

# SOUTHERN TITLE INSURANCE CORP.

"THE INDEPENDENT AGENTS' UNDERWRITER"

Schedule of Rates  
for

**COLORADO**

Effective July 1, 2006

THIS PAGE WAS INTENTIONALLY LEFT BLANK

**CHAPTER 1**

**APPLICATION OF RATES**

1.1 CHARGES – COMPUTING: ..... 1

1.2 ADDITIONAL CHARGE PROVISIONS: ..... 1

1.3 ADDITIONAL CHARGES – APPLICATION: ..... 1

1.4 PERCENTAGE CALCULATIONS: ..... 1

1.5 DEFINITIONS: ..... 1

    1.51 Inspections: ..... 1

    1.52 Fair Value: ..... 1

    1.53 Insured Owner: ..... 1

    1.54 Parcel Definitions: ..... 2

    1.55 Conventional Loan ..... 2

1.6 COMMITMENTS ..... 3

    1.62 Endorsement Extending Term of Commitment ..... 3

    1.63 Cancellation Charges ..... 3

    1.64 Credit for Cancellation Charges on Commitments: ..... 3

1.7 ISSUANCE OF POLICIES: ..... 3

1.8 DUPLICATE POLICIES: ..... 4

1.9 CORRECTION DUE TO ERROR OR MISUNDERSTANDING: ..... 4

1.10 OUTSTANDING CONTRACTS: ..... 4

1.11 CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS: ..... 4

**CHAPTER 2**

**OWNER’S RATES**

2.1 CHARGES: ..... 5

2.2 ABSTRACT RETIREMENT RATE: ..... 5

    2.31 Southern Advantage Owner Policy (a.k.a STIC Form OE98K) ..... 5

    2.32 American Land Title Association United States Policy -1992 (a.k.a STIC Form US92): ..... 6

    2.34 Owner’s Policy for Optionee: ..... 6

    2.35 Insuring Vendees in Agreement for Sale: ..... 6

2.4 SHORT TERM RATE: ..... 7

2.5 INCREASED LIABILITY: ..... 7

2.6 CONSOLIDATION OF UNDIVIDED INTEREST: ..... 8

2.7 OWNER’S POLICY FOLLOWING FORECLOSURE, PUBLIC TRUSTEE SALE OR DEED IN LIEU OF FORECLOSURE: ..... 8

2.8 SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL: ..... 9

2.9 INSURING OVER EXCEPTIONS IN OWNER’S POLICY: ..... 9

2.10 SALE WITH COMMITMENT TO INSURE A RESALE (“HOLD OPEN”): ..... 9

2.11 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATES: ..... 12

2.12 EFFECTIVE DATE CHANGE – ENDORSEMENT: ..... 12

**CHAPTER 3**

**LENDER’S RATES**

3.1 CHARGES: ..... 13

3.2 ABSTRACT RETIREMENT RATE: ..... 13

3.3 ALTA LOAN - 1992 (A.K.A STIC FORM LS92K): ..... 13

3.4 SOUTHERN ADVANTAGE LOAN POLICY (A.K.A STIC FORM LE98K) ..... 13

3.5 SHORT TERM RATE: ..... 14

3.6 MINIMUM LIABILITY: ..... 14

3.7 MULTIPLE PARCELS AS SECURITY: ..... 14

3.8 ADDITIONAL COVERAGE AND REISSUES OF CONSTRUCTION LOAN POLICIES: ..... 15

3.9 SIMULTANEOUS ISSUE OF TWO OR MORE LOAN POLICIES: ..... 15

3.10 LOAN ON LEASEHOLD: ..... 15  
 3.11 BONDHOLDER’S POLICY: ..... 16  
 3.12 ADDITIONAL ADVANCE LOAN: ..... 16  
 3.13 ENDORSEMENT OR POLICY INSURING MODIFICATION OR EXTENSION OF AN INSURED DEED OF TRUST: ..... 16  
 3.14 ASSIGNMENT OF LOAN – ENDORSEMENTS: ..... 16  
 3.15 LOAN POLICIES INSURING ASSIGNMENTS OF INSURED DEED OF TRUST: ..... 17  
 3.16 INSURING OVER OBJECTIONS IN LENDER’S POLICY: ..... 17  
 3.17 LOAN POLICY INSURING DEED OF TRUST WITH LOAN AMOUNT IN EXCESS OF LAND VALUE: ..... 18  
 3.18 EFFECTIVE DATE CHANGE – ENDORSEMENT: ..... 18  
 3.19 ALTA STANDARD LOAN POLICY – MODIFICATION OF SCHEDULE B – PART 1: ..... 18  
 3.20 LIMITED COVERAGE – ENDORSEMENT NO. 151: ..... 18  
 3.21 JUNIOR LIEN RATE ..... 18  
 3.22 FORECLOSURE GUARANTEE ..... 19  
 3.23 LENDER’S BUNDLED COMPREHENSIVE COVERAGE RATE ..... 19

**CHAPTER 4**

**LEASEHOLD RATES**

4.1 CHARGES: ..... 20  
 4.2 ABSTRACT RETIREMENT RATE: ..... 20  
 4.3 LEASEHOLD POLICIES: ..... 20  
     4.31 ALTA Owner’s Policy with Colorado Endorsement 107.13: ..... 20  
     4.32 ALTA Standard Loan Policy with Colorado Endorsement 107.14: ..... 21  
 4.4 LEASEHOLD OWNER’S SHORT TERM RATE: ..... 21  
 4.5 LEASEHOLD IN LAND AND FEE IN IMPROVEMENTS: ..... 22  
 4.6 CONVERSION OF LEASEHOLD ESTATES TO FEE TITLE ESTATES: ..... 22  
 4.7 EFFECTIVE DATE CHANGE – ENDORSEMENT: ..... 22

**CHAPTER 5**

**SUBDIVISION RATES**

5.1 CHARGE: ..... 23  
 5.2 ADDITIONAL COVERAGE: ..... 23  
 5.3 SUBDIVISION GUARANTEE: ..... 23

**SCHEDULE 6**

**GENERAL RULES**

**MISCELLANEOUS REPORTS AND SERVICES**

6.1 VACATED STREET OR ALLEY, EASEMENT OR RIGHT OF WAY COVERED IN CONNECTION WITH THE ISSUANCE OF A POLICY: ..... 24  
 6.2 EASEMENTS AND/OR RIGHTS OF WAY: ..... 24  
 6.3 RECORDINGS AT ONE MINUTE INTERVALS (CONCURRENT TRANSACTIONS): ..... 24  
 6.4 TAX AND ASSESSMENT EXAMINATION: ..... 24  
 6.5 LITIGATION GUARANTEE: ..... 24  
 6.6 PUBLIC TRUSTEE’S SALE GUARANTEE: ..... 24  
 6.7 FORECLOSURE GUARANTEE: ..... 24  
 6.8 TITLE GUARANTEE: ..... 25  
 6.9 MORTGAGE GUARANTEE: ..... 25  
 6.10 RECORDED DOCUMENT GUARANTEE: ..... 26  
 6.11 COMMITMENT (TO BE DETERMINED: NO CONCURRENT TRANSACTION): ..... 26  
 6.12 SUBDIVISION GUARANTEE: ..... 26  
 6.13 FEDERALLY INSURED LENDER PROPERTY: ..... 26  
 6.14 IMPROVEMENT AND SPECIAL DISTRICT GUARANTEE: ..... 27  
 6.15 JUDGMENT AND TAX LIEN GUARANTEE: ..... 27

**CHAPTER 7**

**ENDORSEMENTS**

7.1 CHARGES: ..... 28

7.2 DELETION AND/OR MODIFICATION OF PRINTED EXCEPTIONS ITEMS 1, 2, AND 3:..... 28

7.3 DELETION AND OR MODIFICATION OF PRINTED EXCEPTION ITEM 4:..... 28

7.4 SIMULTANEOUS DELETION OR MODIFICATION OF PRINTED EXCEPTIONS 1 – 4:..... 29

7.5 INSURING OVER OBJECTIONS IN POLICIES: ..... 29

7.6 FILED ENDORSEMENT CHARGES CHART: ..... 30

**CHAPTER 8**

**CLOSING AND SETTLEMENT SERVICES**

8.1 GENERAL RULES:..... 40

**SCHEDULES OF BASIC RATES**

**FOR TITLE INSURANCE**

AREA 1: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTIES OF ADAMS, ARAPAHOE, BROOMFIELD, DENVER, DOUGLAS, AND JEFFERSON. .... 42

AREA 2: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTY OF EL PASO. .... 44

AREA 3: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTIES OF LARIMER. .... 46

AREA 4: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTY OF WELD. .... 48

AREA 5: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTY OF PUEBLO. .... 50

AREA 6: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTIES OF EAGLE, GARFIELD, GRAND AND PITKIN. .... 52

AREA 7: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTIES OF ALAMOSA, ARCHULETA, BACA, BENT, CHAFFEE, CHEYENNE, CLEAR CREEK, CONEJAS, COSTILLA, CROWLEY, CUSTER, DOLORES, DELTA, ELPERT, FREMONT, GILPIN, GUNNISON, HINSDALE, HERFANO, JACKSON, KIOWA, KIT CARSON, LA FLATA, LAKE, LAS ANIMAS, LINCOLN, LOGAN, MINERAL, MONTEZUMA, MESA, MOFFAT, MONTROSE, MORGAN, OTERO, OURAY, PARKS, PHILLIPS, PROWERS, RIO BLANCO, RIO GRANDE, ROUTT, SAGUACHE, SAN JUAN, SAN MIGUEL, SEDGWICK, TELLER, WASHINGTON AND YUMA. .... 54

AREA 8: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTY OF BOULDER..... 56

AREA 9: FOR POLICIES ISSUED ON LAND LOCATED ONLY IN THE COUNTY OF SUMMIT..... 58

THIS PAGE WAS INTENTIONALLY LEFT BLANK

**CHAPTER 1**  
**APPLICATION OF RATES**

1.1 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 and continue to be charged until notice is received of approval of any refilling. The total Basic Charge shall be rounded off to the nearest dollar.

1.2 Additional Charge Provisions:

Additional charges will be made when unusual conditions of title are encountered, when special services are rendered, 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.

1.3 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.

1.4 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.

