\$370,000	\$1,509	\$580,000	\$1,900	\$790,000	\$2,279	\$1,000,000	\$2,657	\$1,210,000	\$3,004	\$1,420,000	\$3,350
\$375,000	\$1,518	\$585,000	\$1,910	\$795,000	\$2,289	\$1,005,000	\$2,666	\$1,215,000	\$3,012	\$1,425,000	\$3,359
\$380,000	\$1,527	\$590,000	\$1,919	\$800,000	\$2,297	\$1,010,000	\$2,674	\$1,220,000	\$3,020	\$1,430,000	\$3,367
\$385,000	\$1,537	\$595,000	\$1,928	\$805,000	\$2,306	\$1,015,000	\$2,682	\$1,225,000	\$3,029	\$1,435,000	\$3,375
\$390,000	\$1,547	\$600,000	\$1,936	\$810,000	\$2,315	\$1,020,000	\$2,690	\$1,230,000	\$3,037	\$1,440,000	\$3,383
\$395,000	\$1,556	\$605,000	\$1,946	\$815,000	\$2,325	\$1,025,000	\$2,699	\$1,235,000	\$3,045	\$1,445,000	\$3,392
\$400,000	\$1,566	\$610,000	\$1,955	\$820,000	\$2,333	\$1,030,000	\$2,707	\$1,240,000	\$3,053	\$1,450,000	\$3,400
\$405,000	\$1,575	\$615,000	\$1,964	\$825,000	\$2,342	\$1,035,000	\$2,715	\$1,245,000	\$3,062	\$1,455,000	\$3,408
\$410,000	\$1,585	\$620,000	\$1,972	\$830,000	\$2,351	\$1,040,000	\$2,723	\$1,250,000	\$3,070	\$1,460,000	\$3,416
\$415,000	\$1,594	\$625,000	\$1,982	\$835,000	\$2,361	\$1,045,000	\$2,732	\$1,255,000	\$3,078	\$1,465,000	\$3,425
\$420,000	\$1,604	\$630,000	\$1,991	\$840,000	\$2,369	\$1,050,000	\$2,740	\$1,260,000	\$3,086	\$1,470,000	\$3,433
\$425,000	\$1,613	\$635,000	\$2,000	\$845,000	\$2,378	\$1,055,000	\$2,748	\$1,265,000	\$3,095	\$1,475,000	\$3,441
\$430,000	\$1,623	\$640,000	\$2,009	\$850,000	\$2,388	\$1,060,000	\$2,756	\$1,270,000	\$3,103	\$1,480,000	\$3,449
\$435,000	\$1,633	\$645,000	\$2,018	\$855,000	\$2,397	\$1,065,000	\$2,765	\$1,275,000	\$3,111	\$1,485,000	\$3,458
\$440,000	\$1,642	\$650,000	\$2,027	\$860,000	\$2,405	\$1,070,000	\$2,773	\$1,280,000	\$3,119	\$1,490,000	\$3,466
\$445,000	\$1,651	\$655,000	\$2,036	\$865,000	\$2,414	\$1,075,000	\$2,781	\$1,285,000	\$3,128	\$1,495,000	\$3,474
\$450,000	\$1,661	\$660,000	\$2,045	\$870,000	\$2,424	\$1,080,000	\$2,789	\$1,290,000	\$3,136	\$1,500,000	\$3,482
\$455,000	\$1,671	\$665,000	\$2,054	\$875,000	\$2,433	\$1,085,000	\$2,798	\$1,295,000	\$3,144		

For Liabilities over \$1,500,000 add the following charges.	Time Period	Short Term Reissue Rate
\$1,000,001 to \$3,000,000 - Add \$1.65 per \$1000	< 1 year	55% of the Basic Rate
\$3,000,001 to \$5,000,000 - Add \$1.55 per \$1000	> 1 year and < 3 years	65% of the Basic Rate
\$5,000,001 to \$8,000,000 - Add \$1.45 per \$1000	> 3 years and < 4 years	70% of the Basic Rate
\$8,000,001 to \$10,000,000 - Add \$1.35 per \$1000	> 4 years and < 5 years	80% of the Basic Rate
\$10,000,001 to \$50,000,000 - Add \$1.20 per \$1000	> 5 years and < 6 years	90% of the Basic Rate
\$50,000,001 and over: - Add \$1.00 per \$1000		
Note: Concurrent Lender's Policy is \$175		