



COLORADO

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: November 26, 2020



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY

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SCHEDULE OF RATES FOR TITLE INSURANCE

- AREA 1: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, and Jefferson.
- AREA 2: For policies issued on land located only in the county of El Paso.
- AREA 3: For policies issued on land located only in the counties of Larimer.
- AREA 4: For policies issued on land located only in the county of Weld.
- AREA 5: For policies issued on land located only in the county of Gunnison and Pueblo.
- AREA 6: For policies issued on land located only in the counties of Eagle, Garfield, Grand, Pitkin and Summit.
- AREA 7: For policies issued on land located only in the counties of Archuleta, Baca, Bent, Chaffee, Clear Creek, Crowley, Custer, Dolores, Delta, Fremont, Gilpin, Hinsdale, Herfano, Jackson, Kiowa, La Flata, Lake, Las Animas, Logan, Montezuma, Mesa, Moffat, Montrose, Morgan, Otero, Ouray, Parks, Phillips, Prowers, Rio Blanco, Routt, San Juan, San Miguel, Sedgwick, Teller, Washington and Yuma
- AREA 8: For policies issued on land located only in the counties of Boulder.
- AREA 9: For policies issued on land located only in the counties of Alamosa, Conejas, Costilla, Mineral, Rio Grande, Saguache
- AREA 10: Cheyenne, Kit Carson, Lincoln

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

Area 1 : For Policies issued on land located only in the counties of Adams, Arapahoe,
Broomfield, Denver, Douglas, Elbert and Jefferson

Amount of Insurance	Rate	Amount of Insurance	Rate	Amount of Insurance	Rate
\$5,000	\$840	\$190,000	\$1,279	\$375,000	\$1,622
\$10,000	\$852	\$195,000	\$1,291	\$380,000	\$1,631
\$15,000	\$864	\$200,000	\$1,303	\$385,000	\$1,640
\$20,000	\$876	\$205,000	\$1,300	\$390,000	\$1,648
\$25,000	\$888	\$210,000	\$1,312	\$395,000	\$1,657
\$30,000	\$900	\$215,000	\$1,324	\$400,000	\$1,666
\$35,000	\$912	\$220,000	\$1,336	\$405,000	\$1,670
\$40,000	\$924	\$225,000	\$1,348	\$410,000	\$1,678
\$45,000	\$936	\$230,000	\$1,360	\$415,000	\$1,687
\$50,000	\$948	\$235,000	\$1,372	\$420,000	\$1,696
\$55,000	\$960	\$240,000	\$1,384	\$425,000	\$1,705
\$60,000	\$972	\$245,000	\$1,391	\$430,000	\$1,713
\$65,000	\$984	\$250,000	\$1,403	\$435,000	\$1,722
\$70,000	\$996	\$255,000	\$1,412	\$440,000	\$1,731
\$75,000	\$1,008	\$260,000	\$1,421	\$445,000	\$1,740
\$80,000	\$1,020	\$265,000	\$1,430	\$450,000	\$1,748
\$85,000	\$1,032	\$270,000	\$1,438	\$455,000	\$1,757
\$90,000	\$1,044	\$275,000	\$1,447	\$460,000	\$1,766
\$95,000	\$1,056	\$280,000	\$1,456	\$465,000	\$1,775
\$100,000	\$1,068	\$285,000	\$1,465	\$470,000	\$1,783
\$105,000	\$1,080	\$290,000	\$1,473	\$475,000	\$1,792
\$110,000	\$1,092	\$295,000	\$1,482	\$480,000	\$1,801
\$115,000	\$1,099	\$300,000	\$1,491	\$485,000	\$1,810
\$120,000	\$1,111	\$305,000	\$1,500	\$490,000	\$1,818
\$125,000	\$1,123	\$310,000	\$1,508	\$495,000	\$1,827
\$130,000	\$1,135	\$315,000	\$1,517	\$500,000	\$1,836
\$135,000	\$1,147	\$320,000	\$1,526	\$505,000	\$1,845
\$140,000	\$1,159	\$325,000	\$1,535	\$510,000	\$1,854
\$145,000	\$1,171	\$330,000	\$1,543	\$515,000	\$1,863
\$150,000	\$1,183	\$335,000	\$1,552	\$520,000	\$1,872
\$155,000	\$1,195	\$340,000	\$1,561	\$525,000	\$1,881
\$160,000	\$1,207	\$345,000	\$1,570	\$530,000	\$1,890
\$165,000	\$1,219	\$350,000	\$1,578	\$535,000	\$1,899
\$170,000	\$1,231	\$355,000	\$1,587	\$540,000	\$1,908
\$175,000	\$1,243	\$360,000	\$1,596	\$545,000	\$1,917
\$180,000	\$1,255	\$365,000	\$1,605	\$550,000	\$1,926
\$185,000	\$1,267	\$370,000	\$1,613	\$555,000	\$1,935

Amount of Insurance	Proposed	Amount of Insurance	Proposed	Amount of Insurance	Proposed
\$560,000	\$1,944	\$745,000	\$2,277	\$930,000	\$2,610
\$565,000	\$1,953	\$750,000	\$2,286	\$935,000	\$2,619
\$570,000	\$1,962	\$755,000	\$2,295	\$940,000	\$2,628
\$575,000	\$1,971	\$760,000	\$2,304	\$945,000	\$2,637
\$580,000	\$1,980	\$765,000	\$2,313	\$950,000	\$2,646
\$585,000	\$1,989	\$770,000	\$2,322	\$955,000	\$2,655
\$590,000	\$1,998	\$775,000	\$2,331	\$960,000	\$2,664
\$595,000	\$2,007	\$780,000	\$2,340	\$965,000	\$2,673
\$600,000	\$2,016	\$785,000	\$2,349	\$970,000	\$2,682
\$605,000	\$2,025	\$790,000	\$2,358	\$975,000	\$2,691
\$610,000	\$2,034	\$795,000	\$2,367	\$980,000	\$2,700
\$615,000	\$2,043	\$800,000	\$2,376	\$985,000	\$2,709
\$620,000	\$2,052	\$805,000	\$2,385	\$990,000	\$2,718
\$625,000	\$2,061	\$810,000	\$2,394	\$995,000	\$2,727
\$630,000	\$2,070	\$815,000	\$2,403	\$1,000,000	\$2,736
\$635,000	\$2,079	\$820,000	\$2,412		
\$640,000	\$2,088	\$825,000	\$2,421		
\$645,000	\$2,097	\$830,000	\$2,430		
\$650,000	\$2,106	\$835,000	\$2,439		
\$655,000	\$2,115	\$840,000	\$2,448		
\$660,000	\$2,124	\$845,000	\$2,457		
\$665,000	\$2,133	\$850,000	\$2,466		
\$670,000	\$2,142	\$855,000	\$2,475		
\$675,000	\$2,151	\$860,000	\$2,484		
\$680,000	\$2,160	\$865,000	\$2,493		
\$685,000	\$2,169	\$870,000	\$2,502		
\$690,000	\$2,178	\$875,000	\$2,511		
\$695,000	\$2,187	\$880,000	\$2,520		
\$700,000	\$2,196	\$885,000	\$2,529		
\$705,000	\$2,205	\$890,000	\$2,538		
\$710,000	\$2,214	\$895,000	\$2,547		
\$715,000	\$2,223	\$900,000	\$2,556		
\$720,000	\$2,232	\$905,000	\$2,565		
\$725,000	\$2,241	\$910,000	\$2,574		
\$730,000	\$2,250	\$915,000	\$2,583		
\$735,000	\$2,259	\$920,000	\$2,592		
\$740,000	\$2,268	\$925,000	\$2,601		

Premiums shall be calculated as follows for policies in excess of \$00,000

- 1. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 2. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 3. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 4. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 5. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 6. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$140.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 2: For policies issued on land located only in the county of El Paso.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$500	\$205,000	\$974
\$10,000	\$500	\$210,000	\$984
\$15,000	\$502	\$215,000	\$994
\$20,000	\$519	\$220,000	\$1,004
\$25,000	\$537	\$225,000	\$1,014
\$30,000	\$566	\$230,000	\$1,023
\$35,000	\$580	\$235,000	\$1,034
\$40,000	\$596	\$240,000	\$1,043
\$45,000	\$612	\$245,000	\$1,054
\$50,000	\$635	\$250,000	\$1,063
\$55,000	\$648	\$255,000	\$1,073
\$60,000	\$661	\$260,000	\$1,083
\$65,000	\$665	\$265,000	\$1,093
\$70,000	\$687	\$270,000	\$1,102
\$75,000	\$701	\$275,000	\$1,113
\$80,000	\$713	\$280,000	\$1,122
\$85,000	\$727	\$285,000	\$1,133
\$90,000	\$740	\$290,000	\$1,142
\$95,000	\$753	\$295,000	\$1,152
\$100,000	\$766	\$300,000	\$1,156
\$105,000	\$777	\$305,000	\$1,166
\$110,000	\$786	\$310,000	\$1,176
\$115,000	\$797	\$315,000	\$1,186
\$120,000	\$806	\$320,000	\$1,195
\$125,000	\$816	\$325,000	\$1,206
\$130,000	\$826	\$330,000	\$1,215
\$135,000	\$836	\$335,000	\$1,225
\$140,000	\$846	\$340,000	\$1,235
\$145,000	\$856	\$345,000	\$1,245
\$150,000	\$865	\$350,000	\$1,254
\$155,000	\$876	\$355,000	\$1,265
\$160,000	\$885	\$360,000	\$1,274
\$165,000	\$895	\$365,000	\$1,284
\$170,000	\$905	\$370,000	\$1,294
\$175,000	\$915	\$375,000	\$1,304
\$180,000	\$925	\$380,000	\$1,313
\$185,000	\$935	\$385,000	\$1,324
\$190,000	\$944	\$390,000	\$1,333
\$195,000	\$955	\$395,000	\$1,343
\$200,000	\$964	\$400,000	\$1,353

AREA 2

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,363	\$455,000	\$1,461
\$410,000	\$1,372	\$460,000	\$1,471
\$415,000	\$1,383	\$465,000	\$1,481
\$420,000	\$1,392	\$470,000	\$1,490
\$425,000	\$1,402	\$475,000	\$1,501
\$430,000	\$1,412	\$480,000	\$1,510
\$435,000	\$1,422	\$485,000	\$1,520
\$440,000	\$1,431	\$490,000	\$1,530
\$445,000	\$1,442	\$495,000	\$1,540
\$450,000	\$1,451	\$500,000	\$1,549

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 3: For policies issued on land located only in the counties of Larimer.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$400	\$205,000	\$885
\$10,000	\$400	\$210,000	\$895
\$15,000	\$426	\$215,000	\$905
\$20,000	\$444	\$220,000	\$915
\$25,000	\$462	\$225,000	\$925
\$30,000	\$477	\$230,000	\$935
\$35,000	\$493	\$235,000	\$946
\$40,000	\$509	\$240,000	\$955
\$45,000	\$525	\$245,000	\$966
\$50,000	\$540	\$250,000	\$975
\$55,000	\$553	\$255,000	\$986
\$60,000	\$566	\$260,000	\$995
\$65,000	\$580	\$265,000	\$1,006
\$70,000	\$594	\$270,000	\$1,015
\$75,000	\$606	\$275,000	\$1,026
\$80,000	\$620	\$280,000	\$1,036
\$85,000	\$633	\$285,000	\$1,046
\$90,000	\$647	\$290,000	\$1,056
\$95,000	\$660	\$295,000	\$1,066
\$100,000	\$673	\$300,000	\$1,070
\$105,000	\$684	\$305,000	\$1,075
\$110,000	\$693	\$310,000	\$1,085
\$115,000	\$704	\$315,000	\$1,095
\$120,000	\$713	\$320,000	\$1,105
\$125,000	\$724	\$325,000	\$1,114
\$130,000	\$734	\$330,000	\$1,125
\$135,000	\$744	\$335,000	\$1,134
\$140,000	\$754	\$340,000	\$1,144
\$145,000	\$764	\$345,000	\$1,153
\$150,000	\$774	\$350,000	\$1,164
\$155,000	\$784	\$355,000	\$1,173
\$160,000	\$794	\$360,000	\$1,183
\$165,000	\$805	\$365,000	\$1,193
\$170,000	\$814	\$370,000	\$1,203
\$175,000	\$825	\$375,000	\$1,213
\$180,000	\$834	\$380,000	\$1,222
\$185,000	\$845	\$385,000	\$1,232
\$190,000	\$854	\$390,000	\$1,242
\$195,000	\$865	\$395,000	\$1,252
\$200,000	\$875	\$400,000	\$1,261

AREA 3

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,271	\$455,000	\$1,370
\$410,000	\$1,282	\$460,000	\$1,379
\$415,000	\$1,291	\$465,000	\$1,389
\$420,000	\$1,301	\$470,000	\$1,399
\$425,000	\$1,310	\$475,000	\$1,409
\$430,000	\$1,321	\$480,000	\$1,418
\$435,000	\$1,330	\$485,000	\$1,428
\$440,000	\$1,340	\$490,000	\$1,438
\$445,000	\$1,349	\$495,000	\$1,448
\$450,000	\$1,360	\$500,000	\$1,458

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 4: For policies issued on land located only in the counties of Weld.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$400	\$205,000	\$885
\$10,000	\$400	\$210,000	\$895
\$15,000	\$426	\$215,000	\$905
\$20,000	\$444	\$220,000	\$915
\$25,000	\$462	\$225,000	\$925
\$30,000	\$477	\$230,000	\$935
\$35,000	\$493	\$235,000	\$946
\$40,000	\$509	\$240,000	\$955
\$45,000	\$525	\$245,000	\$966
\$50,000	\$540	\$250,000	\$975
\$55,000	\$553	\$255,000	\$986
\$60,000	\$566	\$260,000	\$995
\$65,000	\$580	\$265,000	\$1,006
\$70,000	\$594	\$270,000	\$1,015
\$75,000	\$606	\$275,000	\$1,026
\$80,000	\$620	\$280,000	\$1,036
\$85,000	\$633	\$285,000	\$1,046
\$90,000	\$647	\$290,000	\$1,056
\$95,000	\$660	\$295,000	\$1,066
\$100,000	\$673	\$300,000	\$1,070
\$105,000	\$684	\$305,000	\$1,075
\$110,000	\$693	\$310,000	\$1,085
\$115,000	\$704	\$315,000	\$1,095
\$120,000	\$713	\$320,000	\$1,105
\$125,000	\$724	\$325,000	\$1,114
\$130,000	\$734	\$330,000	\$1,125
\$135,000	\$744	\$335,000	\$1,134
\$140,000	\$754	\$340,000	\$1,144
\$145,000	\$764	\$345,000	\$1,153
\$150,000	\$774	\$350,000	\$1,164
\$155,000	\$784	\$355,000	\$1,173
\$160,000	\$794	\$360,000	\$1,183
\$165,000	\$805	\$365,000	\$1,193
\$170,000	\$814	\$370,000	\$1,203
\$175,000	\$825	\$375,000	\$1,213
\$180,000	\$834	\$380,000	\$1,222
\$185,000	\$845	\$385,000	\$1,232
\$190,000	\$854	\$390,000	\$1,242
\$195,000	\$865	\$395,000	\$1,252
\$200,000	\$875	\$400,000	\$1,261