1.5 Definitions:

1.51 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.

1.52 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.

1.53 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.

1.54 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 for 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 Chapter 1.2)
- (e) Any vacated portion of a street or alley or an easement or right-of-way not previously insured. (Chapter 6.1)

1.55 Conventional Loan

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

## 1.6 Commitments

### 1.61 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 Chapter 1.63. For issuance of a commitment without a concurrent transaction, see Chapter 6.11. For issuance of a commitment to insure a resale, see Chapter 2.10.

### 1.62 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.

### 1.63 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.

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.

### 1.64 Credit for Cancellation Charges on Commitments:

- (1) 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 charges for the commitment may be credited on a subsequent policy charge.
- (2) 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.

## 1.7 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.

1.8 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."

1.9 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 Chapter 1.62.

1.10 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 hereby filed, shall continue at the contract rate until the expiration of the contract.

1.11 Churches or Charitable Non-Profit Organizations:

A charge of 50% of the Basic Rate may be charged as 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.

**CHAPTER 2**  
**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.

2.1 Charges:

100% of Basic Rate

2.2 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.

2.3 ALTA Owners -1992 (a.k.a STIC Form OS92K):

This policy 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 Chapter 7.2

2.31 Southern Advantage Owner Policy (a.k.a STIC Form OE98K)

This policy may be issued insuring the interest of an owner or purchaser of 1 to 4 family residential property for 120% of the amount set forth on the applicable schedule of Basic Rates. None of the printed exceptions and affirmative coverages in Schedule B may be omitted by deletion or endorsement as this policy automatically provides additional coverages not found in the standard ALTA Owner Policy. The additional 20% pays for those built-in extras.

In the event that the owner or purchaser qualifies for a Short Term Rate pursuant to Chapter 2.4 below or for an Owner's Policy Following Foreclosure pursuant to Chapter 2.7 below, this policy may be issued by charging the appropriate rate under 2.4 or 2.7 below plus 20% of the full Basic Rate. For example, if the Basic Rate for the amount of liability is \$1,000, this policy would normally cost \$1,200; however, if the Short Term Rate is applied to this policy, the charge would be \$700 (one half of the Basic Rate plus 20% of the Basic Rate).

However, the Minimum Basic Rate (see Chapters 2.4 and 2.7 below) also applies to this policy form. So, for example, if the property is located in Pueblo County where the Basic Premium for a \$67,000 policy is \$499.00, the Short Term rate for this policy would be \$283 (the Minimum in that county) plus 20% of the Basic Premium (\$100 when rounded) for a total of \$383.

2.32 American Land Title Association United States Policy -1992 (a.k.a STIC Form US92):  
This policy will bear a rate of 100% of the amount set forth in the Basic Schedule of Rates.

2.33 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.

2.34 Owner's Policy for Optionee:

- (1) 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.
- (2) 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. 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.
- (3) The Short Term Rate (Chapter 2.4) is not applicable to Chapter 2.34.

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 Chapter 2.352

2.35 Insuring Vendees in Agreement for Sale:

- (1) 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.

- (2) 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. 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" (Chapter 2.4) is not applicable to Chapter 2.35.

## 2.4 Short Term Rate:

- (a) Areas 1 through 9:

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 Southern's Basic Schedule of Rates for the new policy amount, but in no event shall the charge be less than Southern's minimum basic rate.

NOTE 1: Where a prior owners, loan or leasehold policy has insured more than one parcel, and no segregation of liability has been make 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 Chapter 2 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 Chapter 2.4

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 Chapter 2 of the Basic Schedule of Rates based upon the liability of the policy to be issued.

NOTE 3: See Note 1 following Chapter 2

NOTE 4: The Short Term Rate may not be used concurrently with the Lender's Bundled Comprehensive Coverage Rate set forth on 3.23, hereof.

## 2.5 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 update. (Endorsement 107.3).

In addition to these charges, the regular schedule charge provided for lender's insurance under the various Chapter 3 articles will apply if required.

NOTE 1: The charges provided under Chapter 2.4 and Chapter 2.5 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 Chapters 7.1 and 7.2.

## 2.6 Consolidation of Undivided Interest:

- (1) 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.
- (2) 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.
- (3) 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 Chapter 3.

## 2.7 Owner's Policy Following Foreclosure, Public Trustee Sale or Deed in Lieu of Foreclosure:

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

- (1) For a policy of title insurance covering the Public Trustee's Deed, Sheriff's Deed, or Deed in Lieu:
  - (1) Where the Defaulted Encumbrance Has Been Insured, the following shall apply:  
50% of the Basic Rate (plus the appropriate charge for increased liability, if any), when insuring an insured beneficiary following issuance of the Public Trustee's Deed, Sheriff's Deed or Deed in Lieu.
  - (2) Where the Defaulted Encumbrance Has Not Been Insured,  
  
The full Owner's Rate applicable under Chapter 2.1 shall be charged, based upon the amount of insurance issued. In addition to the foregoing, additional charges will be made for coverage afforded under Chapter 7.2, if applicable.
- (2) For a commitment to insure a resale ("REO Rate"), see Section 2.10 below.

## 2.8 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 (Chapter 2.1) 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 Chapter 3, plus \$50.00 for each parcel over two.

## 2.9 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 filled rate. (See Chapter 7)

## 2.10 Sale with Commitment to Insure a Resale ("Hold Open"):

This Chapter applies to both "investor properties" where a resale within one year of acquisition is contemplated when the order is placed (non-foreclosure) and to properties being foreclosed where (a) the commitment lists the proposed owner as the lender for whom the foreclosure is being performed, (b) the foreclosing lender will hold the property as "Real Estate Owned" in its own name following the foreclosure, and (c) the foreclosing lender intends to sell the property to another person or entity and to provide that person or entity with an Owner Policy issued by Southern Title Insurance Corp. There are two different foreclosure scenarios.

- (1) **Non-Foreclosure:** When a commitment to insure the conveyance form as filed is issued upon recording the initial conveyance:

Rate: 110% of the Basic Schedule of Rates applicable based on the full value of the estate or interest covered payable prior to issuing the commitment. 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, the charges applicable under Chapter 7.2 and/or Chapter 7.5 will also apply.

If resale to the ultimate purchase is not recorded within one (1) year from the date of the commitment, the policy of title insurance automatically will be issued insuring the grantee in the initial sale in the amount originally committed at no additional charge.

If separate lender's insurance is requested concurrently with the issuance of the commitment, the charge therefore shall be the rate applicable under Chapter 3.1.

The Short Term Rate (Chapter 2.4 above) does not apply to this Chapter 2.10.

- (2) **Foreclosure at Standard Rates:** When a commitment is ordered by an insured mortgagee requesting an owner's policy in conjunction with a foreclosure action wherein title to the subject property will vest in one ultimate purchaser other than the mortgagee taking title upon Public Trustee sale:

Rate: 110% of the Basic Schedule Rate applicable based on the MI value of the estate or interest covered payable upon consummation of Public Trustee's sale, an ALTA Owner's policy will be issued. Any requests for additional coverage and/or endorsements, the charges applicable under Chapter 7.2 and/or Chapter 7.5 will also apply.

If separate lender's insurance is requested concurrently with the issuance of the final policy, the additional charge therefore shall be the rate applicable under Chapter 3.1

NOTE 1: In the event the foreclosure action is not concluded within two (2) years of the date set forth in the original commitment the commitment will expire and the appropriate cancellation charges must be applied consistent with rule 1.63 contained herein.

NOTE 2: Following initial sale by Public Trustee or otherwise, if resale to the ultimate purchaser is not recorded within 30 months from the date of the commitment, the policy of title insurance automatically will be issued insuring the grantee in the trustee sale in the amount originally committed at no additional charge.

(3) **Standard-Rate-Foreclosure-Commitment Cancellation Charges:**

- (1) If the commitment is cancelled prior to submission of the foreclosure to the public trustee the cancellation charge shall be \$300.00.
- (2) If the commitment is committed after submission to the Public Trustee but prior to the foreclosure sale the commitment cancellation charge shall be \$400.00.
- (3) In the event the subject property goes to Public Trustee sale the charge shall be 110% of the base rate premium as set forth in applicable brackets for the county wherein the subject property is located. If the entity or person that ordered the original commitment does not take title to the subject land at sale, an owner's title policy will be issued to the subsequent taker upon said entity or person's request.

All such "Standard Rate Foreclosure Commitments" shall automatically cancel 24 months from the date set forth in the original commitment. In the event the underlying foreclosure action is not concluded within this 24-month period, the appropriate cancellation charges will be applied upon automatic termination of the commitment. Should the person or entity ordering the initial commitment require future title work or title insurance for the subject property, whether in conjunction with the foreclosure action or otherwise, a new commitment will be required and additional charges will be made consistent with this manual.

(4) **(New) “Bundled Rate” Foreclosures:**

This rate is available to a lender that uses a law firm approved by Southern Title Insurance Corp. to prepare all documents required for a foreclosure and to perform all “curative” work, if any, required to complete the foreclosure and place the lender in title subject only to those matters that were of record at the time the foreclosed and insured mortgage was recorded. This rate has no cancellation fees as it is charged in stages as the foreclosure progresses and includes certain “extra” searches and down-dates that are necessary to conduct the foreclosure.

This Section applies only to a title commitment issued to facilitate foreclosure of a first deed of trust on a residential dwelling (which deed of trust was previously insured pursuant to an ALTA or Southern Advantage title insurance policy) and includes the ALTA Owner Policy to be issued pursuant to the title commitment. The commitment and policy shall include standard schedules; the commitment will also include an additional schedule which sets forth the results of a national bankruptcy search on the owner vested in title to the property immediately prior to the foreclosure. The commitment shall be held open for issuance of the policy for a twenty-four (24) month period after the commitment date. In the event of any stay of execution resulting from a court order or a bankruptcy action, the twenty-four (24) month hold open period shall be automatically extended by the number of months the stay is in effect precluding the foreclosing party from proceeding with the foreclosure on the property identified in the commitment.

The ALTA Owner Policy may be issued to the grantee of the public trustee’s deed following the foreclosure, the holder of a certificate of redemption which redeems the property or the grantee upon consummation of a resale between the holder of the public trustee’s deed and a bona fide third party purchaser which occurs within the hold open period.

