

Colorado loan Policy and limited policy Rates

RESIDENTIAL BUNDLED REFINANCE RATE

For Loans on Residential Land

For Loans on Residential Land

7.1 insuring a loan made for a Residential non-purchase transaction;
Refer to the Bundled Refinance Rate Schedule applicable to the county where the Land is situated.

7.2 insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in (7.1) above For the purposes of this Rate in 7.1 and 7.2, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement Refer to the Junior Loan Policy Rates.

Note 1: The Bundled Refinance Rate Schedules include a Loan Policy, endorsements as determined and authorized by the Company, and a tax certificate.

Note 2: In the event a client requests that the tax certificate be omitted from the Bundled Refinance Rate, a credit of the applicable tax certificate charge for the county in which the Land is situated will be applied.

Note 3: For Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Eagle, Elbert and Jefferson counties, the Short Form Loan Policy will be issued, unless the Lender requests the ALTA Loan Policy of Title Insurance (6-17-06)

The Applicable Rate contemplates the examination of a Single Parcel. If Multiple Parcels are to be insured, an additional charge of \$150 may be made for each additional parcel in excess of the first parcel insured.

BUNDLED REFINANCE RATE SCHEDULE

(For all counties except Delta, Eagle, Fremont, Garfield, Grand, Gunnison, La Plata, Mesa, Moffat, Montrose, Ouray, Pitkin, Pueblo, Routt, San Miguel, and Summit Counties)

LIABILITY	RATE
\$0 to \$100,000	\$570
\$100,001 to \$520,000	\$670
\$250,001 to \$750,000	\$845
\$750,001 to \$950,000	\$1,495
\$950,001 to \$1,500,000	\$1,595
\$1,500,001 to \$2,000,000	\$1,795

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.
For liability from \$50,000,001 add \$1.00 per \$1,000.

(For Eagle, Gunnison, Pitkin and Garfield Counties)

LIABILITY	RATE	RATE
	(with more than 1 endo)	(with up to 1 endo)
\$0 to \$100,000	\$550	\$425
\$100,001 to \$150,000	\$625	\$500
\$150,001 to \$200,000	\$700	\$575
\$200,001 to \$300,000	\$775	\$650
\$300,001 to \$400,000	\$900	\$775
\$400,001 to \$500,000	\$1,025	\$900
\$500,001 to \$750,000	\$1,150	\$1,025
\$750,001 to \$1,000,000	\$1,450	\$1,325
\$1,000,001 to \$1,500,000	\$1,950	\$1,825
\$1,500,001 to \$2,000,000	\$2,500	\$2,375

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000

For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000

For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000

For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000

For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000

For liability from \$50,000,001 add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement

(For Fremont and Pueblo Counties)

LIABILITY	RATE
\$0 to \$100,000	\$500
\$100,001 to \$250,000	\$600
\$250,001 to \$450,000	\$725
\$450,001 to \$750,000	\$950
\$750,001 to \$1,000,000	\$1,350
\$1,000,001 to \$2,000,000	\$1,855

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000

For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000

For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000

For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000

For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000

For liability from \$50,000,001 add \$1.00 per \$1,000

(For Grand County)

LIABILITY	RATE
\$0 to \$100,000	\$550
\$100,001 to \$150,000	\$625
\$150,001 to \$200,000	\$675
\$200,001 to \$300,000	\$725
\$300,001 to \$400,000	\$825
\$400,001 to \$500,000	\$975
\$500,001 to \$750,000	\$1,225
\$750,001 to \$1,000,000	\$1,525
\$1,000,001 to \$1,500,000	\$2,025
\$1,500,001 to \$2,000,000	\$2,525

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000
For liability from \$50,000,001 add \$1.00 per \$1,000

(For La Plata County)

LIABILITY	RATE
\$0 to \$100,000	\$590
\$100,001 to \$150,000	\$670
\$150,001 to \$200,000	\$720
\$200,001 to \$300,000	\$820
\$300,001 to \$400,000	\$920
\$400,001 to \$500,000	\$1,020
\$500,001 to \$750,000	\$1,170
\$750,001 to \$1,000,000	\$1,420
\$1,000,001 to \$1,500,000	\$1,920
\$1,500,001 to \$2,000,000	\$2,520

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000
For liability from \$50,000,001 add \$1.00 per \$1,000

(For Delta, Mesa, Montrose and Ouray Counties)

LIABILITY	RATE (with more than 1 endorsement)	RATE (With up to 1 endo)
\$0 to \$100,000	\$450	\$375
\$100,001 to \$150,000	\$550	\$425
\$150,001 to \$200,000	\$675	\$525
\$200,001 to \$300,000	\$800	\$625
\$300,001 to \$400,000	\$925	\$725
\$400,001 to \$500,000	\$1,100	\$825
\$500,001 to \$750,000	\$1,250	\$950
\$750,001 to \$1,000,000	\$1,575	\$1,200
\$1,000,001 to \$1,500,000	\$2,225	\$1,500
\$1,500,001 to \$2,000,000	\$2,875	\$1,900

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000
For liability from \$50,000,001 add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement

(For Routt and Moffat Counties)

LIABILITY	RATE
\$0 to \$100,000	\$550.00
\$100,001 to \$150,000	\$610.00
\$150,001 to \$200,000	\$660.00
\$200,001 to \$300,000	\$760.00
\$300,001 to \$400,000	\$860.00
\$400,001 to \$500,000	\$960.00
\$500,001 to \$750,000	\$1,160.00
\$750,001 to \$1,000,000	\$1,410.00
\$1,000,001 to \$1,500,000	\$2,010.00
\$1,500,001 to \$2,000,000	\$2,660.00

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.
For liability from \$50,000,001 add \$1.00 per \$1,000.