AREA 4

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,271	\$455,000	\$1,370
\$410,000	\$1,282	\$460,000	\$1,379
\$415,000	\$1,291	\$465,000	\$1,389
\$420,000	\$1,301	\$470,000	\$1,399
\$425,000	\$1,310	\$475,000	\$1,409
\$430,000	\$1,321	\$480,000	\$1,418
\$435,000	\$1,330	\$485,000	\$1,428
\$440,000	\$1,340	\$490,000	\$1,438
\$445,000	\$1,349	\$495,000	\$1,448
\$450,000	\$1,360	\$500,000	\$1,458

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 5: For policies issued on land located only in the county of Gunnison and Pueblo.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$400	\$205,000	\$935
\$10,000	\$432	\$210,000	\$945
\$15,000	\$455	\$215,000	\$956
\$20,000	\$473	\$220,000	\$966
\$25,000	\$492	\$225,000	\$977
\$30,000	\$507	\$230,000	\$987
\$35,000	\$523	\$235,000	\$998
\$40,000	\$540	\$240,000	\$1,008
\$45,000	\$556	\$245,000	\$1,019
\$50,000	\$571	\$250,000	\$1,029
\$55,000	\$585	\$255,000	\$1,040
\$60,000	\$598	\$260,000	\$1,049
\$65,000	\$613	\$265,000	\$1,060
\$70,000	\$627	\$270,000	\$1,070
\$75,000	\$640	\$275,000	\$1,081
\$80,000	\$654	\$280,000	\$1,091
\$85,000	\$667	\$285,000	\$1,102
\$90,000	\$681	\$290,000	\$1,112
\$95,000	\$695	\$295,000	\$1,123
\$100,000	\$709	\$300,000	\$1,153
\$105,000	\$719	\$305,000	\$1,163
\$110,000	\$729	\$310,000	\$1,174
\$115,000	\$740	\$315,000	\$1,184
\$120,000	\$750	\$320,000	\$1,194
\$125,000	\$761	\$325,000	\$1,205
\$130,000	\$771	\$330,000	\$1,216
\$135,000	\$782	\$335,000	\$1,226
\$140,000	\$791	\$340,000	\$1,236
\$145,000	\$802	\$345,000	\$1,246
\$150,000	\$812	\$350,000	\$1,258
\$155,000	\$831	\$355,000	\$1,268
\$160,000	\$840	\$360,000	\$1,278
\$165,000	\$851	\$365,000	\$1,288
\$170,000	\$861	\$370,000	\$1,300
\$175,000	\$872	\$375,000	\$1,310
\$180,000	\$882	\$380,000	\$1,320
\$185,000	\$893	\$385,000	\$1,330
\$190,000	\$903	\$390,000	\$1,341
\$195,000	\$914	\$395,000	\$1,351
\$200,000	\$924	\$400,000	\$1,362

AREA 5

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,372	\$455,000	\$1,477
\$410,000	\$1,383	\$460,000	\$1,487
\$415,000	\$1,393	\$465,000	\$1,497
\$420,000	\$1,403	\$470,000	\$1,509
\$425,000	\$1,414	\$475,000	\$1,519
\$430,000	\$1,425	\$480,000	\$1,529
\$435,000	\$1,435	\$485,000	\$1,539
\$440,000	\$1,445	\$490,000	\$1,550
\$445,000	\$1,455	\$495,000	\$1,561
\$450,000	\$1,467	\$500,000	\$1,571

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$150.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 6: For policies issued on land located only in the counties of Eagle, Garfield, Grand, Pitkin and Summit.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$350	\$205,000	\$884
\$10,000	\$377	\$210,000	\$894
\$15,000	\$401	\$215,000	\$905
\$20,000	\$420	\$220,000	\$915
\$25,000	\$440	\$225,000	\$926
\$30,000	\$455	\$230,000	\$936
\$35,000	\$472	\$235,000	\$947
\$40,000	\$489	\$240,000	\$957
\$45,000	\$505	\$245,000	\$968
\$50,000	\$522	\$250,000	\$978
\$55,000	\$537	\$255,000	\$988
\$60,000	\$550	\$260,000	\$999
\$65,000	\$565	\$265,000	\$1,009
\$70,000	\$579	\$270,000	\$1,020
\$75,000	\$593	\$275,000	\$1,030
\$80,000	\$608	\$280,000	\$1,041
\$85,000	\$622	\$285,000	\$1,051
\$90,000	\$636	\$290,000	\$1,062
\$95,000	\$650	\$295,000	\$1,072
\$100,000	\$664	\$300,000	\$1,083
\$105,000	\$675	\$305,000	\$1,093
\$110,000	\$685	\$310,000	\$1,103
\$115,000	\$696	\$315,000	\$1,114
\$120,000	\$706	\$320,000	\$1,124
\$125,000	\$717	\$325,000	\$1,135
\$130,000	\$727	\$330,000	\$1,145
\$135,000	\$738	\$335,000	\$1,156
\$140,000	\$748	\$340,000	\$1,166
\$145,000	\$759	\$345,000	\$1,177
\$150,000	\$769	\$350,000	\$1,187
\$155,000	\$779	\$355,000	\$1,198
\$160,000	\$790	\$360,000	\$1,208
\$165,000	\$800	\$365,000	\$1,218
\$170,000	\$811	\$370,000	\$1,229
\$175,000	\$821	\$375,000	\$1,239
\$180,000	\$832	\$380,000	\$1,250
\$185,000	\$842	\$385,000	\$1,260
\$190,000	\$853	\$390,000	\$1,271
\$195,000	\$863	\$395,000	\$1,281
\$200,000	\$873	\$400,000	\$1,292

AREA 6

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,302	\$455,000	\$1,407
\$410,000	\$1,312	\$460,000	\$1,417
\$415,000	\$1,323	\$465,000	\$1,427
\$420,000	\$1,333	\$470,000	\$1,438
\$425,000	\$1,344	\$475,000	\$1,448
\$430,000	\$1,354	\$480,000	\$1,459
\$435,000	\$1,365	\$485,000	\$1,469
\$440,000	\$1,375	\$490,000	\$1,480
\$445,000	\$1,386	\$495,000	\$1,490
\$450,000	\$1,396	\$500,000	\$1,501

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF RATES FOR TITLE INSURANCE

AREA 7: For policies issued on land located only in the counties of Archuleta, Baca, Bent, Chaffee, Clear Creek, Crowley, Custer, Dolores, Delta, Fremont, Gilpin, Hinsdale, Herfano, Jackson, Kiowa, La Flata, Lake, Las Animas, Logan, Montezuma, Mesa, Moffat, Montrose, Morgan, Otero, Ouray, Parks, Phillips, Prowers, Rio Blanco, Routt, , San Juan, San Miguel, Sedgwick, Teller, Washington and Yuma.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$350	\$205,000	\$1,061
\$10,000	\$367	\$210,000	\$1,077
\$15,000	\$391	\$215,000	\$1,092
\$20,000	\$409	\$220,000	\$1,108
\$25,000	\$428	\$225,000	\$1,124
\$30,000	\$443	\$230,000	\$1,140
\$35,000	\$460	\$235,000	\$1,155
\$40,000	\$476	\$240,000	\$1,171
\$45,000	\$492	\$245,000	\$1,187
\$50,000	\$508	\$250,000	\$1,203
\$55,000	\$523	\$255,000	\$1,218
\$60,000	\$536	\$260,000	\$1,234
\$65,000	\$558	\$265,000	\$1,250
\$70,000	\$579	\$270,000	\$1,266
\$75,000	\$600	\$275,000	\$1,281
\$80,000	\$621	\$280,000	\$1,297
\$85,000	\$642	\$285,000	\$1,313
\$90,000	\$663	\$290,000	\$1,329
\$95,000	\$684	\$295,000	\$1,344
\$100,000	\$705	\$300,000	\$1,360
\$105,000	\$722	\$305,000	\$1,376
\$110,000	\$739	\$310,000	\$1,392
\$115,000	\$756	\$315,000	\$1,407
\$120,000	\$773	\$320,000	\$1,423
\$125,000	\$790	\$325,000	\$1,439
\$130,000	\$807	\$330,000	\$1,455
\$135,000	\$824	\$335,000	\$1,470
\$140,000	\$841	\$340,000	\$1,486
\$145,000	\$858	\$345,000	\$1,502
\$150,000	\$875	\$350,000	\$1,518
\$155,000	\$892	\$355,000	\$1,533
\$160,000	\$909	\$360,000	\$1,549
\$165,000	\$926	\$365,000	\$1,565
\$170,000	\$943	\$370,000	\$1,581
\$175,000	\$960	\$375,000	\$1,596
\$180,000	\$977	\$380,000	\$1,612
\$185,000	\$994	\$385,000	\$1,628
\$190,000	\$1,011	\$390,000	\$1,644
\$195,000	\$1,028	\$395,000	\$1,659
\$200,000	\$1,045	\$400,000	\$1,675

AREA 7

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,691	\$455,000	\$1,848
\$410,000	\$1,707	\$460,000	\$1,864
\$415,000	\$1,722	\$465,000	\$1,880
\$420,000	\$1,738	\$470,000	\$1,896
\$425,000	\$1,754	\$475,000	\$1,911
\$430,000	\$1,770	\$480,000	\$1,927
\$435,000	\$1,785	\$485,000	\$1,943
\$440,000	\$1,801	\$490,000	\$1,959
\$445,000	\$1,817	\$495,000	\$1,974
\$450,000	\$1,833	\$500,000	\$1,990

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 8: For policies issued on land located only in the county of Boulder.

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$400	\$205,000	\$913
\$10,000	\$416	\$210,000	\$923
\$15,000	\$438	\$215,000	\$933
\$20,000	\$455	\$220,000	\$942
\$25,000	\$473	\$225,000	\$952
\$30,000	\$502	\$230,000	\$962
\$35,000	\$517	\$235,000	\$972
\$40,000	\$533	\$240,000	\$982
\$45,000	\$549	\$245,000	\$991
\$50,000	\$573	\$250,000	\$1,001
\$55,000	\$586	\$255,000	\$1,011
\$60,000	\$600	\$260,000	\$1,021
\$65,000	\$614	\$265,000	\$1,031
\$70,000	\$626	\$270,000	\$1,040
\$75,000	\$640	\$275,000	\$1,050
\$80,000	\$653	\$280,000	\$1,060
\$85,000	\$667	\$285,000	\$1,070
\$90,000	\$681	\$290,000	\$1,080
\$95,000	\$693	\$295,000	\$1,089
\$100,000	\$707	\$300,000	\$1,094
\$105,000	\$717	\$305,000	\$1,104
\$110,000	\$727	\$310,000	\$1,114
\$115,000	\$736	\$315,000	\$1,123
\$120,000	\$746	\$320,000	\$1,133
\$125,000	\$756	\$325,000	\$1,143
\$130,000	\$766	\$330,000	\$1,153
\$135,000	\$776	\$335,000	\$1,162
\$140,000	\$785	\$340,000	\$1,172
\$145,000	\$795	\$345,000	\$1,182
\$150,000	\$805	\$350,000	\$1,192
\$155,000	\$815	\$355,000	\$1,201
\$160,000	\$825	\$360,000	\$1,211
\$165,000	\$834	\$365,000	\$1,221
\$170,000	\$844	\$370,000	\$1,231
\$175,000	\$854	\$375,000	\$1,240
\$180,000	\$864	\$380,000	\$1,250
\$185,000	\$874	\$385,000	\$1,260
\$190,000	\$884	\$390,000	\$1,270
\$195,000	\$893	\$395,000	\$1,279
\$200,000	\$903	\$400,000	\$1,289

AREA 8

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,299	\$455,000	\$1,397
\$410,000	\$1,309	\$460,000	\$1,406
\$415,000	\$1,318	\$465,000	\$1,416
\$420,000	\$1,328	\$470,000	\$1,426
\$425,000	\$1,338	\$475,000	\$1,436
\$430,000	\$1,348	\$480,000	\$1,445
\$435,000	\$1,358	\$485,000	\$1,455
\$440,000	\$1,367	\$490,000	\$1,465
\$445,000	\$1,377	\$495,000	\$1,475
\$450,000	\$1,387	\$500,000	\$1,484

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$125.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 9: For policies issued on land located only in the counties of Alamosa, Conejos, Costilla, Mineral, Rio Grande and Saguache

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$360	\$205,000	\$785
\$10,000	\$360	\$210,000	\$795
\$15,000	\$360	\$215,000	\$804
\$20,000	\$375	\$220,000	\$813
\$25,000	\$390	\$225,000	\$822
\$30,000	\$405	\$230,000	\$832
\$35,000	\$420	\$235,000	\$841
\$40,000	\$435	\$240,000	\$850
\$45,000	\$450	\$245,000	\$859
\$50,000	\$465	\$250,000	\$869
\$55,000	\$478	\$255,000	\$878
\$60,000	\$490	\$260,000	\$887
\$65,000	\$503	\$265,000	\$896
\$70,000	\$515	\$270,000	\$906
\$75,000	\$528	\$275,000	\$915
\$80,000	\$540	\$280,000	\$924
\$85,000	\$553	\$285,000	\$933
\$90,000	\$565	\$290,000	\$943
\$95,000	\$578	\$295,000	\$952
\$100,000	\$590	\$300,000	\$961
\$105,000	\$599	\$305,000	\$970
\$110,000	\$609	\$310,000	\$980
\$115,000	\$618	\$315,000	\$989
\$120,000	\$627	\$320,000	\$998
\$125,000	\$636	\$325,000	\$1,007
\$130,000	\$646	\$330,000	\$1,017
\$135,000	\$655	\$335,000	\$1,026
\$140,000	\$664	\$340,000	\$1,035
\$145,000	\$673	\$345,000	\$1,044
\$150,000	\$683	\$350,000	\$1,054
\$155,000	\$692	\$355,000	\$1,063
\$160,000	\$701	\$360,000	\$1,072
\$165,000	\$710	\$365,000	\$1,081
\$170,000	\$720	\$370,000	\$1,091
\$175,000	\$729	\$375,000	\$1,100
\$180,000	\$738	\$380,000	\$1,109
\$185,000	\$747	\$385,000	\$1,118
\$190,000	\$757	\$390,000	\$1,128
\$195,000	\$766	\$395,000	\$1,137
\$200,000	\$776	\$400,000	\$1,146