The initial charge for the commitment, payable at the time of issuance thereof, shall be \$575.00. This charge will include four (4) national bankruptcy searches with two (2) names. An additional charge of \$7.50 per name shall be charged for each subsequent bankruptcy search. For each title update search in excess of the first four (4) searches an additional work charge up to \$150.00 may be assessed.

When the ALTA Owner Policy is requested there will be an additional charge due at such time to be determined as follows:

- If the unpaid principal balance on the deed of trust to be foreclosed is less than or equal to \$250,000.00, the additional charge will be \$250.00.
- If the unpaid principal balance on the deed of trust to be foreclosed is greater than \$250,000.00, the additional charge shall be \$250.00 plus \$2.00 per each \$1000.00 of additional principal amount in excess of \$250,000.00.

If a Southern Advantage Policy is issued rather than an ALTA form, the rate shall be the usual 120% rate for such policy, less a credit of \$825.00, but no less than \$300.00

There shall be no cancellation charge. The Short Term Rate (Chapter 2.4 above) does not apply to this Chapter 2.10.

NOTE: Agents shall also attach Endorsement 199 to the Commitment and remit both forms with the Foreclosure Commitment Charges to the underwriter in accordance with applicable existing agency agreements.

#### 2.11 Conversion Of Insured Leasehold Estate To Fee Title Estates:

- (1) 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, 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, Chapter 3.1, for the type of lender's insurance issued should be added to the other charges. The "Short Term Rate" is not applicable to this Chapter (Chapter 2.4).

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

- (2) 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 Chapter 3.1 for the type of insurance issued.

The "Short Term Rate" is not applicable to this Chapter (Chapter 2.11).

#### 2.12 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)

**CHAPTER 3**  
**LENDER'S RATES**

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

3.1 Charges:

- (a) When no transfer of title is involved requiring owner's insurance: 100% of the Basic Rate
- (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) Areas 1-6 and 8:

\$140.00

(2) Areas 7 and 9:

\$100.00

- (c) When insuring a construction loan to an owner of property:

(3) 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.

3.2 Abstract Retirement Rate:

See Chapter 2.2.

3.3 ALTA Loan - 1992 (a.k.a STIC Form LS92K):

These policies may be issued insuring the interest of a lender, for the amount as set forth in Chapter 3.1. 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 Chapter 7.2.

3.4 Southern Advantage Loan Policy (a.k.a STIC Form LE98K)

This policy may be issued insuring the interest of a lender with a mortgage on 1 to 4 family residential property for 120% of the amount set forth on the applicable schedule of Basic Rates. None of the printed exceptions and affirmative coverages in Schedule B may be omitted by deletion or endorsement as this policy automatically provides additional coverages not found in the ALTA Standard Loan Policy. The additional 20% pays for those built-in extras.

- (1) This policy may be issued simultaneously with the Southern Advantage owner Policy issued concurrently for the full value of the land and improvements for the charge set forth in Chapter 3.1 (b) above.
- (2) In the event that the borrower or lender qualifies for a Short Term Rate pursuant to Chapter 3.5 below, this policy may be issued by charging the appropriate rate under 3.4 below plus 20% of the full Basic Rate.

For example, if the Basic Rate for the amount of liability is \$1,000, this policy would normally cost \$1,200; whereas, if the Short Term Rate is applied to this policy, the charge would be \$700 (one half of the Basic Rate plus 20% of the Basic Rate).

- (3) However, the Minimum Basic Rate (see Chapter 3.5 below) also applies to this policy form. So, for example, if the property is located in Pueblo County where the Basic Premium for a \$67,000 policy is \$499.00, the Short Term rate for this policy would be \$283 (the Minimum in that county) plus 20% of the Basic Premium (\$100 when rounded) for a total of \$383.

### 3.5 Short Term Rate:

Areas 1-9:

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 Basic Schedule of Rates for the new policy amount, but in no event shall the charge be less than minimum basic rate.

Additional charges will be made for additional coverage or endorsements, the charges for which are set forth in Chapter 6 and Chapter 6.2. (See Notes 1 and 2 following)

### 3.6 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.

### 3.7 Multiple Parcels as Security:

- (1) 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. The rate is 120% of the Basic Rate

- (2) In the event that the owner or purchaser qualifies for a Short Term Rate pursuant to Chapter 2.4 above or for an Owner's Policy Following Foreclosure pursuant to Chapter 2.7 above, this policy may be issued by charging the appropriate rate under 2.4 or 2.7 above plus 20% of the full Basic Rate. For example, if the Basic Rate for the amount of liability is \$1,000, this policy would normally cost \$1,200; however, if the Short Term Rate is applied to this policy, the charge would be \$700 (one half of the Basic Rate plus 20% of the Basic Rate).
- (3) However, the Minimum Basic Rate (see Chapters 2.4 and 2.7 above) also applies to this policy form. So, for example, if the property is located in Pueblo County where the Basic Premium for a \$67,000 policy is \$499.00, the Short Term rate for this policy would be \$283 (the Minimum in that county) plus 20% of the Basic Premium (\$100 when rounded) for a total of \$383.

### 3.8 Additional Coverage and Reissues of Construction Loan Policies:

Additional charges shall be added to the appropriate loan rate (Chapter 3.1 (c) above) for added coverage to a reissue of the initial construction loan policy. The time for reissue on a construction loan policy is:

- (1) 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 Rates.
- (2) The additional charge for reissue of a construction loan policy to the permanent lender is 50% of the Basic Schedule Rate, plus increased liability charges, if any.

### 3.9 Simultaneous Issue of Two or More Loan Policies:

- (1) When two or more policies covering identical land are to be issued simultaneously, the rate applicable for the first policy shall be the Basic Schedule of Rates.
- (2) The rate for the additional policies so simultaneously issued will be in accordance with Chapter 3.1 (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 Chapter.

### 3.10 Loan on Leasehold:

The charge applicable to Lender's insurance (this Chapter 3) shall apply.

3.11 Bondholder's Policy:

The charge applicable to Lender's insurance (this Chapter 3) shall apply.

3.12 Additional Advance Loan:

An endorsement (108.8) may be issued to a lender when the company previously issued the loan policy and which 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.

3.13 Endorsement or Policy Insuring Modification or Extension of an Insured Deed of Trust:

- (1) 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.
- (2) The charge for the policy covering the modification or extension of the Deed of Trust will be 40% of the usual rate for the type of policy based upon the unpaid balance of the encumbrance at the date of the policy.

3.14 Assignment of Loan – Endorsements:

- (1) 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.
- (2) 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).
- (3) 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).
- (4) Endorsement No. 104.3 – Insures validity of Collateral assignment. \$50.00 per issue within first year, \$60.00 per issue after first year.
- (5) 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).

- (6) 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).
- (7) 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).
- (8) 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).

### 3.15 Loan Policies Insuring Assignments of Insured Deed of Trust:

- (1) The charge for a policy covering the assignment of a previously insured Deed of Trust or Mortgage is 10% of the Basic Rate 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.
- (2) 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 above, plus \$25.00 for each policy of title insurance or loan insured over one.

### 3.16 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 Chapter 7.)

Irrespective of the charges set forth under Chapter 7.5 for the issuance of Endorsement Form 101.1, the following practices will apply if the conditions set forth herein exist:

- (1) 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 on 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.
- (2) 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 change for such endorsement.

3.17 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 proved 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.

3.18 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 Rate computed at the dollar amount of the policy being endorsed plus an additional charge of \$50.00 for the search. (Endorsement 107.12)

3.19 ALTA Standard 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.

3.20 Limited Coverage – Endorsement No. 151:

Endorsement 151 limiting the coverages of the ALTA Standard Loan Policy may be issued for loans on 1-4 family residential dwellings for the following rates:

- (1) Area 1-6 and 8-9:
  - (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

3.21 Junior Lien Rate

The charge applicable to junior lien policy coverage shall be seventy percent (70%) of the applicable Basic Rate set forth in the SCHEDULE OF RATES, below.

3.22 Foreclosure Guarantee

The charge applicable to the Foreclosure Guarantee, shall be \$300.00 per issue. This charge is applicable for all Areas.

3.23 Lender’s Bundled Comprehensive Coverage 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 previously insured Deed of Trust. The Rate will include the following products:

1. ALTA Standard 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:

<b>Statewide Lender Refinance Rates</b>	
<b>Liability</b>	<b>Rate</b>
\$0 - \$50,000	\$500
\$50,001 - \$100,000	\$525
\$100,001 - \$150,000	\$575
\$150,001 - \$200,000	\$625
\$200,001 - \$300,000	\$725
\$300,001 - \$400,000	\$825
\$400,001 - \$500,000	\$925
\$500,001 - \$750,000	\$1,075
\$750,001 - \$1,000,000	\$1,325
\$1,000,001 - \$1,500,000	\$1,825
\$1,500,001 - \$2,000,000	\$2,425
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. Courier, recording fees and release fees are not included in these Rates.

The minimum premium amounts set forth in the various Schedules of Basic Premium for the various counties and areas of Colorado do not apply to rates under this chapter (Chapter 3.23).

**CHAPTER 4**  
**LEASEHOLD RATES**

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

4.1 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 (2) 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 Chapter 3.1 (b).

If additional coverage is required, see Chapter 7.1 and Chapter 7.3.

4.2 Abstract Retirement Rate:

See Chapter 2.2.

4.3 Leasehold Policies:

4.31 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 Chapter 7.

4.32 ALTA Standard 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 3.1 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 Chapter 6.2 and Chapter 6.3.

4.4 Leasehold Owner's Short Term Rate:

Areas 1-6 and 8-9:

(1) 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.

(2) When an Owner's policy for leasehold coverage is ordered within two (2) years of the original policy date of a prior owners, 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.

(3) 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.

Area 7 Only:

(4) 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.

(5) 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.

#### 4.5 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.

#### 4.6 Conversion of Leasehold Estates to Fee Title Estates:

See Chapter 2.11 under Owner's Insurance.

#### 4.7 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)

**CHAPTER 5**  
**SUBDIVISION RATES**

This Chapter 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 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.

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 Chapter 5.