(For San Miguel County)

LIABILITY	RATE
\$0 to \$100,000	\$570
\$100,001 to \$150,000	\$620
\$150,001 to \$200,000	\$670
\$200,001 to \$300,000	\$770
\$300,001 to \$400,000	\$870
\$400,001 to \$500,000	\$970
\$500,001 to \$750,000	\$1,170
\$750,001 to \$1,000,000	\$1,420
\$1,000,001 to \$1,500,000	\$2,000
\$1,500,001 to \$2,000,000	\$2,650

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000

For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000

For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000

For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000

For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000

For liability from \$50,000,001 add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement

(For Summit County)

LIABILITY	RATE
\$0 to \$100,000	\$575
\$100,001 to \$150,000	\$655
\$150,001 to \$200,000	\$705
\$200,001 to \$300,000	\$805
\$300,001 to \$400,000	\$905
\$400,001 to \$500,000	\$1005
\$500,001 to \$750,000	\$1,155
\$750,001 to \$1,000,000	\$1,405
\$1,000,001 to \$1,500,000	\$1,905
\$1,500,001 to \$2,000,000	\$2,505

For liability from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.
For liability from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.
For liability from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.
For liability from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.
For liability from \$10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.
For liability from \$50,000,001 add \$1.00 per \$1,000.

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement

Endorsement fees:

CCR-ALTA 100-06 \$50; \$100 in Summit County

No charge to delete standard exceptions

LIMITED PROPERTY INFORMATION GUARANTEE

The Limited Property Information Guarantee (“LPIG”) guarantees (1) title being vested other than as shown in the LPIG; and (2) the accuracy of recorded instruments which create Monetary Liens. The rate will be based on the LPIG Rate.

One written update will be provided at no additional costs. Additional written updates may be issued, on request, at a cost of \$50 per update.

The LPIG is intended for use where the Assured requires a limited search to confirm the matters shown in A above. Examples include an assured participating in the Program under the CoPACE-Act(C.R.S. 32-20-101 et seq.), and lenders and others in a foreclosure.

LIMITED PROPERTY INFORMATION GUARANTEE RATE SCHEDULE

LIABILITY (up to and including)	RATE
\$100,000	\$165
\$200,000	\$265
\$300,000	\$365
\$400,000	\$465
\$500,000	\$565
\$600,000	\$585
\$700,000	\$605
\$800,000	\$625
\$900,000	\$645
\$1,000,000	\$665
\$1,100,000	\$685
\$1,200,000	\$705
\$1,300,000	\$725
\$1,400,000	\$745
\$1,500,000	\$765
\$1,600,000	\$785
\$1,700,000	\$805
\$1,800,000	\$825
\$1,900,000	\$845
\$2,000,000	\$865
\$2,500,000	\$965
\$3,000,000	\$1,065
\$3,500,000	\$1,165
\$4,000,000	\$1,265
\$4,500,000	\$1,365
\$5,000,000	\$1,465

For liability of \$5,000,001 and above, add \$0.20 per \$1,000

RESIDENTIAL JUNIOR LOAN POLICY

When a Junior Loan Policy is issued to insure a loan on Residential Land (1) which is intended to be subordinate and junior to an existing loan, or (2) which is a home equity line of credit or home equity loan, the following charges will be applied:

(For the following counties: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Grand, Jefferson, La Plata, Moffat, Pueblo, Routt, San Miguel, Summit Counties only)

The rate will be based on the Junior Loan Policy Rate Schedule A.

(For all other counties)

The rate will be based on the Junior Loan Policy Rate Schedule B.

JUNIOR LOAN POLICY RATE SCHEDULE A

LIABILITY	RATE
\$0 to \$25,000	\$250
\$25,001 to \$37,500	\$275
\$37,501 to \$50,000	\$300
\$50,001 to \$62,500	\$325
\$62,501 to \$75,000	\$350
\$75,001 to \$87,500	\$375
\$87,501 to \$100,000	\$400
\$100,001 to \$150,000	\$475
\$150,001 to \$200,000	\$550
\$200,001 to \$250,000	\$625
\$250,001 to \$300,000	\$700
\$300,001 to \$400,000	\$775
\$400,001 to \$500,000	\$850
For liability amounts exceeding\$500,000	Add \$1.25 per \$1,000

JUNIOR LOAN POLICY RATE SCHEDULE B

LIABILITY	RATE
\$0 to \$37,500	\$250
\$37,501 to \$62,500	\$275
\$62,501 to \$87,500	300
\$87,501 to \$100,000	325
\$100,001 to \$150,000	350
\$150,001 to \$200,000	400
\$200,001 to \$250,000	450
\$250,001 to \$300,000	550
\$300,001 to \$400,000	650
\$400,001 to \$500,000	750
For liability amounts exceeding \$500,000	Add \$1.25 per \$1,000