AREA 9

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,155	\$455,000	\$1,248
\$410,000	\$1,165	\$460,000	\$1,257
\$415,000	\$1,174	\$465,000	\$1,266
\$420,000	\$1,183	\$470,000	\$1,276
\$425,000	\$1,192	\$475,000	\$1,285
\$430,000	\$1,202	\$480,000	\$1,294
\$435,000	\$1,211	\$485,000	\$1,303
\$440,000	\$1,220	\$490,000	\$1,313
\$445,000	\$1,229	\$495,000	\$1,322
\$450,000	\$1,239	\$500,000	\$1,331

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.80 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$150.00

**SCHEDULE OF RATES
FOR TITLE INSURANCE**

AREA 10: For policies issued on land located only in the counties of Cheyenne, Kit Carson, Lincoln

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$5,000	\$300	\$205,000	\$816
\$10,000	\$300	\$210,000	\$826
\$15,000	\$300	\$215,000	\$836
\$20,000	\$350	\$220,000	\$846
\$25,000	\$366	\$225,000	\$856
\$30,000	\$382	\$230,000	\$866
\$35,000	\$398	\$235,000	\$876
\$40,000	\$414	\$240,000	\$886
\$45,000	\$430	\$245,000	\$896
\$50,000	\$446	\$250,000	\$906
\$55,000	\$462	\$255,000	\$916
\$60,000	\$478	\$260,000	\$926
\$65,000	\$494	\$265,000	\$936
\$70,000	\$510	\$270,000	\$946
\$75,000	\$526	\$275,000	\$956
\$80,000	\$542	\$280,000	\$966
\$85,000	\$558	\$285,000	\$976
\$90,000	\$574	\$290,000	\$986
\$95,000	\$590	\$295,000	\$996
\$100,000	\$606	\$300,000	\$1,006
\$105,000	\$616	\$305,000	\$1,016
\$110,000	\$626	\$310,000	\$1,026
\$115,000	\$636	\$315,000	\$1,036
\$120,000	\$646	\$320,000	\$1,046
\$125,000	\$656	\$325,000	\$1,056
\$130,000	\$666	\$330,000	\$1,066
\$135,000	\$676	\$335,000	\$1,076
\$140,000	\$686	\$340,000	\$1,086
\$145,000	\$696	\$345,000	\$1,096
\$150,000	\$706	\$350,000	\$1,106
\$155,000	\$716	\$355,000	\$1,116
\$160,000	\$726	\$360,000	\$1,126
\$165,000	\$736	\$365,000	\$1,136
\$170,000	\$746	\$370,000	\$1,146
\$175,000	\$756	\$375,000	\$1,156
\$180,000	\$766	\$380,000	\$1,166
\$185,000	\$776	\$385,000	\$1,176
\$190,000	\$786	\$390,000	\$1,186
\$195,000	\$796	\$395,000	\$1,196
\$200,000	\$806	\$400,000	\$1,206

AREA 10

SCHEDULE OF RATES (Page Two)

Amount of Insurance Up to and including	Basic Rate	Amount of Insurance Up to and including	Basic Rate
\$405,000	\$1,216	\$455,000	\$1,316
\$410,000	\$1,226	\$460,000	\$1,326
\$415,000	\$1,236	\$465,000	\$1,336
\$420,000	\$1,246	\$470,000	\$1,346
\$425,000	\$1,256	\$475,000	\$1,356
\$430,000	\$1,266	\$480,000	\$1,366
\$435,000	\$1,276	\$485,000	\$1,376
\$440,000	\$1,286	\$490,000	\$1,386
\$445,000	\$1,296	\$495,000	\$1,396
\$450,000	\$1,306	\$500,000	\$1,406

Premiums shall be calculated as follows for policies in excess of \$500,000

- 1. For Policies over \$500,000 up to \$1,000,000: Add \$1.75 per \$1,000**
- 2. For Policies over \$1,000,000 up to \$3,000,000: Add \$1.65 per \$1,000**
- 3. For Policies over \$3,000,000 up to \$5,000,000: Add \$1.55 per \$1,000**
- 4. For Policies over \$5,000,000 up to \$8,000,000: Add \$1.45 per \$1,000**
- 5. For Policies over \$8,000,000 up to \$10,000,000: Add \$1.35 per \$1,000**
- 6. For Policies over \$10,000,000 up to \$50,000,000: Add \$1.20 per \$1,000**
- 7. For Policies over \$50,000,000: Add \$1.00 per \$1,000**

NOTE: Concurrent Lenders' Policy is \$100.00

SECTION I
APPLICATION OF RATES

I-1 Charges – Computing:

All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown herein. Rates specified herein shall be charged as of the effective date of the filing (in effect rate at time of Commitment to the consumer shall be the rate charged). The total Basic Charge shall be rounded off to the nearest dollar (using the standard accounting practice of .49 down and .50 up).

I-2 Additional Charge Provisions:

Additional charges will be made when unusual conditions of title are encountered, or when special services are rendered, or if multiple legal descriptions are to be insured, or when physical inspections are required. The charge for an extraordinary title examination will be a minimum premium of \$50.00 in addition to the Basic Rate.

I-3 Additional Charges – Application:

Except where otherwise designated, all charges for additional coverage shall be added to and become a part of the rate. When the schedule provides for the addition of a given percentage, each percentage is computed upon the charge in the appropriate bracket set forth in the Basic Schedule of Rates.

I-4 Percentage Calculations:

All percentage calculations must be based on 100% of the rate for the applicable title policy as set forth in the Basic Schedule of Rates.

I-5 Definitions:

I-5.1 Inspections:

A physical inspection of the property by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

I-5.2 Fair Value:

The fair value shall be considered to be the full value of the property, including all encumbrances of record which specifically affect the property, but excluding all blanket type of encumbrances. If no sale is involved, the fair value is determined from available information, but in no event shall it be less than the total of all encumbrances of record.

I-5.3 Insured Owner:

- (a) The name insured, the vestee, or the parties as defined in a policy of title insurance.
- (b) A corporation acquiring title from its insured stockholders, or stockholders in an insured corporation acquiring title from the corporation.
- (c) A distributee in an estate of a deceased insured owner.
- (d) A principal acquiring title from an insured nominee or trustee, or a nominee or trustee acquiring title from an insured principal.
- (e) A grantee by gift from an insured owner.
- (f) A trustee acquiring title from an insured owner to establish a trust in which the insured owner is a beneficiary, or a beneficiary acquiring title from an insured trustee to terminate or change a trust.
- (g) A partnership acquiring title from insured owners who are members of a partnership, or partners acquiring title from an insured partnership.

NOTE: The definitions of “insured owner” are for use only in connection with this schedule of fees and charges and are not applicable to the definition of “insureds” as defined under any policy of title insurance.

I-5.4 Parcel Definitions:

- (a) Property in the same tract, subdivision or section, title to which is vested in one owner, is considered being one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate owners, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one owner, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$50.00 is made for each such separate parcel. This \$50.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.
- (d) Property divided by a county line is considered to be non-contiguous and the extra parcel charge will apply. (See Section I-2)(e) Any vacated portion of a street or alley or an easement or right-of-way not previously insured. (Section VI-1)

I-5.5 Conventional Loan:

A deed of trust not obtained under a government insured program.

I-6 Commitments:

I-6.1 Usage:

A commitment will be issued only as an incident to the issuance of a title policy for which a charge is made. If a commitment is cancelled, see Section I-6.3. For issuance of a commitment without a concurrent transaction, see Section VI-11. For issuance of a commitment to insure a resale, see Section II-10.

I-6.2 Endorsement Extending Term of Commitment:

An endorsement may be issued to the proposed insured of a title commitment extending the termination date for a period of six months for a service charge of \$20.00 per endorsement. Maximum number of endorsements that may be issued is three.

I-6.3 Cancellation Charges:

If a commitment is issued and relied upon, the applicable scheduled charge must be paid. If the commitment is issued in good faith in furtherance of a bona fide sale, purchase, or loan transaction, and if such order is cancelled, a commitment fee may be imposed according to the fee schedule filed by the title agent provided the customer is informed of the fee at the time the commitment is issued.

NOTE: If unusual work has been performed, an increased cancellation fee may be charged, to compensate the company for its expenses provided the customer is informed of the reason for the increased charge.

I-6.4 Credit for Cancellation Charges on Commitments:

- (a) Where no substantial change in the title has occurred subsequent to the original commitment, the order may be reopened within six (6) months and all of the cancellation charge for the commitment may be credited on a subsequent policy charge.
- (b) Where a subsequent change in the title has occurred subsequent to the date of the commitment and a policy is to be issued covering additional documents, the insurance rate applicable shall be charged and no credit will be allowed for the cancellation charge.

I-7 Issuance of Policies:

The conditions of the title commitment require that the premium and charges be paid prior to the issuance of the title policy. Therefore, no policy will be issued until the charges have been remitted to the issuing agent. Furthermore, the conditions of the title commitment state that the requirements under Schedule B-Section 1 be complied with before the final policy is issued or that those items not complied will be reflected as an exception on the final policy if said policy can be and is issued.

I-8 Duplicate Policies:

Duplicate policies in which no additional insurance is given may be furnished to the insured at the discretion of the issuing company for a service charge of \$50.00 each. The duplicate policy must contain a statement: "This policy is issued in lieu of lost policy number _____, which is hereby cancelled."

I-9 Correction Due to Error or Misunderstanding:

The charge for a policy to correct an error or misunderstanding not the fault of the issuing company, by or between the parties to a transaction will be a minimum service charge of \$25.00 and a maximum service charge of \$250.00. Endorsement Form 110.3 is authorized for use to correct errors in commitments and/or policies and where no change in the effective date of the policy is required. In addition, this endorsement form is for use in extending the termination date of commitments as provided in Section I-6.2.

I-10 Outstanding Contracts:

Any order for title insurance or service placed prior to the effective date of a filing will be governed by the then existing rates and procedures, even though the transaction may not be consummated until the amended filings are in effect. Any existing contract entered into between a title insurer or agent with a customer, i.e. developers, U.S. Government, Urban Renewal, etc., prior to the filing date, in which a specified rate or procedure is to be used through the duration of said contract, which rates and procedures are different than hereby filed, shall continue at the contract rate until the expiration of the contract.

I-11 Churches or Charitable Non-Profit Organizations:

A charge of 50% of the Basic Rate may be charged to owner's and/or lender's insurance properly paid for by insured churches, charitable or like eleemosynary non-profit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended. The Basic Rate, with one discount, applies on policies issued on all other property.

The term "properly paid for" is construed as meaning the amount paid by the party who would customarily be responsible for payment of such charges.

SECTION II
OWNER'S RATES

The charge for owner's insurance is applicable to title insurance insuring an owner, or the owner of a lesser estate or interest. The charge must be based upon the full value of the estate or interest covered. (See Fair Value under Definitions)

Additional charges shall be made for extra parcels as defined under "Parcels Definitions" and for such other insurance coverage as may be requested.

II-1 Charges:

100% of Basic Rate

II-2 Abstract Retirement Rate:

When an applicant for an owner's loan or leasehold policy surrenders to the insuring company, the ownership of the complete abstract(s) of title covering all or a portion of the premises to be insured, regardless of the number of abstracts surrendered, a credit against service charge equal to 1/10 of 1% of the insured amount in the policy shall be given with a maximum credit allowable of \$100.00 and a minimum credit allowable of \$25.00. No credit will be given if the abstract is not surrendered prior to commencement of the title examination.

NOTE: Where an abstract is surrendered which covers more real property than that described in the application for title insurance, the abstract may be returned to the applicant for surrender on future transactions; however, at such time as it is determined that the abstract is being surrendered on the last remaining parcel, the abstract should be surrendered permanently upon processing that application for insurance. The Company returning the abstract will endorse the abstract to evidence such surrender and return, attaching thereto a legal description of the parcel described in the policy to be issued by the Company.

II-3 Owner's Policies:

II-3.1 Owner's Policy – Former ALTA Owners (1970): Former ALTA Owners (1970) Revised 1992: ALTA Owners (1987): ALTA Owners (1990): ALTA Owners (1992): ALTA Owners (2006)

These policies may be issued insuring the interest of an owner, purchaser, lessee, or other party, other than a lender, for 100% of the amount set forth on the applicable schedule of rates. All or any of the printed exceptions in Schedule B may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts as set forth in Section VII-2.

II-3.2 ALTA Plain Language Policy (1 to 4 Family Residences) (1987):

This policy contains coverage and other provisions written in easily understandable language which uses as few technical and legal terms as possible for this kind of insurance. Because of the positive statements of coverage given by this policy and its easy readability, the character and extent of the coverage it provides are self-explanatory.

The policy is to be used for one to four family residences. The charge will be the Basic Schedule of Rates.

II-3.3 American Land Title Association United States Policy (1963); American Land Title Association United States Policy (1991):

This policy will bear a rate of 100% of the amount set forth in the Basic Schedule of Rates. American Land Title Association United States Policy Date Down Endorsement: The charge for this endorsement will be a service charge of \$25.00 which is in addition to the rate charged for the policy as stated in this article.

II-3.4 Owner's Policy for Optionee:

(a) For an Owner's policy insuring the optionee in an option to purchase, the charge is 100% of the Basic Charge based on the amount paid for the option.

(b) If the option is exercised within three (3) years of the original policy, and the Deed to the optionee is recorded, a new Owner's policy will be issued to insure the Optionee only, for the amount of the original policy, for 50% of the Basic Insurance Rate (minimum \$40.00). If additional insurance is required, the charge is the difference between the Basic Rate for the amount of outstanding Owner's insurance and the Basic Rate for a policy for the amount of insurance issued.