5.1 Charge:

(1) Area 1 and 8:

50% of the Basic Schedule of Rates minus \$35.00. These rates are applicable only when two or more policies are to be issued insuring two or more different purchasers. The rate per unit is based upon the full value of each separate sale. When two or more lots or units of occupancy are sold to a common purchaser, the rate is based upon the aggregate value of the lots or units being conveyed, and such purchaser of two or more lots or units of occupancy is entitled to the Subdivision Rate upon a sale of the lots or units or occupancy previously insured.

(2) Areas 2, 3, 4, 5, 6, 7 and 9:

50% of the Basic Schedule of Rates. These rates are applicable only when two or more policies are to be issued insuring two or more different purchasers. The rate per unit is based upon the full value of each separate sale. When two or more lots or units of occupancy are sold to a common purchaser, the rate is based upon the aggregate value of the lots or units being conveyed, and such purchaser of two or more lots or units of occupancy is entitled to the Subdivision Rate upon a sale of the lots or units or occupancy previously insured.

(3) The above charges are for an ALTA Owner Policy – 92; if a Southern Advantage Owner Policy is issued under these Subdivision Rates, the appropriate rate above plus an additional 20% of the Basic Rate shall apply.

5.2 Additional Coverage:

Endorsements and extended coverage on policies issued under the terms of Chapter 5.1 may be added for the appropriate charge as filed in Chapter 7.

5.3 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 \$50.00 base charge plus \$20.00 minimum additional charge for each ownership easement, right of way, or interest searched or reported on.

**SCHEDULE 6**  
**GENERAL RULES**  
**MISCELLANEOUS REPORTS AND SERVICES**

6.1 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

6.2 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 insurance up to \$5,000.00

6.3 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.

6.4 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.

6.5 Litigation Guarantee:

- (1) Guarantees the accuracy of interests in the land for purposes of a legal proceeding. The charge will be the Basic Rate.
- (2) An update (downdate) endorsement (End. 161) may be issued for a charge of \$25.00.

6.6 Public Trustee's Sale Guarantee:

- (1) Guarantee's the necessary parties having an interest in real property for purposes of a Public Trustee foreclosure. The charge will be the Basic Rate.
- (2) An update (downdate) endorsement (End. 161) may be issued for a charge of \$25.00.

6.7 Foreclosure Guarantee:

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

Rates in All Areas Except for Area 7:

- (1) The minimum charges will be \$115.00 for Guarantees issued on Individual 1-4 Residential properties and \$200 for a Guarantee issue on properties other than Individual 1-4 Residential properties. These charges include copies of up to ten (10) entry documents listed within the guarantee.
- (2) An additional charge of \$5.00 per document will be made for each copy of entry documents over the first ten (10) documents.

These charges include Update Endorsements (Endorsement 161) as ordered on the guarantee. The company will conduct a name search in the Bankruptcy Court in and for the District of Colorado and also in the office of the Clerk and Recorder of County where the property is located. These charges include three (3) hours of preparation time; the charge will be \$75 per hour for any additional preparation time.

Rates in Area 7 Only:

- (3) The charge will be \$125.00 for an amount insured up to \$100,000 and a charge of \$.50 per \$1,000.00 on any amount insured over \$100,000.
- (4) An additional charge of \$5.00 per document will be made for each copy of entry documents.
- (5) Update Endorsements (Endorsement 161) on the Guarantee will be issued at a charge of \$15.00 each.
- (6) For \$50.00, the Company will conduct a name search in the Bankruptcy Court in and for the District of Colorado. This is an optional, upon request, service.

The Short Term Rate (Chapter 2.4) is not applicable to this Chapter.

6.8 Title Guarantee:

- (1) Guarantees the purported interests in real property. The charge will be \$100.00, with a maximum liability limitation of \$50,000.00, unless higher liability is authorized by underwriter (at no less than \$5.00 per thousand).
- (2) An Update Endorsement (Endorsement 161) can be included for a charge of \$20.00.

6.9 Mortgage Guarantee:

- (1) Guarantees the accuracy of interest in real property.

<u>Policy Amount</u>	<u>Charge</u>
0 - \$25,000	\$120
\$25,001 - \$50,000	\$145
\$50,001 - \$100,000	\$175

(Higher liability limits may be approved by Underwriter at no less than \$5.00 per thousand)

(2) An Update Endorsement (Endorsement No. 161) can be included for a charge of \$20.00

6.10 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 Basic Rate 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.

6.11 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 Chapter are not applicable. The proper charges and procedures will then be governed by the appropriate Chapter applicable to the type of transaction.

6.12 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.

6.13 Federally Insured Lender Property:

(1) 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 ALTA Owner 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.

- (2) If a Southern Advantage Owner Policy is issued rather than an ALTA Owner Policy, the rate is 70% of the Basic Rate.

6.14 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.

6.15 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.

**CHAPTER 7**  
**ENDORSEMENTS**

Endorsements providing additional coverage or insurance may be issued upon compliance with underwriter's requirements for the appropriate charges.

7.1 Charges:

Where a charge is not shown for a particular endorsement, it indicates that normally such endorsement is not available for the form of policy to be issued. 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.

7.2 Deletion and/or Modification of Printed Exceptions Items 1, 2, and 3:

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 ALTA Owner Policy or ALTA 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:

- (1) ALTA Owner Policy insuring vacant unimproved property or ALTA Loan Policy insuring vacant unimproved property outside of the statutory lien period:

No Charge if underwriting requirements are satisfied.

- (2) ALTA Owner 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.

7.3 Deletion and or Modification of Printed Exception Item 4:

A change either by separate endorsement or by removal in the schedule of the commitment or ALTA policy, deleting the printed mechanics lien exception contained in Schedule B, Item 4 of an ALTA Loan Policy:

- (1) 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

- (2) 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.

- (3) 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:

- (1) 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.
- (2) After completion of residential construction - No charge if underwriting requirements are satisfied
- (4) After completion of Non-Residential construction - 10% of Basic Rate (Max \$500) if underwriting requirements are satisfied.

#### 7.4 Simultaneous Deletion or Modification of Printed Exceptions 1 – 4:

If a loan policy is issued concurrent with an owner's policy, each with the same omission and/or modification endorsement(s) described in 7.2 and/or 7.3 above, 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.

#### 7.5 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 this Chapter 7 below.

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

7.6 Filed Endorsement Charges Chart:

Endorsement Number:	Common Name:	Insures:	Charge:	Code:
C-1	(Commitment Endorsement)	Owner & Lender	\$20.00	1.62
C-2	(Commitment Endorsement)	Owner & Lender	No charge	1.61
C-3	(Commitment Notice)	Owner:	No charge	1.6
GE-1	(Gap Endorsement)			
	1 to 4 Family Dwellings	Owner & Lender	\$30.00	97
	Commercial & Industrial Property	Owner & Lender	\$75.00	98
GE-2	(Gap Endorsement) (Not applicable for other than 1 to 4 Family Dwellings)	Lender:	\$30.00	99
100	(Restrictions, etc.) Improved Land 1 to 4 Family Dwellings	Lender:	\$50.00	100
	Commercial & Industrial Property	Lender:	10% of Basic Rate (Max. \$1,000)	100
100.1	(Restrictions, etc.) Vacant Land 1 to 4 Family Dwelling Property	Lender:	\$50.00	100.1
	Commercial & Industrial Property	Lender:	10% of Basic Rate (Max \$750)	100.1
100.2	(Restrictions, etc) Vacant Land 1 to 4 Family Dwelling Property	Owner:	\$50.00	100.2
	Commercial & Industrial Property	Owner:	10% of Basic Rate (Min. \$50. – Max \$1,000)	100.2
100.3	(Restrictions, etc.) Improved Land 1 to 4 Family Dwellings	Owner:	\$50.00	100.3
	Commercial & Industrial Property	Owner:	20% of Basic Rate (Max. \$1,000)	100.3
100.4	(Present Violation of Particular Restrictions)	Lender:	\$50.00	100.4

100.5	(Present Violation of Particular Restrictions)	Owner:	20% of Basic Rate	100.5
100.6	(Restrictions – Present or Future Violations)	Owner: Lender:	30% of Basic Rate 20% of Basic Rate	100.6
100.11	(Violation to Restrictions Liquor Reverter)	Owner and Lender	\$50.00	100.11
100.12	(Right of Enforcement Under CC&R Ineffective)	Owner: Lender:	20% of Basic Rate \$50.00 per issue	100.12
100.13	Assessment Lien of Association or Condominium	Lender	\$50.00	100.13
100.16	(Mortgage Exempt From Membership in Association)	Lender:	\$50.00 per issue	100.16
100.18	(Right of Enforcement of CC&R's)	Owner: Lender:	20% of Basic Rate 10% of Basic Rate	100.18
100.20	(Present Violations of CC&R's)	Owner: Lender:	20% of Basic Rate 10% of Basic Rate	100.20
100.23	(Right of Surface Entry Oil Lease)	Lender:	20% of Basic Rate	100.23
100.24	(Right of Surface Entry Oil Lease, Alternate Form)	Lender:	\$50.00	100.24
100.26	(Surface Entry – FHA)	Lender:	10% of Basic Rate	100.26
100.28	(Violation to Restrictions, Future Construction)	Lender: Owner:	10% of Basic Rate 20% of Basic Rate	100.28
100.29	(Mineral Rights, Damage to Improvements)	Owner:  Lender:	20% of Basic Rate (Max \$2,000)  10% of Basic Rate (Min \$50 – Max \$2,000)	100.29

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) (Eff 2/11/91)	Lender:	10% of Basic Rate (Min. \$50 – Max \$2,000)	100.30
--------	--	---------	--	--------

100.31	Minerals	Owner:	20% of Basic Rate	100.31
--------	----------	--------	-------------------	--------

NOTE: No charge made for endorsement 100.30 where the surface rights have been relinquished and approved by the underwriter.

NOTE: No charge made for endorsement 100.31 where the surface rights have been relinquished and approved by the underwriter.

100.32	(Release of Surface Rights)	Owner & Lender:	\$20.00	100.32
--------	-----------------------------	--------------------	---------	--------

101	(M/L Coverage)	Lender	30% of Base Rate (See Chapter 7.3 for deviations)	101
-----	----------------	--------	--	-----

101.1	(M/L Coverage Against Enforcement of Lien)	Owner & Lender:	\$50.00 Minimum plus \$10.00 Minimum per each lien over one (See Chapter 3.16 for deviations)	101.1
-------	--	--------------------	--	-------

101.2	(M/L Coverage) (To be used with ALTA Loan Policy)	Lender:	\$1.50 per M based upon the advance or aggregate advances. If Underwriter requirements are met regarding disbursements, \$1.50 per M based on the advance or aggregate advances up to \$500,000.00 and .75 per M over \$500,000.00.	101.2
-------	--	---------	---	-------

102.4	(Foundation – No Violation)	Lender:	10% of Basic Rate (Min. \$50 – Max. \$2,000)	102.4
-------	-----------------------------	---------	--	-------

102.5	(Foundation – No Violation, No Encroachment onto Easements or Adjoining Land)	Lender:	15% of Basic Rate (Min. \$50 – Max. \$750)	102.5
102.6	(Foundation – No Violation, No Encroachment; Portion of Insured Land)	Lender:	10% of Basic Rate (Based upon portion of loan applicable to land covered); (Min. \$50 – Max. \$500)	102.6
102.7	(Foundation – No Violation, No Encroachment onto Easements or Adjoining Land; Portion of Insured Land)	Lender:	15% of Basic Rate Based upon portion of loan applicable to land covered) (Min. \$50 – Max. \$750)	102.7
103.1	(Easements – Damage From Use or Maintenance)	Lender: Owner:	10% (Min \$50.00) 20% of Basic Rate	103.1
103.2	(Easements – Removal of Improvements)	Lender: Owner:	10% (Min. \$50.00) 20% of Basic Rate	103.2
103.3	(Easements – Removal of Improvements)	Lender: Owner:	10% (Min. \$50.00) 20% of Basic Rate	103.3
103.6	(Easements – No Encroachments)	Lender:	10% of Basic Rate	103.6
103.7	(Property Abuts on Open Street)	Owner & Lender:	\$50.00 per issue	103.7
104	(Assignment of Beneficial Interest)	Lender:	\$25.00 (1 <sup>st</sup> year); \$35.00 (after 1 <sup>st</sup> year) (See Chapter 3.14)	104

104.1	(Assignment of Beneficial Interest Additional)	Lender:	10% of Basic Rate based upon balance of encumbrance (Min. \$50 – Max. \$250) (See Chapter 3.14)	104.1
104.2	(Assignment of Beneficial Interests -Lender and Change of Effective Date)	Lender	10% of base rate based upon unpaid balance * * (Min. \$50.00; Max \$250) (See Chapter 3.14)	104.2
104.3	(Collateral Assignment)	Lender:	\$50.00 (1 <sup>st</sup> year) \$60.00 (after 1 <sup>st</sup> year)	104.3
104.4	(Collateral Assignment)	Lender:	\$50.00 (1 <sup>st</sup> year) \$60.00 (after 1 <sup>st</sup> year)	104.4
104.8	(Assignment of Beneficial Interest – Broad Coverage)	Lender:	20% of Basic Rate based upon balance of encumbrance (Min. \$50 – Max \$250) (See Chapter 3.14)	104.8
104.10	(Assignment of Beneficial Interest – Limited Coverage)	Lender:	10% of Basic Rate based upon balance of encumbrance (Min. \$25 – Max \$250) (See Chapter 3.14)	104.10
104.11	(Collateral Assignment)	Lender:	10% of Basic Rate (Min. \$25 – Max. \$250) See Chapter 3.14)	104.11
107	(Aggregation) Same as <b>ALTA 12</b>	Lender:	\$25.00	107
107.1	(Allocation of Liability)	Owner & Lender:	No charge	107.1

107.2	(Increased Liability)	Owner & Lender:	\$25.00 plus Applicable Rate as to Increase (See Chapter 2.5)	107.2
107.3	(Increased Liability Change Effective Date)	Owner & Lender:	Applicable Rate as to Increase <u>plus</u> 20% of Basic Rate based on new liability <u>plus</u> \$50* *for extra search (See Chapter 2.5)	107.3
107.6	(Waiver of Defense of Knowledge Imputed From Lender to Another Lender)	Lender:	10% of Basic Rate (Min. \$50)	107.6
107.7	(Non-Imputation)	Owner:	20% of Basic Rate (Min. \$50)	107.7
107.9	(Naming Additional Insured)	Owner & Lender:	\$50.00	107.9
107.10	(Naming Additional Insured Without Limited Language)	Owner & Lender:	10% of Basic Rate (Min. \$50)	107.10
107.11	Naming Additional Insured	Owner & Lender	10% of Basic Rate	107.11
107.12	(Change Effective Date Added Exceptions)	Owner & Lender:	20% of Basic Rate <u>plus</u> \$50 for extra search	107.12
107.13	(Leasehold's Owner's Policy)	Owner:	No Charge	107.13
107.14	(Leasehold Lender's Policy)	Lender:	No Charge	107.14
108.8	(Additional Advance)	Lender:	\$25.00 plus applicable premium for increase (See Chapter 3.12)	108.8
110.1	(Deleting Printed Exceptions or Paid Encumbrances)	Owner & Lender:	Appropriate Schedule Rates (See Chapters 7.2 and 7.3)	110.1

110.2	(Insuring Over Particular Exception or Exclusion for which no other Specifically Filed Endorsement is Available)	Owner & Lender:	See Chapters 2.9 and 3.16. Underwriter to determine charge (Min 10% of Basic Rate)	110.2
110.3	(For Correction of Commitment and/or Policies and Extending Commitments)	Owner & Lender:	No charge to correct error (See Chapters 1.62 and 1.9, otherwise use appropriate charge)	110.3
110.4	(Modification of Deed of Trust) (Not Applicable for Additional Advances)	Lender:	10% of Basic Rate (Based upon unpaid balance of the encumbrance)	110.4
110.5	(Modification of Deed of Trust including Priority) (Not Applicable for Additional Advances)	Lender:	20% of Basic Rate (Based upon unpaid balance of the encumbrance)	110.5
110.6	(Modification of Deed of Trust) (Limited Coverage)	Lender:	\$150.00 per issue	110.6
110.7	(Variable Rate Mortgage) <b>ALTA 6</b>	Lender:	\$25.00 per issue	110.7
110.8	(Variable Rate Mortgage) <b>ALTA 6.2</b>	Lender:	\$25.00 per issue	110.8
110.9	(Variable Rate Mortgage)	Lender:	\$50.00 per issue	110.9
110.10	(Convertible Adjustable Rate Mortgage Endorsement)	Lender:	\$25.00 per issue	110.10
111	(Partial Release, No impairments)	Lender:	10% of Basic Rate (Based upon unpaid balance of encumbrance. (Min. \$50 – Max. \$150))	111

111.3	(Partial Release, No impairments, No encroachment)	Lender:	20% of Basic Rate (Based upon unpaid balance of encumbrance.)	111.3
111.4	(Partial Release – Traveler’s Insurance)	Lender:	20% of Basic Rate (Based upon unpaid balance of encumbrance)	111.4
112.1	(Bond Holder’s Policy)	Lender:	No charge	112.1
115	(Estate Insured is Condominium) <b>ALTA 4</b>	Owner & Lender:	\$50.00 per issue	115
115.1	(ALTA Condominium Endorsement) – Estate Insured is Condominium ( <b>ALTA 4.1</b> )	Lender:	10% of Basic Rate (Min. \$50.00)	115.1
115.2	(ALTA Planned Unit Development) <b>ALTA 5.1</b>	Owner & Lender:	10% of Basic Rate (Min. \$50.00)	115.2
115.3	(Manufactured Housing) <b>ALTA 7</b>	Lender:	\$50.00 per issue	115.3
116	Survey Protection – Lender	Lender:	\$25.00 per issue	116
116.1	(Description in Policy Same Property Shown in Survey)	Owner: Lender:	20% of Basic Rate 10% of Basic Rate (Max \$1,000)	116.1
116.2	(Condominium Description)	Owner: Lender:	20% of Basic Rate 10% of Basic Rate (Max \$1,000)	116.2
116.4	(Contiguous Parcels)	Owner: Lender:	20% of Basic Rate	116.4
116.5	(Scrivener’s Error)	Lender:	No charge	116.5
116.6	(Legal Description Equivalency)	Lender:	No charge	116.6
122	(Advance Under Trust Deed-Obligatory Advance)	Lender:	10% of Basic Rate (Min. \$50) (Based upon amount of advance)	122
122.2	(Revolving Credit Loan)	Lender:	\$50.00 per issue	122.2

122.3	(Line of Credit)	Lender:	\$50.00 per issue	122.3
122.4	(Line of Credit)	Lender:	\$50.00 per issue	122.4
122.6	(Shearson/American Express Line of Credit)	Lender:	\$50.00 per issue	122.6
122.7	(Merrill Lynch Line of Credit)	Lender:	\$50.00 per issue	122.7
122.8	(FNMA – 7 year Balloon Mortgage)	Lender:	\$50.00 per issue	122.8
122.9	(Line of Credit Increase)	Lender:	\$50.00 plus applicable premium for increase (See Chapter 3.12)	122.9
122.10	(Reverse Mortgage)	Lender:	\$50.00	122.10
122.11	(Shared Appreciation Mortgage)	Lender:	50% of difference between the Basic Rate amount for the deed of trust insured and the Basic Rate for the increased liability as specified in the endorsement.	122.11
123.1	(Zoning – Vacant Land) <b>ALTA 3</b>	Owner & Lender:	25% of Basic Rate (Max \$1,500)	123.1
123.2	(Zoning – Improved Land) <b>ALTA 3.1</b>	Owner & Lender:	25% of Basic Rate (Max \$1,500)	123.2
125	(Truth in Lending Right of Rescission) <b>ALTA 2</b>	Lender:	\$1.00 per \$1,000 (Min. \$50. Max \$100)	125
126	(Usury)	Lender:	\$25.00	126
130	(Residential Extra Protection) (Only for 1-4 Family Dwellings)	Owner:	\$35.00	130