(c) The Short Term Rate (Section II-4) is not applicable to Section II-3.4.

NOTE: To issue a policy for the amount of the option, the option must either be recorded or a copy held in the Company's file. Where an optionee requires an original policy (for the option) for the full value of the property, then a date down when the option is exercised and the Deed recorded, apply the same rate provided under Section IIB-3.5

II-3.5 Insuring Vendees in Agreement for Sale:

(a) The charge for an Owner's policy insuring the vendee in an agreement for sale is 100% of the Basic Charge for the sale price shown in the agreement for sale.

(b) If the Deed is recorded in fulfillment of the agreement within three (3) years of the original policy, a new Owner's policy will be issued to insure the vendee only for the amount of the original policy, for 50% of Basic Insurance Rate (minimum \$40.00). If additional insurance is required, the charge is the difference between Basic Schedule of Rates for the amount of outstanding owner's insurance and Basic Rate for a policy for the amount of insurance issued. The "Short Term Rate" (Section II.4 is not applicable to Section II-3.5.

II-4 Short Term Rate:

(a) When an Owner's policy is purchased within six (6) years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 50% of the amount set forth in the then current ANTIC Basic Schedule of Rates for the new policy amount, for years one (1) through three (3) and 75% of the amount set forth in the then current

ANTIC Basic Schedule of Rates for the new policy amount for years four (4) through six (6),but in no event shall the charge be less than ANTIC's minimum basic rate.

NOTE 1: Where a prior owner's, loan or leasehold policy has insured more than one parcel, and no segregation of liability has been made as to each parcel, a statement from the owner setting forth the value of each parcel, as of the date of the prior policy, should be obtained, the aggregate of which would equal the liability of the prior policy. Then, the short term rate on any particular parcel will be the percentage set forth in Section II computed at the dollar value of that parcel as furnished in the owner's statement, the increase, if any, to be charged as set forth in Section II-4.

NOTE 2: If the policy to be insured has a lesser liability than the prior policy, the short term rate will be calculated at the percentage as set forth in Section II of the Basic Schedule of Rates based upon the liability of the policy to be issued.

NOTE 3: See Note 1 following Section II-5.

NOTE 4: The Short Term Rate may not be use concurrently with the Lender's Bundled Comprehensive Coverage Rate set forth on III-22, hereof.

NOTE 5: The Short Term Rate shall not apply to any transaction that includes a "short sale". A "short sale" is defined as any transaction in which a lender will be paid an amount less that the total principal balance due plus all interest, costs, fees or expenses on a loan secured by a deed of trust against the property involved the transaction.

II-5 Increased Liability:

The charge for increased liability on an existing policy shall be the difference between the current schedule of rates based upon the amount of the insurance shown in the initial policy and the current schedule of rates based upon the ultimate amount of insurance issued at the appropriate rate for the type of insurance involved, with a minimum charge of \$25.00. (Endorsement 107.2). If the effective date of the policy is changed and provided there is no change in ownership of the interest being insured there will be an additional charge of 20% of the Basic Schedule of Rates for the amount of the policy, but not less than \$50.00, for the up-date. (Endorsement 107.3).

In addition to these charges, the regular schedule charge provided for lender's insurance under the various Section III articles will apply if required.

NOTE 1: The charges provided under Section II-4 and Section II-5 is for ALTA Owner's Policy on the original issue and the reissue. Additional charges will be made for additional coverage or endorsements, the charges for which are set forth in Sections VII-1 and VII-2.

II-6 Consolidation of Undivided Interest:

- (a) The charge for an Owner's policy insuring the transfer of an undivided interest, where no loan is involved in the order, is the Basic Schedule Rate for the fair value of such undivided interest. If all of the other undivided interest were previously insured in the party acquiring such interest and are also to be insured by the new policy, add to the above charge 25% of the Basic Schedule Rate for the difference between the sale price of the undivided interest and the fair value of all the interests. This rate shall apply only in the consolidation of undivided interests.
- (b) If an Owner's policy issued covering only the undivided interest conveyed and a separate loan policy is issued covering all of the undivided interests, the charge for the loan policy is the applicable insurance rate provided for the loan under Section III.

II-7 Owner's Policy Following Public Trustee's Confirmation Deed, Sheriff's Deed or a Deed in Lieu of Foreclosure or a subsequent transaction:

This section shall only apply to 1-4 Family Residential Property.

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount (Fair Market Value) shall be charged for on an increased liability basis at the appropriate rate for the type of insurance issued.

- (a) For a policy of title insurance insuring the Grantee in a Public Trustee's Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure, the following charge shall apply:
 - (1) Where the defaulted encumbrance has been insured, the rate shall be 65% of the Basic Rate (plus the appropriate charge for increased liability, if any).
 - (2) Where the defaulted encumbrance has NOT been insured, the rate shall be 100% of the applicable Schedule of Basic Rates. The amount of insurance shall be based upon the Fair Market Value of the property.
- (b) For a policy of title insurance insuring a resale after the issuance of a Public Trustee's Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure ("REO Property"), the following charge shall apply:
 - (1) Where the defaulted encumbrance has been insured, the rate shall be 65% of the Basic Rate (plus the appropriate charge for increased liability, if any).
 - (2) Where the defaulted encumbrance has NOT been insured, the rate shall be 100% of the applicable Schedule of Basic Rates. The amount of insurance shall be based upon the Fair Market Value of the property.

NOTE 1: If the Proposed Insured under Section II-7 (a) or (b) desires a Title Commitment to insure a resale of the subject property to a single resale purchaser instead of an Owner's Policy, the charge shall be an additional 10% of the applicable Rate. See Section II-10 for details.

NOTE 2: Short Term Rate does not apply to REO Property described above.

II-8 Sale of One Parcel with a Loan on More Than One Parcel:

If a purchaser obtains a loan secured by the property being acquired and also by other property owned by him, an Owner's policy will be issued on the property being acquired at Basic Schedule Rate (Section II-1) for the sale price and a separate loan policy issued covering all of the property. The charge for the loan policy is lender's rate applicable under Lender's Insurance "Title III" sections, plus \$50.00 for each parcel over two.

II-9 Insuring Over Exceptions In Owner's Policy:

When the Company determines it may insure against loss by reason of encumbrances or defects, affirmative insurance may be given by the issuance of the appropriate endorsement or by the deletion of the printed exceptions at the filed rate. (See Section VII.)

II-10 Sale with Commitment to Insure a Resale:

This section is applied only if the following conditions exist:

- (a) The future transaction of the same property involves only a single resale to one ultimate purchaser.
- (b) No title policy will be issued upon recording of the initial conveyance. Upon consummation of the resale an Owner's Policy will be issued to the ultimate purchaser.
- (c) Payment of the applicable rate at the time of the initial conveyance.

Rate: 110% of the Basic Schedule of Rate applicable based on the full value of the estate or interest covered. Upon consummation of the resale within one (1) year, an ALTA Owner's Policy will be issued without additional cost except increased liability charge, if any, based on the per unit rate applicable for each unit of insurance issued in excess of the amount originally committed. Any requests for additional coverage and/or endorsements, if requested, will also apply as set forth in Section VII-2 and/or Section VII-3.

The Commitment may be extended for one (1) additional one (1) year period upon payment of an additional \$100.00. Payment must be made prior to expiration of one (1) year following the initial conveyance. If a resale to the ultimate purchaser is not consummated within one (1) year from the date of the commitment, the policy of title insurance will automatically be issued insuring the grantee in the initial conveyance in the amount originally committed at no additional charge.

If separate lender's insurance is requested concurrently with the issuance of the commitment and/or the final policy to the resale purchaser, the additional charge therefore shall be the rate applicable under Section III-1.

II-11 Foreclosure Commitment

The rate shall be applied when the foreclosed deed of trust is a first deed of trust; the foreclosed deed was previously insured under the terms of an ALTA loan policy; the foreclosing lender is HUD, Fannie Mae, Freddie Mac, VA or a qualified holder as defined in CRS Section 38-38-100.3(20).

The initial charge for any commitment issued prior to the filing of the Notice of Election and Demand with the public trustee shall be \$325.00.

There shall be an additional charge of \$150 after filing the Notice of Election and Demand with the public trustee up to the date of sale.

If the public trustee sale is conducted, the following additional charge shall be applied:

\$250 – applicable when unpaid balance of foreclosed deed of trust is less than or equal to \$275,000.

\$250 plus \$2.00 per thousand of additional unpaid balance – applicable when unpaid balance of foreclosed deed of trust is greater than \$275,000.

\$175 for amount less than or equal to \$275,000 plus \$2.00 per thousand for amount in excess of \$275,000, for issuance of a policy to HUD, Fannie Mae, Freddie Mac, VA or a financial institution as defined in CRS Section 38-38-101 (1.5).

\$1,150 for amount less than or equal to \$275,000, plus \$2.00 per thousand for amounts in excess of \$275,000 (less amounts previously charged, per the schedule above) for issuance of a policy to an individual or entity who is not the foreclosing lender.

II-12 Conversion Of Insured Leasehold Estate To Fee Title Estates:

Outstanding policies covering individual leasehold estates insuring a lessee or his assignee may be reissued to cover the conversion into a fee title estate where the terms of the lease so provide, or contain an option to purchase, for the following charge:

25% of the Basic Schedule Rates, based upon the same type and amount of outstanding insurance, minimum \$40.00, plus the rate applicable for each \$1,000 or fraction thereof of insurance issued in excess of the original amount. If separate lender's insurance is required in connection with the reissue policy, the appropriate additional charge, Section III-1, for the type of lender's insurance issued should be added to the other charges. The "Short Term Rate" is not applicable to this Section (Section II-4).

NOTE: As an alternative to the above pricing, the following may be used, if such formula results in a lesser charge.

Any outstanding policies covering individual leasehold estates, insuring a lessee or his assignee, may be reissued to cover the conversion into a fee title estate provided the liability under said policy, as reissued, does not exceed the total of the original policy amount and the land value of

the fee title conveyed, where the terms of said lease so provide, or contain an option to purchase, or such is agreed upon by the parties thereto, for the following charge:

The Basic Schedule Rate applicable to the land value of the fee title conveyed, based upon the same type of outstanding insurance to which is added an increased liability charge, if any, based upon the rate applicable for each unit of insurance issued in excess of the total of the original policy amount and the land value of the fee conveyed. If separate lenders insurance is requested concurrently with the issuance of the policy, an additional charge therefore shall be made at the rate applicable under Section III-1 for the type of insurance issued.

The “Short Term Rate” is not applicable to this Section (Section II-11).

II-13 Effective Date Change – Endorsement:

An endorsement changing the effective date of the policy, provided there is not change in ownership of the interest insured by said policy, may be issued for a charge of 20% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the policy being endorsed plus a \$50.00 extra search charge. A date-down is included in the endorsement (Endorsement 107.12).

SECTION III
LENDER'S RATES

This section provides title insurance insuring a lender or an assignee:

III-1 Charges:

- (a) When no transfer of title is involved requiring owner's insurance: 100% of the Basic Schedule of Rates
- (b) When concurrent with owner's or lender's insurance on the same estate in land issued at full value: (See base rates for effective dates)
 - (1) Area 1:
\$140.00
 - (2) Areas 2-7, 9 and 10:
\$100.00
 - (2) Area 8:
\$125.00
- c) When insuring a construction loan to an owner of property:
50% of Basic Schedule of Rates

Construction loan is defined as a loan for which at least sixty-five percent (65%) of the funds are to be used for construction purposes and the term of the loan is no longer than twenty-four (24) months. Both requirements must be met for a loan to qualify for a construction loan rate.

III-2 Abstract Retirement Rate:

See Section II-2.

III-3 Loan Policies:

III-3.1 Loan Policy Standard Coverage – Former ALTA Loan (1970): Former ALTA Loan (1970) Revised 1992: ALTA Loan (1987): ALTA Loan (1990): ALTA Loan (1992): ALTA Loan (2006):

These policies may be issued insuring the interest of a lender, for the amount as set forth in Section III-1. All or any of the printed exceptions in Schedule B-Part 1 may be omitted by deletion or endorsement(s), upon compliance with the underwriter's requirements and the payment of the additional amounts set forth in Section VI-2.

III-3.2 ALTA Construction Loan Policy (1992):

These policies may be insuring the interest of a lender, in the same manner as the ALTA Loan Policy (See Section III-3.1) and for the amount as set forth in Section III-1(c).

III-3.3 Master Mortgage Policy and ALTA Short Form Residential Loan Policy:

These policies are intended for residential (1 to 4 family dwellings) lenders who need a standardized loan policy for immediate acceptance in the secondary market, with extended coverage, for the rate set forth in Section III-1. The charge will be the Basic Rate or Section III-1 as applicable plus an additional charge of \$65.00 for the extended coverage contained in the policy. The ALTA Short Form Residential Loan Policy may only be used with the 1987 ALTA Loan Policy or the 1992 ALTA Loan Policy.

III-3.4 Expanded Coverage Residential Loan Policy

(One to Four family Dwellings)

ALTA Loan Policy

ALTA Lease Hold Policy

- (a) If NO transfer requiring owner's insurance is involved
120 % of Basic Insurable Rate
- (b) If congruently with owner's insurance for fair value of the land and improvements
50% of Extended Loan Policy Rate

III-4 Short Term Refinance Rate:

When a loan policy is purchased within ten (10) years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 50% of the amount set forth in the then current ANTIC Basic Schedule of Rates for the new policy amount, but in no event shall the charge be less than ANTIC's minimum basic rate.

Additional charges will be made for additional coverage or endorsements, the charges for which are set forth in Section VI and Section VII.

III-5 Minimum Liability:

Loan policies cannot be issued for an amount less than the full principal debt except when the land covered in the policy represents only part of the security of the loan(s), then the policy shall be written in the amount of the value of such land or the amount of the loan, whichever is the lesser. A policy, however, can be issued for a reasonable amount in excess of the principal debt to cover interest, foreclosure costs, etc., not to exceed 150% of the principal debt.

III-6 Multiple Parcels as Security:

In the event a loan is secured by two or more parcels of real estate, a mortgagee policy may be issued as to one or more of such parcels provided that the policy is not issued for less than the amount of the debt allocated to such parcel or parcels.

III-7 Additional Coverage and Reissues of Construction Loan Policies:

Additional charges shall be added to the appropriate policy (Section III-1) for added coverage to a reissue of the initial construction loan policy. The time for reissue on a construction loan policy is:

Within twenty-four (24) months from the date of the initial policy; however, this time limit may be extended for an additional twenty-four (24) months for an additional charge of 10% of the Basic Schedule of Rates. The additional charge for reissue of a construction loan policy to the permanent lender is 50% of the Basic Schedule of Rates, plus increased liability charges, if any.

III-8 Simultaneous Issue:

When two or more policies covering identical land are to be issued simultaneously, the rate applicable for the first policy shall be the rate as set forth in the Basic Schedule of Rates. The rate for the additional policies so simultaneously issued will be in accordance with Section III-1(b), for the amount of insurance not in excess of the first policy. The premium on the amount of the additional policies exceeding the first policy shall be computed in accordance with the charge set forth in the Basic Schedule of Rates in the applicable bracket(s).

NOTE: The Short Term Rate or the Abstract Retirement Rate may be applied to the first policy under this Section.

III-9 Loan on Leasehold:

The charge applicable to Lender's insurance (Section III-1) shall apply.

III-10 Bondholder's Policy:

Same as Section III-9.

III-11 Additional Advance Loan:

An endorsement (108.8) may be issued to a lender when the company previously issued the loan policy and where endorsement would increase the insured amount from the current unpaid principal balance of a loan as evidenced by an additional notice. The charge for this endorsement will be a service charge of \$25.00, plus the difference between the base rate for the original insured amount and the base rate for the increased insured amount.

III-12 Endorsement of Policy Insuring Modification or Extension of an Insured Deed of Trust:

An endorsement or new policy covering the modification or extension of an insured Deed of Trust may be issued to a lender when the company previously issued the loan policy. The charge for the endorsement covering the modification or extension of the Deed of Trust will be based upon the unpaid balance of the encumbrance at the date of the endorsement as specified under Endorsement Nos. 110.4 and 110.5; or will be a flat fee of \$150.00 for a limited coverage 110.6 Endorsement.

The charge for the policy covering the modification or extension of the Deed of Trust will be 40% based upon the unpaid balance of the encumbrance at the date of the policy.

III-13 Assignment of Loan – Endorsement:

Endorsement No. 104 – No change in effective date insures only validity of assignment. \$25.00 if issued within one (1) year of effective date of policy, or \$35.00 after one (1) year for each endorsement issued.

Endorsement No. 104.1 – Insures validity of assignment and no release, modification or subordination. 10% of Basic Rate based upon balance of encumbrance (Minimum \$50.00; Maximum \$250.00).

Endorsement No. 104.2 – Assignment of beneficial interest and change effective date. 10% of Base Rate based upon unpaid balance (Minimum \$50.00; Maximum \$250.00).

Endorsement No. 104.3 – Insures validity of Collateral assignment. \$50.00 per issue within first year, \$35.00 per issue after first year.

Endorsement No. 104.4 – Insures validity of Collateral assignment and no release, modification or subordination 10% of Basic Rate (Minimum \$50.00; Maximum \$250.00).

Endorsement No. 104.8 - Insures validity and priority of assignment as against any other liens and that there has been no release, modification or subordination, subject to possession of the Promissory Note. The charge is 20% of the Basic Rate based upon the balance of the encumbrance (Minimum \$50.00; Maximum \$250.00).

Endorsement No. 104.10 – Insures validity of assignment and no release, modification or subordination, subject to possession of the Promissory Note. The charge is 10% of the Basic Rate based upon the balance of the encumbrance (Minimum \$50.00; Maximum \$250.00).

Endorsement No. 104.11 – Insures validity of Collateral assignment, subject to possession of the Promissory Note. The charge is 10% of the Basic Rate (Minimum \$50.00; Maximum \$250.00).

III-14 Loan Policies Insuring Assignments of Insured Deed of Trust:

The charge for a policy covering the assignment of an insured Deed of Trust or Mortgage is 10% of the Basic Rate (Minimum \$25.00) based upon the unpaid balance of the encumbrance; or in the event the assignment is for collateral purposes, it is based upon the amount of the collateral.

When multiple assignments are recorded concurrently covering assignments by the same assignor or insured Deeds of Trust or Mortgages, the charge is based upon the aggregate unpaid

balance of the loans at the rates provided for the above, plus \$25.00 for each policy of title insurance or loan insured over one.

III-15 Insuring Over Objections in Lender's Policy:

When the Company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement. (See Section VII.)

Irrespective of the charges set forth under Section VII-3 for the issuance of Endorsement Form 101.1, the following practices will apply if the conditions set forth herein exist:

- (a) When a lender has acquired an interest in a construction project, either legal or equitable, in the work-out or settlement of a defaulted or delinquent construction loan, the Company; upon compliance with the underwriter's requirements, will, upon application by the lender, issue endorsement 101.1 insuring over filed mechanic's liens or individual Owner's and Mortgagee's policies issued to purchasers of property in the project in furtherance of the settlement or workout of the construction loan for a minimum charge of \$150.00, without regard to the number of individual liens which may have been filed.
- (b) When the Company has previously insured a lender against unfiled mechanic's liens during the course of construction by appropriate endorsement and the Company now has acquired liability by virtue of mechanic's liens now being filed, the Company will, upon application, issue endorsement No. 101.1 on Owner's and Mortgagee's policies issued to subsequent purchasers insuring over those mechanic's liens for which the Company is, in fact, liable without any charge for such endorsement.

III-16 Loan Policy Insuring Deed of Trust With Loan Amount in Excess of Land Value:

Title insurance may be required in some cases and under conditions for which no charge has been provided for in this manual, such as where specific land is not the primary security. The total loan amount may be in excess of the value of the land upon which a Deed of Trust is so placed. In such situations, upon a letter request (which states the circumstances) from the lender, the policy may be written for an amount based on the value of the real property. The charge for the policy shall be the rate applicable to the type of policy and the amount of insurance.

III-17 Effective Date Change – Endorsement:

An endorsement changing the effective date of the policy, provided there are no documents affecting the insured mortgage or Deed of Trust recorded subsequent to the date of the policy and provided there is no change in ownership of the interest being insured, may be issued for a charge of 20% of the amount set forth in the Basic Schedule of Rate computed at the dollar amount of the policy being endorsed plus an additional charge of \$50.00 for the search. (Endorsement 107.12)

III-18 Loan Policy – Modification of Schedule B – Part 1:

Upon compliance with the underwriter's requirements, and provided liability has been previously assumed by the issuance of a policy, endorsement 110.2 may be used to modify specific exceptions in Schedule B-Part 1 at no charge.

III-19 Limited Coverage – Endorsement No. 151:

Endorsement limited coverage of the ALTA Lender's Policy may be issued for loans on 1-4 family residential dwellings for the following rates:

- (1) Area 1-6 and 8-10:
 - (a) Credit of \$210.00 for policies insured for \$1,000 to \$15,000;
 - (b) Credit of \$195.00 for policies insured for over \$15,000.
- (2) Area 7:

Credit of 20% of Basic Rate

III-20 Junior Lien Rate

The charge applicable to junior lien policy coverage shall be seventy percent (70%) of the Basic Schedule of Rates, above.

III-21 Lender's Bundled Comprehensive Coverage Refinance Rate

This rate is available to lenders who desire the efficiencies of a bundled group of products for a new Loan Policy issued for refinancing a single family residential property. The Rate will include the following products:

1. Loan Policy
2. Endorsements applicable to the insured property, as requested by the insured lender.
3. Tax Certificate
4. Deletion of Standard Schedule B-2 Exceptions 1-5

The following rates will apply to this program:

Lenders Bundled Comprehensive Coverage Refinance Rates	
Liability	Rate
\$0 - \$50,000	\$525
\$50,001 - \$100,000	\$575
\$100,001 - \$150,000	\$625
\$150,001 - \$200,000	\$675
\$200,001 - \$300,000	\$775
\$300,001 - \$400,000	\$875
\$400,001 - \$500,000	\$975
\$500,001 - \$750,000	\$1,025
\$750,001 - \$1,000,000	\$1,375
\$1,000,001 - \$1,500,000	\$1,975
\$1,500,001 - \$2,000,000	\$2,525
For liability \$2,000,001 up to \$3,000,000 – add \$1.65 per \$1,000	
For liability \$3,000,001 up to \$5,000,000 – add \$1.55 per \$1,000	
For liability \$5,000,001 up to \$8,000,000 – add \$1.45 per \$1,000	
For liability \$8,000,001 up to \$10,000,000 – add \$1.35 per \$1,000	
For liability \$10,000,001 up to \$50,000,000 – add \$1.20 per \$1,000	
For liability \$50,000,001 and up – add \$1.00 per \$1,000	

This Rate is applicable for all Areas.

This rate does not apply to construction loans and courier, recording fees and release fees are not included in these Rates.

III-22 Residential Resale Concurrent Loan Bundled Rates

This rate is available when a Lender’s policy is to be issued simultaneously with an Owner’s Policy on residential 1-4 family residences only. The Rate will include the following products:

1. Loan Policy
2. Endorsements applicable to the insured property, as requested by the insured lender.
3. Tax Certificate
4. Deletion of Standard Schedule B-2 Exceptions 1-5

RESIDENTIAL RESALE CONCURRENT LOAN BUNDLED RATES		
LIABILITY		RATES
\$0 - \$100,000		\$325.00
\$100,001 - \$200,000		\$350.00
\$200,001 - \$300,000		\$400.00
\$300,001 - \$500,000		\$425.00
\$500,001 - \$750,000		\$450.00
\$750,001 - \$1,000,000		\$500.00

Note 1: Increased liability charges will be added for any liability amount in excess of the liability amount of the owner's policy.

SECTION IV

LEASEHOLD RATES

This section is applicable to title insuring a leasehold estate or interest created for or held by a lessee or a lender.

IV-1 Charges:

100% of Basic Schedule of Rates

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to term of the lease as follows:

- (a) Less than twenty-five (25) years – ten (10) times the annual rental.
- (b) Twenty-five (25) years or more but less than fifty (50) years – twenty (20) times the annual rental.
- (c) Fifty (50) years or more but less than ninety-nine (99) years – the full value of the land and existing improvements.
- (d) Insurance in excess of the minimum amount may be issued at the appropriate insurance rate.

If a loan is involved, the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

When the same entity is both lessee and a fee owner of estates or interests covered by the policy and it is required that one policy is used to insure all such estates or interest for full value and without and segregation of liability, the Basic Rate based upon one policy amount is charged.

If concurrently with an owner's policy, a separate leasehold policy is issued, the charge for the larger policy shall be 100% of the amount as set forth in the filed rates and the charge for the smaller policy shall be in accordance with Section III-1(b).

If additional coverage is required, see Section VII-1 and Section VII-3.

IV-2 Abstract Retirement Rate:

See Section II-2.

IV-3 Leasehold Policies:

IV-3.1 ALTA Owner's Policy with Colorado Endorsement 107.13:

This policy may be issued insuring the interest of an owner or purchaser of a lease, for 100% of the amount set forth in the Basic Schedule of Rates. All or any of the printed exceptions in Schedule B may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section VI-2 and Section VI-3.

IV-3.2 ALTA Loan Policy with Colorado Endorsement 107.14:

This policy may be issued insuring the interest of a leasehold lender, for the amount set forth in Section III-1 based on the amount allocated to the property. All or any of the printed exceptions in Schedule B may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section VI-2 and Section VI-3.

IV-4 Short Term Rate:

(a) Areas 1–6 and 8:

When an Owner's policy for leasehold coverage is ordered within one (1) year of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 50% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the prior policy, the increase, if any, to be computed in accordance with the charges set forth in the Basic Schedule of Rates in the applicable brackets. When an Owner's policy for leasehold coverage is ordered within two (2) years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 60% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the prior policy, the increase, if any, to be computed in accordance with the charges set forth in the Basic Schedule of Rates in the applicable brackets. When an Owner's policy for leasehold coverage is ordered within three years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 65% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the prior policy, the increase, if any, to be computed in accordance with the charges set forth in the Basic Schedule of Rates in the applicable brackets.

(b) Areas 7, 9 and 10

When an Owner's policy for leasehold coverage is ordered within two years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 50% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the prior policy, the increase, if any, to be computed in accordance with the charges set forth in the Basic Schedule of Rates in the applicable brackets. When an Owner's policy for leasehold coverage is ordered within three years but more than two (2) years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 60% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the prior policy, the increase, if any, to be computed in accordance with the charges set forth in the Basic Schedule of Rates in the applicable brackets.

IV-5 Leasehold in Land and Fee in Improvements:

When an owner's policy insuring a fee simple estate in land only and an owner's policy insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total of the two policies added together and shall be 100% of the amount set forth in the Basic Schedule of Rates. If omission and/or additional coverage endorsements are requested, the charge for the endorsements will be computed based on the amount of the policy on which endorsements are required. Where ownership of the improvements is not separated from ownership of the land, the policy written on the fee simple estate shall be for the total value of the land and the improvements and the Basic Rate shall apply.

IV-6 Conversion of Leasehold Estates to Fee Title Estates:

See Section II-11 under Owner's Insurance.

IV-7 Effective Date Change – Endorsement:

An endorsement changing the effective date of the policy, provided there is no change in ownership of the interest insured by said policy, may be issued for a charge of 20% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the policy being endorsed plus \$50.00 additional search charge. A date down is included in the endorsement. (Endorsement 107.12)

SECTION V
BUILDER/DEVELOPER RATES

This Section is applicable to title insurance policies covering a specific project on land within a single subdivision, tract or governmental section which has been divided or, in the case of a construction loan policy, is to be divided into two (2) or more separate lots, building sites or units of occupancy; all of which are being developed for sale or lease as separate individual units. Rates hereinafter set forth shall be available to a builder, developer, contractor or sub-divider, upon request.

Additional charges may be added on a per-unit basis to cover any special services rendered in working with an engineer, surveyor or county office necessary for the approval of a split legal description.

The charges set forth herein are in addition to the charges for the policy insuring the owner upon acquisition of his estate or interest in the land if such policy was issued or is to be issued.

The “Short Term Rate” shall not be applicable to any of the policy charges contained in Section V.

V-1 Base Rate:

For each separate sale by the builder or developer of either improved or unimproved property that qualifies under the provision of this section, the rate shall be 40% of the Basic Rate based upon the full value of each separate sale. Minimum rates apply in each Rate Area.

Note: The minimum rate shall be \$350.00.

V-2 Construction Loan Rate:

Construction Loan is defined as a loan for which at least 65% of the funds are to be used for construction purposes and the term of the loan is no longer than twenty-four (24) months. Both requirements must be met for a loan to qualify.