140.1	(Environmental Protection) (Only for Residential Property) <b>ALTA 8.1</b>	Lender:	\$30.00	140.1
140.2	(Environmental Protection) (Commercial)	Lender:	10% of Basic Rate (Max. \$1,000)	140.2
150	(Arbitration)	Lender:	No charge	150
150.1	(Arbitration)	Owner:	No charge	150.1
151	(Limited Coverage) (Only for 1-4 Family Dwellings)	Lender:	See Chapter 3.20	151
161	(Guarantee Date Down Endorsement)	Lender:	For charge (See Chapter 6.5 thru 6.9)	161
162	(U.S.Policy – Date Down Endorsement)	Owner:	\$25.00 per issue (See Chapter 2.33)	162
163.1	(Coinsurance – Joint and Several Liability)	Owner & Lender:	No charge	163.1
163.2	(Coinsurance – No Joint and Several Liability)	Owner & Lender:	No charge	163.2
164	(Creditor’s Rights Exclusion)	Owner & Lender:	\$50.00 per issue	164
165	Residential Added Value (“RAVE”) Endorsement	Owner	\$35.00 per issue	165
167.1	(Comprehensive- CC&R’s, Encroachments) <b>ALTA 9</b>	Lender	10% of Basic Schedule of Rates	167.1
167.2	(Comprehensive- CC&R’s- Unimproved Land) <b>ALTA 9.1</b>	Owners	20% of Basic Schedule of Rates	167.2
167.3	(Comprehensive - CC&R’s- Improved Land) <b>ALTA 9.2</b>	Owners	20% of Basic Schedule of Rates	167.3
199	Hold Open Endorsement	Commitment Owners	No Charge No Charge	2.10 2.10

**CHAPTER 8**  
**CLOSING AND SETTLEMENT SERVICES**

8.1 GENERAL RULES:

Southern Title Insurance Corporation (STIC) does not have direct agent operations or any other affiliated escrow closing entities in Colorado. Therefore, Southern has no general rules or rates for closing and settlement services filed with the Colorado Department of Insurance.

**SCHEDULES OF BASIC RATES  
FOR TITLE INSURANCE**

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

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

AREA 1: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson.

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$542.00	\$41,000	\$690.00
\$2,000	\$542.00	\$42,000	\$693.00
\$3,000	\$542.00	\$43,000	\$696.00
\$4,000	\$542.00	\$44,000	\$699.00
\$5,000	\$542.00	\$45,000	\$702.00
\$6,000	\$547.00	\$46,000	\$705.00
\$7,000	\$552.00	\$47,000	\$708.00
\$8,000	\$557.00	\$48,000	\$711.00
\$9,000	\$562.00	\$49,000	\$714.00
\$10,000	\$567.00	\$50,000	\$717.00
\$11,000	\$572.00	\$51,000	\$720.00
\$12,000	\$577.00	\$52,000	\$723.00
\$13,000	\$582.00	\$53,000	\$726.00
\$14,000	\$587.00	\$54,000	\$729.00
\$15,000	\$592.00	\$55,000	\$732.00
\$16,000	\$596.00	\$56,000	\$735.00
\$17,000	\$600.00	\$57,000	\$738.00
\$18,000	\$604.00	\$58,000	\$741.00
\$19,000	\$608.00	\$59,000	\$744.00
\$20,000	\$612.00	\$60,000	\$747.00
\$21,000	\$616.00	\$61,000	\$750.00
\$22,000	\$620.00	\$62,000	\$753.00
\$23,000	\$624.00	\$63,000	\$756.00
\$24,000	\$628.00	\$64,000	\$759.00
\$25,000	\$632.00	\$65,000	\$762.00
\$26,000	\$636.00	\$66,000	\$765.00
\$27,000	\$640.00	\$67,000	\$768.00
\$28,000	\$644.00	\$68,000	\$771.00
\$29,000	\$648.00	\$69,000	\$774.00
\$30,000	\$652.00	\$70,000	\$777.00
\$31,000	\$656.00	\$71,000	\$780.00
\$32,000	\$660.00	\$72,000	\$783.00
\$33,000	\$664.00	\$73,000	\$786.00
\$34,000	\$668.00	\$74,000	\$789.00
\$35,000	\$672.00	\$75,000	\$792.00
\$36,000	\$675.00	\$76,000	\$795.00
\$37,000	\$678.00	\$77,000	\$798.00
\$38,000	\$681.00	\$78,000	\$801.00
\$39,000	\$684.00	\$79,000	\$804.00
\$40,000	\$687.00	\$80,000	\$807.00

AREA 1

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$810.00	\$91,000	\$840.00
\$82,000	\$813.00	\$92,000	\$843.00
\$83,000	\$816.00	\$93,000	\$846.00
\$84,000	\$819.00	\$94,000	\$849.00
\$85,000	\$822.00	\$95,000	\$852.00
\$86,000	\$825.00	\$96,000	\$855.00
\$87,000	\$828.00	\$97,000	\$858.00
\$88,000	\$831.00	\$98,000	\$861.00
\$89,000	\$834.00	\$99,000	\$864.00
\$90,000	\$837.00	\$100,000	\$867.00

For liability over \$100,000 up to \$500,000:  
 Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
 Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
 Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
 Add \$1.20 per \$1,000

For liability over \$50,000,000:  
 Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$140.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$399.00	\$41,000	\$546.00
\$2,000	\$399.00	\$42,000	\$550.00
\$3,000	\$399.00	\$43,000	\$554.00
\$4,000	\$399.00	\$44,000	\$558.00
\$5,000	\$399.00	\$45,000	\$562.00
\$6,000	\$404.00	\$46,000	\$566.00
\$7,000	\$409.00	\$47,000	\$570.00
\$8,000	\$414.00	\$48,000	\$574.00
\$9,000	\$418.00	\$49,000	\$578.00
\$10,000	\$422.00	\$50,000	\$582.00
\$11,000	\$426.00	\$51,000	\$585.00
\$12,000	\$430.00	\$52,000	\$588.00
\$13,000	\$434.00	\$53,000	\$591.00
\$14,000	\$438.00	\$54,000	\$594.00
\$15,000	\$442.00	\$55,000	\$597.00
\$16,000	\$446.00	\$56,000	\$600.00
\$17,000	\$450.00	\$57,000	\$603.00
\$18,000	\$454.00	\$58,000	\$606.00
\$19,000	\$458.00	\$59,000	\$609.00
\$20,000	\$462.00	\$60,000	\$612.00
\$21,000	\$466.00	\$61,000	\$615.00
\$22,000	\$470.00	\$62,000	\$618.00
\$23,000	\$474.00	\$63,000	\$621.00
\$24,000	\$478.00	\$64,000	\$624.00
\$25,000	\$482.00	\$65,000	\$627.00
\$26,000	\$486.00	\$66,000	\$630.00
\$27,000	\$490.00	\$67,000	\$633.00
\$28,000	\$494.00	\$68,000	\$636.00
\$29,000	\$498.00	\$69,000	\$639.00
\$30,000	\$502.00	\$70,000	\$642.00
\$31,000	\$506.00	\$71,000	\$644.00
\$32,000	\$510.00	\$72,000	\$647.00
\$33,000	\$514.00	\$73,000	\$649.00
\$34,000	\$518.00	\$74,000	\$652.00
\$35,000	\$522.00	\$75,000	\$654.00
\$36,000	\$526.00	\$76,000	\$657.00
\$37,000	\$530.00	\$77,000	\$659.00
\$38,000	\$534.00	\$78,000	\$662.00
\$39,000	\$538.00	\$79,000	\$664.00
\$40,000	\$542.00	\$80,000	\$667.00

## AREA 2

## SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$669.00	\$91,000	\$694.00
\$82,000	\$672.00	\$92,000	\$697.00
\$83,000	\$674.00	\$93,000	\$699.00
\$84,000	\$677.00	\$94,000	\$702.00
\$85,000	\$679.00	\$95,000	\$704.00
\$86,000	\$682.00	\$96,000	\$707.00
\$87,000	\$684.00	\$97,000	\$709.00
\$88,000	\$687.00	\$98,000	\$712.00
\$89,000	\$689.00	\$99,000	\$714.00
\$90,000	\$692.00	\$100,000	\$717.00

For liability over \$100,000 up to \$500,000:  
Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
Add \$1.20 per \$1,000

For liability over \$50,000,000:  
Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$387.00	\$41,000	\$520.00
\$2,000	\$387.00	\$42,000	\$523.00
\$3,000	\$387.00	\$43,000	\$526.00
\$4,000	\$387.00	\$44,000	\$529.00
\$5,000	\$387.00	\$45,000	\$532.00
\$6,000	\$392.00	\$46,000	\$535.00
\$7,000	\$397.00	\$47,000	\$538.00
\$8,000	\$402.00	\$48,000	\$541.00
\$9,000	\$407.00	\$49,000	\$544.00
\$10,000	\$412.00	\$50,000	\$547.00
\$11,000	\$416.00	\$51,000	\$550.00
\$12,000	\$420.00	\$52,000	\$553.00
\$13,000	\$424.00	\$53,000	\$556.00
\$14,000	\$428.00	\$54,000	\$559.00
\$15,000	\$432.00	\$55,000	\$562.00
\$16,000	\$436.00	\$56,000	\$565.00
\$17,000	\$440.00	\$57,000	\$568.00
\$18,000	\$444.00	\$58,000	\$571.00
\$19,000	\$448.00	\$59,000	\$574.00
\$20,000	\$452.00	\$60,000	\$577.00
\$21,000	\$456.00	\$61,000	\$580.00
\$22,000	\$460.00	\$62,000	\$582.00
\$23,000	\$464.00	\$63,000	\$585.00
\$24,000	\$468.00	\$64,000	\$587.00
\$25,000	\$472.00	\$65,000	\$590.00
\$26,000	\$475.00	\$66,000	\$592.00
\$27,000	\$478.00	\$67,000	\$595.00
\$28,000	\$481.00	\$68,000	\$597.00
\$29,000	\$484.00	\$69,000	\$600.00
\$30,000	\$487.00	\$70,000	\$602.00
\$31,000	\$490.00	\$71,000	\$605.00
\$32,000	\$493.00	\$72,000	\$607.00
\$33,000	\$496.00	\$73,000	\$610.00
\$34,000	\$499.00	\$74,000	\$612.00
\$35,000	\$502.00	\$75,000	\$615.00
\$36,000	\$505.00	\$76,000	\$617.00
\$37,000	\$508.00	\$77,000	\$620.00
\$38,000	\$511.00	\$78,000	\$622.00
\$39,000	\$514.00	\$79,000	\$625.00
\$40,000	\$517.00	\$80,000	\$627.00