50% of the Basic Rate.

V-3 Combined Builder Rate:

The Combined Builder Rate is applicable when a construction loan policy insuring a loan covering one or more unit is to be insured along with the future sale of the individual units. Construction loan is defined in Section V-2. This Rate is only available upon request.

The charge for the Combined Builder Rate will be \$50.00 for the issuance of each construction Loan Policy, plus 60% of the Basic Rate for each subsequent Owner’s Policy based upon the sales price of the improve lot or unit.

In the event no Owner’s Policy is requested, the standard charge for the construction loan policy (50% of the Basic Rate less the \$50.00 previously collected) will be applied retroactively.

V-4 Additional Coverage:

Endorsements and extended coverage on policies issued under the terms of Section V-1 may be added for the appropriate charge as filed in Section VII.

V-5 Subdivision Guarantee:

Guarantees for map filing, including the examination of the map, letter of dedication and necessary tax letter may be issued covering a proposed subdivision for \$75.00 base charge plus \$20.00 minimum additional charge for each ownership easement, right of way, or interest searched or reported on.

SECTION VI
GUARANTEES

VI-1 Litigation Guarantee:

Guarantees the accuracy of interests in the land for purposes of a legal proceeding. The charge will be the Basic Rate. An update endorsement (End. 161) may be issued for a charge of \$30.00.

VI-2 Public Trustee's Sale Guarantee:

Guarantees the necessary parties having an interest in real property for purposes of a Public Trustee foreclosure. The charge will be the amount set forth in the Basic Schedule of Rates. An update endorsement (End. 161) may be issued for a charge of \$50.00.

VI-3 Foreclosure Guarantee:

Guarantees the accuracy of interests in real property for purposes of a foreclosure.

The charge will be \$300 for Guarantees issued on Individual 1-4 Residential properties and \$400 for Guarantee issue on properties other than Individual 1-4 Residential properties. The limit of liability on a Residential or Commercial Guarantee shall be \$500,000 without underwriter approval. Any liability above \$500,000 shall be charged at \$1.00 per thousand of liability.

An Update Endorsement (Endorsement 161) can be included for a charge of \$ 50.00.

Additional fees may be charged according to the issuing agent's fee schedule for services such as document copies, name searches, and work that requires extraordinary time.

The Short Term Rate (Section II-4) is not applicable to this Section

VI-4 Title Guarantee:

Guarantees the purported interests in real property including a name search for judgments and liens.

Policy Amount	Charge
0 - \$50,000	\$125
\$50,001 - \$100,000	\$150
\$100,001 - \$150,00	\$200
\$151,001 - \$200,000	\$250

An Update Endorsement (Endorsement 161) can be included for a charge of \$30.00.

(Higher liability limits may be approved by Underwriter and when approved the charge will be \$1.00 per thousand on any amount insured over \$200,000)

VI-5 Mortgage Guarantee:

Guarantees the accuracy of interest in real property.

<u>Policy Amount</u>	<u>Charge</u>
\$0 - \$50,000	\$100
\$50,001 - \$75,000	\$125
\$75,001 - \$100,000	\$140
\$100,001 - \$150,000	\$185
\$151,001 - \$200,000	\$235

(Higher liability limits may be approved by Underwriter and when approved the charge will be \$1.00 per thousand on any amount insured over \$200,000)

An Update Endorsement (Endorsement No. 161) can be included for a charge of \$30.00

VI-6 Recorded Document Guarantee:

Guarantees the accuracy of interests in real property. The Application and Agreement must be fully completed prior to commencement of title work. The charge will be \$5.00 per entry plus the amount set fourth in the Basic Schedule of Rates for the insured amount plus an additional \$100 extra-risk charge. The insured amount shall be limited to a maximum liability of \$25,000.00. The minimum premium charge for this Guarantee shall be \$250.00.

VI-7 Commitment (To Be Determined: No Concurrent Transaction):

The charge shall be \$150.00.

This service provides assurance in the form of a commitment for a period of not to exceed six (6) months to cover a future sale, lease or loan transaction by the vested owners, provided no documents are recorded subsequent to the effective date of the commitment.

If, within the six (6) month period, the sale, lease or loan is consummated, the charge for a policy of title insurance thereon shall be the policy charge applicable for the type of insurance issued.

NOTE: If a transfer of title or loan is recorded concurrently with the issuance of the Commitment, then the charges and procedure under this section are not applicable. The proper charges and procedures will then be governed by the appropriate section applicable to the type of transaction.

VI-8 Subdivision Guarantee:

Guarantees for map filing, including the examination of the map, letter of dedication and necessary tax letter may be issued covering a proposed subdivision for \$75.00 base charge plus \$20.00 minimum additional charge for each ownership easement, right of way, or interest searched or reported on.

VI-9 Improvement and Special District Guarantee:

Guarantees the special tax districts affecting real property. The charge will be \$30.00 for a maximum liability of \$25,000.00.

VI-10 Judgment and Tax Lien Guarantee:

Guarantees the accuracy of information regarding recorded judgments and tax liens affecting a specific person or entity. The charge will be \$50.00 per name, plus \$5.00 for each item reported over 5. \$10.00 for each additional assumed name or trade name checked and \$10.00 for each additional County checked plus the applicable per item charge. The maximum liability amount under this guarantee will be \$5,000.00.

SCHEDULE VII
GENERAL RULES: MISCELLANEOUS REPORTS AND SERVICES

VII-1 Vacated Street or Alley, Easement or Right of Way Covered in Connection with the issuance of a Policy:

The vacated portion of a street or alley, or an easement or right of way appurtenant to or adjoining the land under search, is considered as non-contiguous to the abutting parcel unless it has been previously insured in the same ownership with the abutting parcel. If it has not been previously insured, the minimum additional charge is \$25.00

VII-2 Easements and/or Rights of Way:

The charge is the minimum Basic Rate charge for the county in which the easement parcel is located per parcel for a commitment to insure title including the issuance of a policy of title insurance with liability up to \$5,000.00.

VII-3 Recordings At One Minute Intervals (Concurrent Transactions):

If, because of the customer's requirements, it is necessary certain documents to be recorded at one-minute interval from other documents on the same day and the policies issued as of the respective times, the charges for the policies are computed as though the documents had been recorded at the same time and the policies issued at the same time.

VII-4 Tax and Assessment Examination:

Such charges shall be made for the examination of taxes and assessments as are imposed by the taxing authority in connection with the examination.

VII-5 Federally Insured Lender Property:

The following rate may be used when a lender who owns a federally-insured loan declares a default. The rate shall include the issuance of an Owner's Policy following the foreclosure, Trustee sale or Deed in Lieu of Foreclosure to the federal entity which insured the loan (i.e., VA, HUD, etc.).

50% of the Basic Rate as set forth in the Basic Schedule of Rates

VII-6 Closing Protection Letters:

Upon request, a Closing Protection Letter (CPL) is available to the applicable seller, buyer, or lender in a transaction in which the Company's title insurance policies are to be issued and in which the Company's issuing agent is performing settlement services. The election for a CPL must be made prior to or at the time of closing, and the Title Insurance must be purchased from the Company as a condition for a CPL to become an available option. The fee for the issuance of each CPL shall be twenty-five dollars (\$25.00). In the event of a second mortgage by a lender other than the primary lender, an additional fee of \$25.00 will be charged. The CPL fee is payable in full to the Company at closing for the additional risk it assumes when providing

the CPL. If the transaction for which the CPL is issued does not close, the CPL fee is not charged or collected.

SECTION VIII **ENDORSEMENTS**

Endorsements providing additional coverage or insurance may be issued upon compliance with underwriter's requirements for the appropriate charges. Where percentage figures are listed, the percentage is computed on 100% of the rate for the applicable title policy as set forth in the Basic Schedule of Rates. The charge shall be rounded off to the nearest dollar (using the standard accounting practice of .49 down and .50 up).

Various endorsement may be issued by the company to accommodate customers to afford the customer affirmative assurance. The premiums, if any, for such endorsements shall be determined by the company on a case-by-case basis

VIII-1 Deletion and/or Modification of Printed Exceptions Items 1, 2, 3 and 4:

A change either by separate instrument or in the schedules of the commitment or policy, deleting or modifying any of the printed exceptions as contained in Schedule B, Items 1 through 3 of an Owner's Policy, Loan Policy or ALTA Construction Loan Policy, may be issued upon compliance with the company's underwriting requirements and will bear the following charges for the type of policy indicated:

Owner's Policy Insuring
Vacant Unimproved Property
and/or Construction Loan Policy
or Standard Loan Policy Insuring
Vacant Unimproved Property
outside of the statutory lien period

No Charge if underwriting
requirements are satisfied.

Owner's Policy Insuring
Improved Real Property
outside of the statutory
lien period

Residential \$50.00
Non-residential 10% of Basic Rate
(Max \$500) if underwriting
requirements are satisfied.

Item 4

A change either by separate endorsement or by removal in the schedule of the commitment or policy, deleting the printed mechanics lien exception contained in Schedule B, Item 4 of a loan policy.

After completion of construction, but within the statutory lien period:

Residential:
No charge if underwriting requirements are satisfied.

Non-Residential:
10% of Basic Rate (Max \$500) if underwriting requirements are satisfied

During construction or in conjunction with construction loan funding Endorsement no. 101, modified language may be issued to the loan policy at one or more times during the course of construction modifying Paragraph 4 of the Exclusions from Coverage of that policy upon compliance with the company's underwriting requirements and will bear the following charge: 30% of the Basic Schedule of Rates based upon the amount of each advance or aggregate of advances made by the lender to the date inserted in the text of said endorsement or made since the date inserted in the text of the last said endorsement issued on the same policy.

An endorsement may be issued to the loan policy, deleting Paragraph 4 (relating to mechanics liens) of the Exclusions from coverage of that policy upon compliance with the company's underwriting requirements and will bear the following charges:

- (a) Prior to completion of construction — 50% of the Basic Schedule of Rates based upon the face amount of the policy to which it is issued.
- (b) After completion of construction

Residential — No charge if underwriting requirements are satisfied

Non-Residential
10% of Basic Rate (Max \$500) if underwriting requirements are satisfied.

If a loan policy is issued concurrent with an owner's policy, each with the same omission and/or modification endorsement(s), the charge for such endorsement(s) shall be computed upon the insured amount of the owner's policy, provided that if the amount of the loan policy exceeds the amount of the owner's policy, the charge for the excess endorsement coverage applicable to the excess amount of the loan policy shall be computed at the appropriate additional coverage charges.

Insuring Over Objections in Policies:

When the company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement, as set forth in Section D.

When the company has previously insured a lender against unfiled mechanics liens during the course of construction by appropriate endorsement and the company now has acquired liability by virtue of mechanics liens now being filed, the company, may, upon application, issue endorsements on owner's and mortgagee's policies issued to subsequent purchasers insuring over those mechanics liens for which the company is, in fact, liable without any charge for such endorsement.

Authorized Forms:
Forms authorized for use in Colorado.

VIII-2 Filed Endorsement Charges:

Endorsement No.	Description	Owners	Lenders	Charge
C - 1	Commitment Endorsement	X	X	\$20.00
C - 2	Commitment Endorsement	X	X	No Charge
C - 3	Commitment Notice	X		No Charge
GE – 1	Gap Endorsement			
	1 to 4 Family Dwellings	X	X	\$30.00
	Commercial & Industrial Property	X	X	\$75.00
	Gap Endorsement (not applicable for other than 1 to 4 family dwellings)		X	\$30.00
GE- 3	Policy Modification	X	X	\$50.00 Minimum if Underwriter requirements are met
100	Restrictions, etc (Improved Land)			
	1 to 4 Family Dwellings		X	\$50.00
	Commercial and Industrial Property		X	10% of Basic Rate (Min \$25.00 – Max. \$1,000)
100.1	Restrictions, etc (Vacant Land)			
	1 to 4 Family Dwellings		X	\$25.00
	Commercial and Industrial Property		X	10% of Basic Rate (Min \$25.00 – Max. \$750.00)
100.2	Restrictions, etc. (Vacant Land)			
	1 to 4 Family Dwellings	X		\$50.00
	Commercial and Industrial Property	X		10% of Basic Rate (Min \$50.00 – Max. \$1,000.00)
100.3	Restrictions, etc (Improved Land)			
	1 to 4 Family Dwellings	X		\$50.00
	Commercial and Industrial Property	X		10% of Basic Rate (Min \$50.00 – Max. \$1,000.00)
100.4	Present Violation of Particular Restrictions		X	\$30.00
100.5	Present Violation of Particular Restrictions	X		20% of Basic Rate
100.6	Restrictions – Present or Future Violations	X	X	30% of Basic Rate (Owners) 20% of Basic Rate (Lenders)
100.12	Right of Enforcement Under CC&R Ineffective	X	X	20% of Basic Rate (Owner) \$20.00 per issue (Lender)
100.16	Mortgage Exempt From Membership in Association)		X	\$25.00 per issue
Endorsement No.	Description	Owners	Lenders	Charge

100.18	Right of Enforcement of CC&R's	X	X	20% of Basic Rate (Owner) 10% of Basic Rate (Lender)
100.20	Present Violations of CC&R's	X	X	20% of Basic Rate (Owner) 10% of Basic Rate (Lender)
100.23	Right of Surface Entry Oil Lease		X	20% of Basic Rate
100.24	Right of Surface Entry Oil Lease, Alternate Form		X	\$20.00
100.26	Surface Entry - FHA		X	10% of Basic Rate
100.28	Violation to Restrictions, Future Construction	X	X	20% of Basic Rate (Owner) 10% of Basic Rate (Lender)
100.29	Mineral Rights, Damage to Improvements	X	X	20% of Basic Rate (Min. \$50. – Max \$2,000)(Owner) 10% of Basic Rate (Min. 50. – Max \$2,000)(Lender)
NOTE:	No Charge made for Endorsement 100.29 where the surface rights have been relinquished and approved by the underwriter.			
100.30	Mineral Rights, Damage to Improvements (effective 2/11/91)		X	10% of Basic Rate (Min. \$50. – Max \$2,000)
NOTE:	No Charge made for Endorsement 100.30 where the surface rights have been relinquished and approved by the underwriter.			
NOTE:	No charge is made for Endorsement 100.31 where the surface rights have been relinquished and approved by the underwriter			
100.32	Release of Surface Rights	X	X	\$20.00
101	Mechanics Lien Coverage		X	30% of Basic Rate (See Section VII-2 for deviations)
101.1	Mechanics Lien Coverage Against Enforcement of Lien	X	X	\$50.00 Minimum plus \$10.00 Minimum per each lien over one (See Section III-15 for deviations)
101.2	Mechanics Lien Coverage (to be used with ALTA Loan Policy)		X	\$1.50 per 1,000 based upon the advance or aggregate advances. If underwriter requirements are met regarding disbursements, \$1.50 per 1,000 based on the advance or aggregate advances up to \$500,000 and .1,000 over \$500,000.00
Endorsement No.	Description	Owners	Lenders	Charge
102.4	Foundation – No Violation		X	10% of Basic Rate (Min. \$50 – Max \$2,000)

102.5	Foundation – No Violation, No Encroachment onto Easements or Adjoining Land		X	15% of Basic Rate (Min. \$50 – Max \$750.)
102.6	Foundation – No Violation, No Encroachment; Portion of Insured Land		X	10% of Basic Rate (Based upon portion of loan applicable to land covered); (Min \$50 – Max \$500)
102.7	Foundation – No Violation, No Encroachment onto Easements or adjoining Land; Portion of Insured Land		X	15% of Basic Rate (Based upon portion of loan applicable to land covered); (Min \$50. – Max \$750)
103.1	Easements – Damage From Use or Maintenance	X	X	20% of Basic Rate (Owner) 19% of Basic Rate (Min \$50.00) (Lender)
103.2	Easements – Removal of Improvements	X	X	20% of Basic Rate (Owner) 10% of Basic Rate (Min \$50.00) (Lender)
103.3	Easements – Removal of Improvements	X	X	20% of Basic Rate (Owner) 10% of Basic Rate (Min. \$50.00) (Lender)
103.6	Easements – No Encroachments		X	10% of Basic Rate
103.7	Property Abuts on Open Street	X	X	\$25.00 per issue
104	Assignment of Beneficial Interest		X	\$25.00 (1 st Year); \$35.00 (After 1 st Year) (See Section III-13)
104.1	Assignment of Beneficial Interest Additional Language re: Release, etc.		X	10% of Basic Rate based upon balance of encumbrance (Min. \$25 – Max \$250) (See Section III-13)
104.2	Assignment of Beneficial Interests – and Change Effective Date		X	10% of Basic Rate (based upon unpaid balance) (Min \$50 – Max \$250) (See Section III-13)
104.3	Collateral Assignment		X	\$25.00 (1 st Year) \$35.00 (after 1 st Year)
Endorsement No.	Description	Owners	Lenders	Charge
104.4	Collateral Assignment		X	\$25.00 (1 st Year) \$35.00 (after 1 st Year)

104.8	Assignment of Beneficial Interest – Broad Coverage		X	20% of Basic Rate (Based upon balance of encumbrance (Min \$50 – Max \$250) (see Section III-13)
104.10	Assignment of Beneficial Interest – Limited Coverage		X	10% of Basic Rate (Based upon balance of encumbrance (Min \$25 – Max \$250) (see Section III-13)
104.11	Collateral Assignment		X	10% of Basic Rate (Min \$25 – Max \$250) (See Section III-13)
107	Aggregation (Same as ALTA 12)		X	\$25.00
107.1	Allocation of Liability	X	X	No Charge
107.2	Increased Liability	X	X	\$25.00 plus applicable rate as to increase (See Section II-5)
107.3	Increased Liability Change Effective Date	X	X	Applicable Rate as to increase PLUS 20% of Basic Rate based upon new liability PLUS \$50.00 for extra search (See Section II-5)
107.6	Waiver of Defense of Knowledge Imputed from Lender to Another Lender		X	10% of Basic Rate (Min \$50.00)
107.7	Non-Imputation	X		20% of Basic Rate (Min \$50.00)
107.9	Naming Additional Insured	X	X	\$25.00
107.10	Naming Additional Insured – Without Limited Language	X	X	10% of Basic Rate (Min \$50.00)
107.11	Change Effective Date	X	X	1 st Year 10% of Basic Rate after 1 st Year 25% of Basic Rate (Min \$50.00 – Max \$500.00)

Endorsement No.	Description	Owners	Lenders	Charge
107.12	Change Effective Date Added Exceptions	X	X	20% of Basic Rate PLUS \$50.00 for extra search (See Sections II-12 and III-17)
107.13	Leasehold's Owner's Policy	X		No Charge

107.14	Leasehold Lender's Policy		X	No Charge
108.8	Additional Advance		X	\$25.00 PLUS applicable premium for increase (See Section III-11)
110.1	Deleting Printed Exceptions or Paid Encumbrances	X	X	Appropriate Schedule Rates (See Section VII-2)
110.2	Insuring Over Particular Exception or Exclusion for which no other specifically filed Endorsement is available	X	X	See Section II-9 and III-16. Underwriter to determine charge (Min 10% of Basic Rate)
110.3	For Correction of Commitment and/or Policies and Extending Commitments	X	X	No Charge to correct error (See Section I-6.2 and I-9, otherwise use appropriate charge)
110.4	Modification of Deed of Trust – (Not applicable for additional advances)		X	10% of Basic Rate (Based upon unpaid balance of the encumbrance)
110.5	Modification of Deed of Trust – including priority (Not applicable for additional advances)		X	20% of Basic Rate (Based upon unpaid balance of the encumbrance)
110.6	Modification of Deed of Trust - Limited Coverage		X	\$150.00 per issue
110.7	Variable Rate Mortgage (Same as ALTA 6)		X	\$25.00 per issue
110.8	Variable Rate Mortgage (Same as ALTA 6.2)		X	\$25.00 per issue
110.9	Variable Rate Mortgage		X	\$50.00 per issue
110.10	Convertible Adjustable Rate Mortgage Endorsement		X	\$25.00 per issue
111	Partial Release, No Impairments		X	10% of Basic Rate (Based upon unpaid balance of encumbrance (Min \$50. – Max \$150)

Endorsement No.	Description	Owners	Lenders	Charge
111.3	Partial Release, No Impairments, No Encroachments		X	20% of Basic Rate (Based upon unpaid balance of encumbrance)
111.4	Partial Release – Travelers Insurance		X	20% of Basic Rate (Based upon unpaid balance of encumbrance)

111.5	Changes in the Rate of Interest		X	20% of Basic Rate (Based upon the unpaid balance of encumbrance)
111.9	FNMA Balloon Mortgage Endorsement		X	\$30.00 per issue
111.11	Revolving Credit Loan		X	20% of Basic Rate (Min \$50.00 – Max \$250.00)
112.1	Bond Holder Policy		X	No Charge
115	Estate Insured is Condominium	X	X	\$25.00 per issue
115.1	Estate Insured is Condominium (Same as ALTA 4.1)		X	10% of Basic Rate (Min \$50.00)
115.2	Planned Unit Development (Same as ALTA 5.1)	X	X	10% of Basic Rate (Min. \$50.00)
115.3	Manufactured Housing (Same as ALTA 7)		X	\$20.00 per issue
116	Survey Protection		X	\$25.00 per issue
116IMP	Designation of Improvements – Improved Land	X	X	\$75.00 Minimum inspection charge if attached when policy issued. If attached subsequently, 10% of Basic Rate
116V	Description in Policy Same Property Shown on Map – Vacant Land	X	X	\$75.00 Minimum inspection charge if attached when policy issued. If attached subsequent, 10% of Basic Rate
116.1	Description in Policy Same Property Shown in Survey	X	X	20% of Basic Rate 10% of Basic Rate (Max \$1,000)

Endorsement No.	Description	Owners	Lenders	Charge
116.2	Condominium Description	X	X	20% of Basic Rate 10% of Basic Rate (Max \$1,000)
116.4	Contiguous Parcels	X	X	20% of Basic Rate
116.5	Scriveners Error		X	No Charge
116.6	Legal Description Equivalency		X	No Charge

122	Advance Under Trust – Deed Obligatory Advance		X	10% of Basic Rate (Min \$50.00) (Based upon amount of advance)
122.2	Revolving Credit Loan		X	\$25.00 per issue
122.2.1	Advances – Promissory Note	X		\$25.00 per issue
122.3	Line of Credit		X	\$25.00 per issue
122.4	Line of Credit		X	\$25.00 per issue
122.5	Shearson/American Express Line of Credit		X	\$25.00 per issue
122.6	Line of Credit		X	\$25.00 per issue
122.7	Merrill Lynch Line of Credit		X	\$25.00 per issue
122.8	FNMA – 7 Year Balloon Mortgage		X	\$25.00 per issue
122.9	Line of Credit - Increase		X	\$25.00 PLUS applicable premium for increase (See Section III-11)
122.10	Reverse Mortgage		X	\$25.00
122.11	Shared Appreciation Mortgage		X	50% of the difference between the Basic Rate amount of the Deed of Trust insured and the Basic Rate for the increased liability as specified in the endorsement
123.1	Zoning – Vacant Land (Same as ALTA 3)	X	X	20% of Basic Rate (Max \$1,500.00)
123.2	Zoning – Improved Land (Same as ALTA 3.1)	X	X	20% of Basic Rate (Max \$1,500.00)
125	Truth in Lending Right of Recision (Same as ALTA 2)		X	\$1,000 per \$1,000 (Min \$50 – Max \$100)
126	Homeowners Additional Coverage		X	\$25.00
Endorsement No.	Description	Owners	Lenders	Charge
127	Usury		X	\$25.00
130	Residential Extra Protection – 1 to 4 Family Dwellings	X		\$35.00
130.2	Residential Extra Protection – Extended Coverage (GE-3) (ONLY for 1 to 4 Family Dwellings)	X		\$35.00
130.3	Inflation (ONLY for use with ALTA Plain Language Policy)	X		No Charge

131	Coinsurance (ONLY for use with ALTA Owners Policy (1987))	X		No Charge
140.1	Environmental Protection (ONLY for Residential Property) (Same as ALTA 8.1)		X	\$50.00
140.1C	Environmental Protection - Commercial		X	10% of Basic Rate (Max. \$1,000)
150	Arbitration		X	No Charge
150.1	Arbitration	X		No Charge
151	Limited Coverage (ONLY for 1 to 4 Family Dwellings)		X	See Section III-19
161	Guarantee Date Down Endorsement		X	See Section VI-5 through VI-9
162	U.S. Policy – Date Down Endorsement	X	X	\$25.00 per issue (See Section II-3.3)
163.1	Coinsurance – Joint and Several Liability	X	X	No Charge
163.2	Coinsurance – No Joint and Several Liability	X	X	No Charge
164	Creditors Rights Exclusion	X	X	\$50.00 per issue
165	RAVE			
167.1	Comprehensive CC&R's, Encroachments (Same as ALTA 9)		X	10% of Basic Rate
167.2	Comprehensive CC&R's – Unimproved Land (Same as ALTA 9.1)	X		20% of Basic Rate
167.3	Comprehensive CC&R's – Improved Land (Same as ALTA 9.2)	X		20% of Basic Rate
ALTA 8.1	Environmental Protection (ONLY for Residential Property) (Same as 140.1)		X	\$50.00
ALTA 1	Street Assessments		X	\$50.00

Endorsement No.	Description	Owners	Lenders	Charge
ALTA 1	ALTA® Endorsement 1-06 Street Assessments (6-17-06)		X	\$50.00
ALTA 3	ALTA® Endorsement 3-06 Zoning Unimproved Land (6-17-06)	X	X	20% of Basic Rate (Max \$1,500.00)
ALTA 3.1	ALTA® Endorsement 3.1-06 Zoning-Completed Structure (10-22-09)	X	X	20% of Basic Rate (Max \$1,500.00)

ALTA 3.2	ALTA® Endorsement 3.2-06 Zoning – Land Under Development (04-02-12)	X	X	20% (\$2,000 Max.)
ALTA 3.3	ALTA® Endorsement 3.3[-06] Zoning - Completed Improvement - Non-Conforming Use (12-01-2018)	X	X	25% of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)
ALTA 3.4	ALTA® Endorsement 3.4[-06] Zoning - No Zoning Classification (12-01-2018)	X	X	25% of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)
ALTA 4	ALTA® Endorsement 4-06 Condominium – Assessments Priority (2-3-10)	X	X	10% Basic Schedule of Rates (Min \$50)
ALTA 4.1	ALTA® Endorsement 4.1-06 Condominium – Current Assessments (10-16-08)	X	X	10% of Basic Rate (Min. \$50.00)
ALTA 5	ALTA® Endorsement 5-06 Planned Unit Development – Assessments Priority (02-03-10)	X	X	Residential: 10% of Basic Rate (Max. \$300) Commercial: 10% of Basic Rate (Max \$500)
ALTA 5.1	ALTA® Endorsement 5.1-06 Planned Unit Development – Current Assessments (10-16-08)	X	X	10% of Basic Rate (Min. \$50.00)
ALTA 6	ALTA® Endorsement 6-06 Variable Rate Mortgage (10-16-08)		X	\$25.00 per issue
ALTA 6.2	ALTA® Endorsement 6.2-06 Variable Rate Mortgage - Negative Amortization (10-16-08)		X	\$25.00 per issue
ALTA 7	ALTA® Endorsement 7-06 Manufactured Housing Unit (6-17-06)	X	X	\$20.00 per issue
ALTA 7.1	ALTA® Endorsement 7.1-06 Manufactured Housing - Conversion: Loan (6-17-06)		X	\$50 per issue

ALTA 7.2	ALTA® Endorsement 7.2-06 Manufactured Housing - Conversion: Owner's (6-17-06)	X		\$50 per issue
ALTA 8.1	ALTA® Endorsement 8.1-06 Environmental Protection Lien (6-17-06)		X	\$50.00
ALTA 8.2	ALTA® Endorsement 8.2-06 Commercial Environmental Protection Lien (10-16-08)	X	X	10% Basic Schedule of Rates (Max \$1,000)
ALTA 9	ALTA® Endorsement 9-06 Restrictions, Encroachments, Minerals – Loan Policy (04-02-2012)		X	10% of Basic Rate
ALTA 9.1	ALTA® Endorsement 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy (04-02-12)	X		20% of Basic Rate
ALTA 9.2	ALTA® Endorsement 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy (04-02-12)	X		20% of Basic Rate
ALTA 9.3	ALTA® Endorsement 9.3-06 Covenants, Conditions and Restrictions – Loan Policy (04-02-12)		X	10% of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)
ALTA 9.6	ALTA® Endorsement 9.6-06 Private Rights – Loan Policy (4-2-13)		X	10% (\$100 Min. - \$2,000 Max.)
ALTA 9.6.1	ALTA® Endorsement 9.6.1-06 Private Rights - Current Assessments - Loan Policy (04-02-15)		X	10% (\$100 Min. - \$2,000 Max.)
ALTA 9.7	ALTA® Endorsement 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (04-02-12)		X	10% (min. \$50, max. \$2500)