AREA 3

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$630.00	\$91,000	\$655.00
\$82,000	\$632.00	\$92,000	\$657.00
\$83,000	\$635.00	\$93,000	\$660.00
\$84,000	\$637.00	\$94,000	\$662.00
\$85,000	\$640.00	\$95,000	\$665.00
\$86,000	\$642.00	\$96,000	\$667.00
\$87,000	\$645.00	\$97,000	\$670.00
\$88,000	\$647.00	\$98,000	\$672.00
\$89,000	\$650.00	\$99,000	\$675.00
\$90,000	\$652.00	\$100,000	\$677.00

For liability over \$100,000 up to \$500,000:  
 Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
 Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
 Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
 Add \$1.20 per \$1,000

For liability over \$50,000,000:  
 Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$293.00	\$41,000	\$447.00
\$2,000	\$293.00	\$42,000	\$451.00
\$3,000	\$293.00	\$43,000	\$455.00
\$4,000	\$293.00	\$44,000	\$459.00
\$5,000	\$293.00	\$45,000	\$463.00
\$6,000	\$293.00	\$46,000	\$467.00
\$7,000	\$298.00	\$47,000	\$471.00
\$8,000	\$303.00	\$48,000	\$475.00
\$9,000	\$308.00	\$49,000	\$479.00
\$10,000	\$313.00	\$50,000	\$483.00
\$11,000	\$318.00	\$51,000	\$487.00
\$12,000	\$323.00	\$52,000	\$491.00
\$13,000	\$328.00	\$53,000	\$495.00
\$14,000	\$333.00	\$54,000	\$499.00
\$15,000	\$338.00	\$55,000	\$503.00
\$16,000	\$343.00	\$56,000	\$507.00
\$17,000	\$348.00	\$57,000	\$511.00
\$18,000	\$353.00	\$58,000	\$515.00
\$19,000	\$358.00	\$59,000	\$519.00
\$20,000	\$363.00	\$60,000	\$523.00
\$21,000	\$367.00	\$61,000	\$526.00
\$22,000	\$371.00	\$62,000	\$529.00
\$23,000	\$375.00	\$63,000	\$532.00
\$24,000	\$379.00	\$64,000	\$535.00
\$25,000	\$383.00	\$65,000	\$538.00
\$26,000	\$387.00	\$66,000	\$541.00
\$27,000	\$391.00	\$67,000	\$544.00
\$28,000	\$395.00	\$68,000	\$547.00
\$29,000	\$399.00	\$69,000	\$550.00
\$30,000	\$403.00	\$70,000	\$553.00
\$31,000	\$407.00	\$71,000	\$556.00
\$32,000	\$411.00	\$72,000	\$559.00
\$33,000	\$415.00	\$73,000	\$562.00
\$34,000	\$419.00	\$74,000	\$565.00
\$35,000	\$423.00	\$75,000	\$568.00
\$36,000	\$427.00	\$76,000	\$571.00
\$37,000	\$431.00	\$77,000	\$574.00
\$38,000	\$435.00	\$78,000	\$577.00
\$39,000	\$439.00	\$79,000	\$580.00
\$40,000	\$443.00	\$80,000	\$583.00

AREA 4

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$586.00	\$91,000	\$616.00
\$82,000	\$589.00	\$92,000	\$619.00
\$83,000	\$592.00	\$93,000	\$622.00
\$84,000	\$595.00	\$94,000	\$625.00
\$85,000	\$598.00	\$95,000	\$628.00
\$86,000	\$601.00	\$96,000	\$631.00
\$87,000	\$604.00	\$97,000	\$634.00
\$88,000	\$607.00	\$98,000	\$637.00
\$89,000	\$610.00	\$99,000	\$640.00
\$90,000	\$613.00	\$100,000	\$643.00

For liability over \$100,000 up to \$500,000:  
 Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
 Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
 Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
 Add \$1.20 per \$1,000

For liability over \$50,000,000:  
 Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$283.00	\$41,000	\$421.00
\$2,000	\$283.00	\$42,000	\$424.00
\$3,000	\$283.00	\$43,000	\$427.00
\$4,000	\$283.00	\$44,000	\$430.00
\$5,000	\$283.00	\$45,000	\$433.00
\$6,000	\$288.00	\$46,000	\$436.00
\$7,000	\$293.00	\$47,000	\$439.00
\$8,000	\$298.00	\$48,000	\$442.00
\$9,000	\$303.00	\$49,000	\$445.00
\$10,000	\$308.00	\$50,000	\$448.00
\$11,000	\$312.00	\$51,000	\$451.00
\$12,000	\$316.00	\$52,000	\$454.00
\$13,000	\$320.00	\$53,000	\$457.00
\$14,000	\$324.00	\$54,000	\$460.00
\$15,000	\$328.00	\$55,000	\$463.00
\$16,000	\$332.00	\$56,000	\$466.00
\$17,000	\$336.00	\$57,000	\$469.00
\$18,000	\$340.00	\$58,000	\$472.00
\$19,000	\$344.00	\$59,000	\$475.00
\$20,000	\$348.00	\$60,000	\$478.00
\$21,000	\$352.00	\$61,000	\$481.00
\$22,000	\$356.00	\$62,000	\$484.00
\$23,000	\$360.00	\$63,000	\$487.00
\$24,000	\$364.00	\$64,000	\$490.00
\$25,000	\$368.00	\$65,000	\$493.00
\$26,000	\$372.00	\$66,000	\$496.00
\$27,000	\$375.00	\$67,000	\$499.00
\$28,000	\$379.00	\$68,000	\$502.00
\$29,000	\$382.00	\$69,000	\$505.00
\$30,000	\$386.00	\$70,000	\$508.00
\$31,000	\$389.00	\$71,000	\$511.00
\$32,000	\$393.00	\$72,000	\$514.00
\$33,000	\$396.00	\$73,000	\$517.00
\$34,000	\$400.00	\$74,000	\$520.00
\$35,000	\$403.00	\$75,000	\$523.00
\$36,000	\$406.00	\$76,000	\$526.00
\$37,000	\$409.00	\$77,000	\$529.00
\$38,000	\$412.00	\$78,000	\$532.00
\$39,000	\$415.00	\$79,000	\$535.00
\$40,000	\$418.00	\$80,000	\$538.00

## AREA 5

## SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$541.00	\$91,000	\$571.00
\$82,000	\$544.00	\$92,000	\$574.00
\$83,000	\$547.00	\$93,000	\$577.00
\$84,000	\$550.00	\$94,000	\$580.00
\$85,000	\$553.00	\$95,000	\$583.00
\$86,000	\$556.00	\$96,000	\$586.00
\$87,000	\$559.00	\$97,000	\$589.00
\$88,000	\$562.00	\$98,000	\$592.00
\$89,000	\$565.00	\$99,000	\$595.00
\$90,000	\$568.00	\$100,000	\$598.00

For liability over \$100,000 up to \$500,000:  
Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
Add \$1.20 per \$1,000

For liability over \$50,000,000:  
Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$336.00	\$41,000	\$469.00
\$2,000	\$336.00	\$42,000	\$472.00
\$3,000	\$336.00	\$43,000	\$475.00
\$4,000	\$336.00	\$44,000	\$478.00
\$5,000	\$336.00	\$45,000	\$481.00
\$6,000	\$341.00	\$46,000	\$484.00
\$7,000	\$346.00	\$47,000	\$487.00
\$8,000	\$351.00	\$48,000	\$490.00
\$9,000	\$356.00	\$49,000	\$493.00
\$10,000	\$361.00	\$50,000	\$496.00
\$11,000	\$365.00	\$51,000	\$499.00
\$12,000	\$369.00	\$52,000	\$502.00
\$13,000	\$373.00	\$53,000	\$505.00
\$14,000	\$377.00	\$54,000	\$508.00
\$15,000	\$381.00	\$55,000	\$511.00
\$16,000	\$385.00	\$56,000	\$514.00
\$17,000	\$389.00	\$57,000	\$517.00
\$18,000	\$393.00	\$58,000	\$520.00
\$19,000	\$397.00	\$59,000	\$523.00
\$20,000	\$401.00	\$60,000	\$526.00
\$21,000	\$405.00	\$61,000	\$529.00
\$22,000	\$409.00	\$62,000	\$532.00
\$23,000	\$413.00	\$63,000	\$535.00
\$24,000	\$417.00	\$64,000	\$538.00
\$25,000	\$421.00	\$65,000	\$541.00
\$26,000	\$424.00	\$66,000	\$544.00
\$27,000	\$427.00	\$67,000	\$547.00
\$28,000	\$430.00	\$68,000	\$550.00
\$29,000	\$433.00	\$69,000	\$553.00
\$30,000	\$436.00	\$70,000	\$556.00
\$31,000	\$439.00	\$71,000	\$559.00
\$32,000	\$442.00	\$72,000	\$562.00
\$33,000	\$445.00	\$73,000	\$565.00
\$34,000	\$448.00	\$74,000	\$568.00
\$35,000	\$451.00	\$75,000	\$571.00
\$36,000	\$454.00	\$76,000	\$573.00
\$37,000	\$457.00	\$77,000	\$576.00
\$38,000	\$460.00	\$78,000	\$578.00
\$39,000	\$463.00	\$79,000	\$581.00
\$40,000	\$466.00	\$80,000	\$583.00

AREA 6

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$586.00	\$91,000	\$611.00
\$82,000	\$588.00	\$92,000	\$613.00
\$83,000	\$591.00	\$93,000	\$615.00
\$84,000	\$593.00	\$94,000	\$618.00
\$85,000	\$596.00	\$95,000	\$620.00
\$86,000	\$598.00	\$96,000	\$623.00
\$87,000	\$601.00	\$97,000	\$625.00
\$88,000	\$603.00	\$98,000	\$628.00
\$89,000	\$606.00	\$99,000	\$631.00
\$90,000	\$608.00	\$100,000	\$633.00

For liability over \$100,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000:  
 Add \$1.20 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$399.00	\$41,000	\$547.00
\$2,000	\$399.00	\$42,000	\$550.00
\$3,000	\$399.00	\$43,000	\$553.00
\$4,000	\$399.00	\$44,000	\$556.00
\$5,000	\$399.00	\$45,000	\$559.00
\$6,000	\$404.00	\$46,000	\$562.00
\$7,000	\$409.00	\$47,000	\$565.00
\$8,000	\$414.00	\$48,000	\$568.00
\$9,000	\$419.00	\$49,000	\$571.00
\$10,000	\$424.00	\$50,000	\$574.00
\$11,000	\$428.00	\$51,000	\$577.00
\$12,000	\$432.00	\$52,000	\$580.00
\$13,000	\$436.00	\$53,000	\$583.00
\$14,000	\$440.00	\$54,000	\$586.00
\$15,000	\$444.00	\$55,000	\$589.00
\$16,000	\$448.00	\$56,000	\$592.00
\$17,000	\$452.00	\$57,000	\$595.00
\$18,000	\$456.00	\$58,000	\$598.00
\$19,000	\$460.00	\$59,000	\$601.00
\$20,000	\$464.00	\$60,000	\$604.00
\$21,000	\$468.00	\$61,000	\$607.00
\$22,000	\$472.00	\$62,000	\$610.00
\$23,000	\$476.00	\$63,000	\$613.00
\$24,000	\$480.00	\$64,000	\$616.00
\$25,000	\$484.00	\$65,000	\$619.00
\$26,000	\$488.00	\$66,000	\$622.00
\$27,000	\$492.00	\$67,000	\$625.00
\$28,000	\$496.00	\$68,000	\$628.00
\$29,000	\$500.00	\$69,000	\$631.00
\$30,000	\$504.00	\$70,000	\$634.00
\$31,000	\$508.00	\$71,000	\$637.00
\$32,000	\$512.00	\$72,000	\$640.00
\$33,000	\$516.00	\$73,000	\$643.00
\$34,000	\$520.00	\$74,000	\$646.00
\$35,000	\$524.00	\$75,000	\$649.00
\$36,000	\$528.00	\$76,000	\$652.00
\$37,000	\$532.00	\$77,000	\$655.00
\$38,000	\$536.00	\$78,000	\$658.00
\$39,000	\$540.00	\$79,000	\$661.00
\$40,000	\$544.00	\$80,000	\$664.00

AREA 7

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$667.00	\$91,000	\$697.00
\$82,000	\$670.00	\$92,000	\$700.00
\$83,000	\$673.00	\$93,000	\$703.00
\$84,000	\$676.00	\$94,000	\$706.00
\$85,000	\$679.00	\$95,000	\$709.00
\$86,000	\$682.00	\$96,000	\$712.00
\$87,000	\$685.00	\$97,000	\$715.00
\$88,000	\$688.00	\$98,000	\$718.00
\$89,000	\$691.00	\$99,000	\$721.00
\$90,000	\$694.00	\$100,000	\$724.00

For liability over \$100,000 up to \$500,000:  
 Add \$1.85 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
 Add \$1.65 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
 Add \$1.45 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
 Add \$1.20 per \$1,000

For liability over \$50,000,000:  
 Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

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

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$460.00	\$41,000	\$583.00
\$2,000	\$460.00	\$42,000	\$586.00
\$3,000	\$460.00	\$43,000	\$589.00
\$4,000	\$460.00	\$44,000	\$592.00
\$5,000	\$460.00	\$45,000	\$595.00
\$6,000	\$464.00	\$46,000	\$598.00
\$7,000	\$468.00	\$47,000	\$601.00
\$8,000	\$472.00	\$48,000	\$604.00
\$9,000	\$476.00	\$49,000	\$607.00
\$10,000	\$480.00	\$50,000	\$610.00
\$11,000	\$484.00	\$51,000	\$613.00
\$12,000	\$488.00	\$52,000	\$616.00
\$13,000	\$492.00	\$53,000	\$619.00
\$14,000	\$496.00	\$54,000	\$622.00
\$15,000	\$500.00	\$55,000	\$625.00
\$16,000	\$504.00	\$56,000	\$628.00
\$17,000	\$508.00	\$57,000	\$631.00
\$18,000	\$512.00	\$58,000	\$634.00
\$19,000	\$516.00	\$59,000	\$637.00
\$20,000	\$520.00	\$60,000	\$640.00
\$21,000	\$523.00	\$61,000	\$643.00
\$22,000	\$526.00	\$62,000	\$645.00
\$23,000	\$529.00	\$63,000	\$648.00
\$24,000	\$532.00	\$64,000	\$650.00
\$25,000	\$535.00	\$65,000	\$653.00
\$26,000	\$538.00	\$66,000	\$655.00
\$27,000	\$541.00	\$67,000	\$658.00
\$28,000	\$544.00	\$68,000	\$660.00
\$29,000	\$547.00	\$69,000	\$663.00
\$30,000	\$550.00	\$70,000	\$665.00
\$31,000	\$553.00	\$71,000	\$668.00
\$32,000	\$556.00	\$72,000	\$670.00
\$33,000	\$559.00	\$73,000	\$673.00
\$34,000	\$562.00	\$74,000	\$675.00
\$35,000	\$565.00	\$75,000	\$678.00
\$36,000	\$568.00	\$76,000	\$680.00
\$37,000	\$571.00	\$77,000	\$683.00
\$38,000	\$574.00	\$78,000	\$685.00
\$39,000	\$577.00	\$79,000	\$688.00
\$40,000	\$580.00	\$80,000	\$690.00

## AREA 8

## SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$693.00	\$91,000	\$718.00
\$82,000	\$695.00	\$92,000	\$720.00
\$83,000	\$698.00	\$93,000	\$723.00
\$84,000	\$700.00	\$94,000	\$725.00
\$85,000	\$703.00	\$95,000	\$728.00
\$86,000	\$705.00	\$96,000	\$730.00
\$87,000	\$708.00	\$97,000	\$733.00
\$88,000	\$710.00	\$98,000	\$735.00
\$89,000	\$713.00	\$99,000	\$738.00
\$90,000	\$715.00	\$100,000	\$740.00

For liability over \$100,000 up to \$500,000:  
Add \$1.75 per \$1,000

For liability over \$500,000 up to \$1,000,000:  
Add \$1.65 per \$1,000

For liability over \$1,000,000 up to \$3,000,000:  
Add \$1.55 per \$1,000

For liability over \$3,000,000 up to \$5,000,000:  
Add \$1.45 per \$1,000

For liability over \$5,000,000 up to \$8,000,000:  
Add \$1.35 per \$1,000

For liability over \$8,000,000 up to \$10,000,000:  
Add \$1.20 per \$1,000

For liability over \$10,000,000 up to \$50,000,000:  
Add \$1.00 per \$1,000

For liability over \$50,000,000:  
Add \$1.00 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00

SCHEDULE OF BASIC RATES  
FOR TITLE INSURANCE

AREA 9: For policies issued on land located only in the county of Summit.

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$1,000	\$313.00	\$41,000	\$436.00
\$2,000	\$313.00	\$42,000	\$439.00
\$3,000	\$313.00	\$43,000	\$441.00
\$4,000	\$313.00	\$44,000	\$444.00
\$5,000	\$313.00	\$45,000	\$447.00
\$6,000	\$317.00	\$46,000	\$450.00
\$7,000	\$321.00	\$47,000	\$454.00
\$8,000	\$326.00	\$48,000	\$456.00
\$9,000	\$330.00	\$49,000	\$459.00
\$10,000	\$334.00	\$50,000	\$462.00
\$11,000	\$338.00	\$51,000	\$464.00
\$12,000	\$342.00	\$52,000	\$467.00
\$13,000	\$347.00	\$53,000	\$469.00
\$14,000	\$351.00	\$54,000	\$473.00
\$15,000	\$355.00	\$55,000	\$475.00
\$16,000	\$359.00	\$56,000	\$477.00
\$17,000	\$361.00	\$57,000	\$480.00
\$18,000	\$365.00	\$58,000	\$482.00
\$19,000	\$369.00	\$59,000	\$485.00
\$20,000	\$372.00	\$60,000	\$487.00
\$21,000	\$375.00	\$61,000	\$489.00
\$22,000	\$378.00	\$62,000	\$492.00
\$23,000	\$382.00	\$63,000	\$495.00
\$24,000	\$385.00	\$64,000	\$498.00
\$25,000	\$389.00	\$65,000	\$500.00
\$26,000	\$392.00	\$66,000	\$502.00
\$27,000	\$395.00	\$67,000	\$505.00
\$28,000	\$397.00	\$68,000	\$507.00
\$29,000	\$400.00	\$69,000	\$510.00
\$30,000	\$403.00	\$70,000	\$512.00
\$31,000	\$406.00	\$71,000	\$515.00
\$32,000	\$410.00	\$72,000	\$518.00
\$33,000	\$412.00	\$73,000	\$520.00
\$34,000	\$416.00	\$74,000	\$523.00
\$35,000	\$418.00	\$75,000	\$525.00
\$36,000	\$421.00	\$76,000	\$527.00
\$37,000	\$424.00	\$77,000	\$530.00
\$38,000	\$426.00	\$78,000	\$532.00
\$39,000	\$429.00	\$79,000	\$536.00
\$40,000	\$433.00	\$80,000	\$538.00

AREA 9

SCHEDULE OF RATES (Page Two)

Amount of Insurance	Basic Rate	Amount of Insurance	Basic Rate
\$81,000	\$540.00	\$91,000	\$565.00
\$82,000	\$543.00	\$92,000	\$568.00
\$83,000	\$545.00	\$93,000	\$570.00
\$84,000	\$548.00	\$94,000	\$573.00
\$85,000	\$550.00	\$95,000	\$575.00
\$86,000	\$552.00	\$96,000	\$578.00
\$87,000	\$555.00	\$97,000	\$581.00
\$88,000	\$558.00	\$98,000	\$583.00
\$89,000	\$561.00	\$99,000	\$586.00
\$90,000	\$563.00	\$100,000	\$588.00

For liability over \$100,000 up to \$1,000,000:  
 Add \$1.75 per \$1,000

For liability over \$1,000,000 up to \$5,000,000:  
 Add \$1.55 per \$1,000

For liability over \$5,000,000 up to \$10,000,000:  
 Add \$1.35 per \$1,000

For liability over \$10,000,000:  
 Add \$1.20 per \$1,000

NOTE: The total basic charge shall be rounded off to the nearest dollar.

NOTE: Concurrent Lenders' Policy is \$100.00