ALTA 9.8	ALTA® Endorsement 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner’s Policy (04-02-12)	X	20% (min. \$50, max. \$2,500)
ALTA 9.9	ALTA® Endorsement 9.9-06 Private Right – Owner’s Policy (4-2-13)	X	10% of Basic Rate
ALTA 9.10	ALTA® Endorsement 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy (4-2-13)	X	10% (\$100 Min. - \$2,000 Max.)
ALTA 10	ALTA® Endorsement 10-06 Assignment (2-3-10)	X	10% of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)
ALTA 10.1	ALTA® Endorsement 10.1-06 Assignment And Date Down (2-3-10)	X	10% (min. \$50, max. \$500)
ALTA 11	ALTA® Endorsement 11-06 Mortgage Modification (6-17-06)	X	20% of Basic Rate
ALTA 11.1	ALTA® Endorsement 11.1-06 Mortgage Modification with Subordination (10-22-09)	X	20% of Basic Rate
ALTA 11.2	ALTA® Endorsement 11.2-06 Mortgage Modification with Additional Amount of Insurance (Adopted 12-02-13)	X	20%, plus applicable rate for the additional liability
ALTA 12	ALTA® Endorsement 12-06 Aggregation – Loan Policy (4-2-13)	X	\$25.00
ALTA 12.1	ALTA® Endorsement 12.1-06 Aggregation – State Limits - Loan Policy (4-2-13)	X	10% of Basic Rate
ALTA 13	ALTA® Endorsement 13-06 Leasehold – Owner’s (04-02-12)	X	No Charge

ALTA 13.1	ALTA® Endorsement 13.1-06 Leasehold – Loan (04-02-12)		X	No Charge
ALTA 14	ALTA® Endorsement 14-06 Future Advance Priority (02-03-11)		X	\$50 per issue
ALTA 14.1	ALTA® Endorsement 14.1-06 Future Advance Knowledge (02-03-11)		X	\$50 per issue
ALTA 14.2	ALTA® Endorsement 14.2-06 Future Advance - Letter of Credit (02-03-11)		X	\$50 per issue
ALTA 14.3	ALTA® Endorsement 14.3-06 Future Advance Reverse Mortgage (02-03-11)		X	\$50 per issue
ALTA 15	ALTA® Endorsement 15-06 Non-Imputation - Full Equity Transfer (6-17-06)	X		20% (\$50 Min. - \$2,000 Max.)
ALTA 15.1	ALTA® Endorsement 15.1-06 Non-Imputation - Additional Insured (6-17-06)	X		20% of Basic Rate (minimum charge \$100; maximum charge \$2500)
ALTA 15.2	ALTA® Endorsement 15.2-06 Non-Imputation - Partial Equity Transfer (6-17-06)	X		20% (min. \$50, max. \$2,000)
ALTA 16	ALTA® Endorsement 16-06 Mezzanine Financing (6-17-06)	X		20% based on mezzanine loan principal balance (\$2,000 Max.)
ALTA 17	ALTA® Endorsement 17-06 Access and Entry (6-17-06)	X	X	\$50.00 Residential \$100.00 Non Residential
ALTA 17.1	ALTA® Endorsement 17.1-06 Indirect Access and Entry (6-17-06)	X	X	\$50.00 Residential \$100.00 Non Residential
ALTA 17.2	ALTA® Endorsement 17.2-06 Utility Access (10-16-08)	X	X	\$50.00 Residential \$100.00 Non Residential
ALTA 18	ALTA® Endorsement 18-06 Single Tax Parcel (6-17-06)	X	X	\$150
ALTA 18.1	ALTA® Endorsement 18.1-06 Multiple Tax Parcel – Easements (6-17-06)	X	X	\$200

ALTA 18.2	ALTA® Endorsement 18.2-06 Multiple Tax Parcel (08-01-2016)	X	X	\$200
ALTA 18.3	ALTA® Endorsement 18.3[-06] Single Tax Parcel and ID (12-01-2018)	X	X	\$150
ALTA 19	ALTA® Endorsement 19-06 Contiguity - Multiple Parcels (6-17-06)	X	X	Owners: 20% of Basic Rate (Max. \$2,000.00) Loan: 10% of Basic Rate (Max. \$2,000.00)
ALTA 19.1	ALTA® Endorsement 19.1-06 Contiguity - Single Parcel (6-17-06)	X	X	Owners: 20% of Basic Rate (Max. \$2,000.00) Loan: 10% of Basic Rate (Max. \$2,000.00)
ALTA 19.2	ALTA® Endorsement 19.2-06 Contiguity - Specified Parcels (04-02-15)	X	X	Owners: 20% of Basic Rate (Max. \$2,000.00) Loan: 10% of Basic Rate (Max. \$2,000.00)
ALTA 20	ALTA® Endorsement 20-06 First Loss - Multiple Parcel Transactions (6-17-06)		X	\$250
ALTA 22	ALTA® Endorsement 22-06 Location (6-17-06)	X	X	\$75 if issued with policy. \$125 is issued post-policy
ALTA 22.1	ALTA® Endorsement 22.1-06 Location and Map (6-17-06)	X	X	\$100
ALTA 23	ALTA® Endorsement 23-06 Coinsurance – Single Policy (10-16-08)	X	X	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
ALTA 23.1	ALTA® Endorsement 23.1-06 Co-Insurance - Multiple Policies (08-01-2017)	X	X	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
ALTA 24	ALTA® Endorsement 24-06 Doing Business (10-16-08)		X	\$200

ALTA 25	ALTA® Endorsement 25-06 Same as Survey (10-16-08)	X	X	Owner - 20% (\$100 Min. - \$1,000 Max.) Loan - 10% (\$100 Min. - \$1,000 Max.)
ALTA 25.1	ALTA® Endorsement 25.1-06 Same as Portion of Survey (10-16-08)	X	X	Owner - 20% (\$100 Min. - \$1,000 Max.) Loan - 10% (\$100 Min. - \$1,000 Max.)
ALTA 26	ALTA® Endorsement 26-06 Subdivision (10-16-08)	X	X	\$250.00
ALTA 27	ALTA® Endorsement 27-06 Usury (10-16-08)		X	\$100.00
ALTA 28	ALTA® Endorsement 28-06 Easement - Damage or Enforced Removal (2-3-10)	X	X	Owner's: Residential:20% (max. \$1000) Commercial:20% (max. \$2000) Loan: Residential: \$50 per issue Commercial: \$250 per issue
ALTA 28.1	ALTA® Endorsement 28.1-06 Encroachments – Boundaries and Easements (04-02-12)	X	X	Owner's: Residential:20% (max. \$1000) Commercial:20% (max. \$2000) Loan: Residential: \$50 per issue Commercial: \$250 per issue
ALTA 28.2	ALTA® Endorsement 28.2-06 Encroachments – Boundaries and Easements – Described Improvements (4-2-13)	X	X	Owner's: Residential:20% (max. \$1000) Commercial:20% (max. \$2000) Loan: Residential: \$50 per issue Commercial: \$250 per issue
ALTA 28.3	ALTA® Endorsement 28.3-06 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development (04-02-15)	X	X	Owner's: Residential:20% (max. \$1000) Commercial:20% (max. \$2000) Loan: Residential: \$50 per issue Commercial: \$250 per issue

ALTA 29	ALTA® Endorsement 29-06 Interest Rate Swap Endorsement - Direct Obligation (2-3-10)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 29.1	ALTA® Endorsement 29.1-06 Interest Rate Swap - Additional Interest (2-3-10)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 29.2	ALTA® Endorsement 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount (08-01-11)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 29.3	ALTA® Endorsement 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount (08-01-11)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 30	ALTA® Endorsement 30-06 Shared Appreciation Mortgage (7-26-10)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 30.1	ALTA® Endorsement 30.1-06 Commercial Participation Interest (08-01-12)		X	10% Basic Schedule of Rates (Min. \$500)
ALTA 31	ALTA® Endorsement 31-06 Severable Improvements Endorsement (02-03-11)		X	Underwriter to determine charge (minimum charge 10% of Basic Rate)
ALTA 32	ALTA® Endorsement 32-06 Construction Loan (04-02-2012)		X	\$1.50 /\$1,000 based upon the advance or aggregate advances. If Company requirements are met regarding disbursements, \$1.50/ \$1,000 based on the advances up to \$500,000 and \$1.00/ \$1,000 over \$500,000
ALTA 32.1	ALTA® Endorsement 32.1-06 Construction Loan - Direct Payment (04-02-2013)		X	\$1.50 /\$1,000 based upon the advance or aggregate advances. If Company requirements are met regarding disbursements, \$1.50/ \$1,000 based on the advances up to \$500,000 and \$1.00/ \$1,000 over \$500,000

ALTA 32.2	ALTA® Endorsement 32.2-06 Construction Loan – Insured’s Direct Payment (04-02-2013)		X	\$1.50 /\$1,000 based upon the advance or aggregate advances. If Company requirements are met regarding disbursements, \$1.50/ \$1,000 based on the advances up to \$500,000 and \$1.00/ \$1,000 over \$500,000
ALTA 33	ALTA® Endorsement 33-06 Disbursement Endorsement (02-03-11)		X	10% of Basic Rate (Min \$500)
ALTA 34	ALTA® Endorsement 34-06 Identified Risk Coverage (08-01-11)	X	X	10% of Basic Rate
ALTA 35	ALTA® Endorsement 35-06 Minerals and Other Subsurface Substances – Buildings (04-02-12)	X	X	Owner - 30% (\$5,000 Max.) Loan - 20% (\$3,000 Max.)
ALTA 35.1	ALTA® Endorsement 35.1-06 Minerals and Other Subsurface Substances – Improvements (04-02-12)	X	X	Owner - 30% (\$5,000 Max.) Loan - 20% (\$3,000 Max.)
ALTA 35.2	ALTA® Endorsement 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (04-02-12)	X	X	Owner - 30% (\$5,000 Max.) Loan - 20% (\$3,000 Max.)
ALTA 35.3	ALTA® Endorsement 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (04-02-12)	X	X	Owner - 30% (\$5,000 Max.) Loan - 20% (\$3,000 Max.)
ALTA 36	ALTA® Endorsement 36-06 Energy Project – Leasehold/Easement – Owner’s (04-02-12)	X		Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.1	ALTA® Endorsement 36.1-06 Energy Project – Leasehold/Easement – Loan (04-02-12)		X	Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.2	ALTA® Endorsement 36.2-06 Energy Project – Leasehold – Owner’s (04-02-12)	X		Charges commensurate with risk assumed. Requires underwriting approval to issue.

ALTA 36.3	ALTA® Endorsement 36.3-06 Energy Project – Leasehold – Loan (04-02-12)		X	Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.4	ALTA® Endorsement 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s (04-02-12)	X		Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.5	ALTA® Endorsement 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (04-02-12)		X	Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.6	ALTA® Endorsement 36.6-06 Energy Project – Encroachments (04-02-12)	X	X	Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.7	ALTA® Endorsement 36.7-06 Energy Project – Fee Estate – Owner’s Policy (12-01-14)	X		Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 36.8	ALTA® Endorsement 36.8-06 Energy Project – Fee Estate – Loan Policy (12-01-14)		X	Charges commensurate with risk assumed. Requires underwriting approval to issue.
ALTA 37	ALTA® Endorsement 37-06 Assignment of Rents or Leases (12-3-12)		X	\$100.00
ALTA 38	ALTA® Endorsement 38-06 Mortgage Tax (12-3-12)		X	\$100.00
ALTA 39	ALTA® Endorsement 39-06 Policy Authentication (4-2-13)	X	X	No charge
ALTA 40	ALTA® Endorsement 40-06 Tax Credit - Owner's Policy (04-02-14)	X		10% (max. \$1,000)
ALTA 40.1	ALTA® Endorsement 40.1-06 Tax Credit - Defined Amount - Owner’s Policy (04-02-14)	X		10% Basic Schedule of Rates

ALTA 41	ALTA® Endorsement 41-06 Water – Buildings (Adopted 12-02-13)	X	X	10% of Basic Rate (Min \$1000)
ALTA 41.1	ALTA® Endorsement 41.1-06 Water – Improvements (Adopted 12-02-13)	X	X	10% of Basic Rate (Min \$1000)
ALTA 41.2	ALTA® Endorsement 41.2-06 Water – Described Improvements (Adopted 12-02-13)	X	X	10% of Basic Rate (Min \$1000)
ALTA 41.3	ALTA® Endorsement 41.3-06 Water – Land Under Development (Adopted 12-02-13)	X	X	Residential - \$100 Commercial – 20 percent of Basic Rate (maximum charge \$2,500)
ALTA 42	ALTA® Endorsement 42-06 Commercial Lender Group (Adopted 12-02-13)		X	10% of Basic Rate
ALTA 43	ALTA® Endorsement 43-06 Anti-Taint (Adopted 12-02-13)		X	\$250.00
ALTA 44	ALTA® Endorsement 44-06 Insured Mortgage Recording (Adopted 12-02-13)		X	\$100.00
ALTA 45	ALTA® Endorsement 45-06 Pari Passu Mortgage – Loan Policy (12-01-14)		X	Residential – 10% of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)
ALTA 46	ALTA® Endorsement 46-06 Option (08-01-15)		X	Residential – 10% of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)

	ALTA® Limited Pre-Foreclosure Policy - Date-Down Endorsement (12-3-12)		X	\$25.00
	ALTA® Endorsement JR1 (08-01-12)		X	\$25.00 if issued within 6 months; \$50.00 if issued after 6 months
	ALTA® Endorsement JR2 (08-01-12)		X	\$20.00 if issued within 6 months; \$40.00 if issued after 6 months

SECTION IX

GENERAL RULES: CLOSING AND SETTLEMENT SERVICES

Alliant National Title Insurance Company (ANTIC) does not have direct agent operations or any other affiliated escrow closing entities. Therefore ANTIC has no general rules or fees for closing and settlement services filed with the Colorado Department of Insurance.