



LAND TITLE GUARANTEE COMPANY

CLOSING AND SETTLEMENT  
FEES MANUAL

FOR THE

STATE OF COLORADO

ALL COUNTIES

Land Title Guarantee Company  
3033 East First Avenue, Suite 600  
Denver, CO 80206



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**CLOSING FEES – RESIDENTIAL SALES**

The Closing Fees – Residential Sales will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

**BROKER TRANSACTION**

**1.1 For the following Counties, except as shown in 1.2 below**

Adams	\$340/closing
Arapahoe	\$340/closing
Boulder	\$340/closing
Broomfield	\$340/closing
Delta	\$250/closing
Denver	\$340/closing
Douglas	\$340/closing
Jefferson	\$340/closing
Larimer	\$300/closing
Mesa	\$250/closing
Montrose	\$250/closing
Ouray	\$340/closing
Pueblo	\$250/closing
Weld	\$300/closing

Note: This fee includes the Courier Fees and the Express Fees (16.3, 16.3.1 and 16.4 below)

**1.2 For the following Counties:**

Eagle	\$350/closing
El Paso	\$230/closing
Garfield	\$250/closing
Grand	\$230/closing
Gunnison	\$300/closing
La Plata	\$350/closing
Pitkin	\$350/closing
Routt	\$250/closing
San Miguel	\$400/closing
Housing Authority	\$125/closing

Note: This fee does not include the Courier Fees and Express Fees (16.3, 16.3.1 and 16.4 below)

**1.3 Document preparation paid by Broker \$5/closing**

## CLOSING FEES – RESIDENTIAL SALES (continued)

### FOR SALE BY OWNER

<b>2.1</b>	<b>All Counties, except as shown in 2.2 below</b>	\$550/closing
<b>2.2</b>	<b>County Exceptions:</b>	
	Delta	\$450/closing
	Grand	\$500/closing
	Gunnison	\$450/closing
	La Plata	\$450/closing
	Larimer	\$400/closing
	Mesa	\$450/closing
	Montrose	\$450/closing
	Pueblo	\$400/closing
	Weld	\$400/closing

### BUILDER OR CONDOMINIUM PROJECTS

<b>3.1</b>	<b>All Counties, except as shown in 3.2 below</b>	\$200/closing
<b>3.2</b>	<b>County Exceptions:</b>	
	Delta	\$160/closing
	Eagle	\$175/closing
	El Paso	\$120/closing
	Grand	\$150/closing
	Gunnison	\$140/closing
	La Plata	\$250/closing
	Larimer	\$120/closing
	Mesa	\$140/closing
	Montrose	\$160/closing
	Ouray	\$200/closing
	Pitkin	\$200/closing
	Pueblo	\$120/closing
	Routt	\$200/closing
	San Miguel	\$300/closing
	Weld	\$120/closing

Note 1: These fees may be increased to \$350 per closing when the transaction involves one or more of the following: 1) specialized custom builder or developer requirements, 2) greater need for mailing of documents and courier services, 3) liaison with attorneys representing the parties and 4) more extensive coordination with builders, developers and/or buyers. (applicable to fees under both 3.1 and 3.2)

Note 2: These fees will include Timeshare/Interval Estate/Fractional Interest Sale Transactions where the interest is being conveyed for the first time. (applicable to fees under both 3.1 and 3.2)



## CLOSING FEES – RESIDENTIAL SALES (continued)

### FORECLOSURE OR SHORT SALES

The fees in 4.1, 4.2 5.1, 5.2, 6.1 and 6.2 below apply to transactions where either (1) a foreclosure sale of the subject property has commenced as evidenced by the filing of a Notice of Election and Demand for Sale in the county records, or (2) the lien holders are requested to accept an amount less than the full amount claimed by each lien holder, as contemplated by the Short Sale Addendum approved by the Colorado Real Estate Commission (Form SSA 38-10-11) or similar contract or addendum, or (3) the lender has agreed to accept a deed-in-lieu of foreclosure.

#### Foreclosure or Short Sale Transactions

##### 4.1 For the following Counties:

Adams	\$500/closing
Arapahoe	\$500/closing
Boulder	\$500/closing
Broomfield	\$500/closing
Delta	\$375/closing
Denver	\$500/closing
Douglas	\$500/closing
Jefferson	\$500/closing
Mesa	\$450/closing
Montrose	\$375/closing
Ouray	\$480/closing
Pueblo	\$425/closing

Note: This fee includes the Courier Fees and the Express Fees (16.3, 16.3.1 and 16.4 below)

##### 4.2 For the following Counties:

Eagle	\$550/closing
Gunnison	\$500/closing
El Paso	\$400/closing
Garfield	\$395/closing
Grand	\$380/closing
La Plata	\$550/closing
Larimer	\$500/closing
Pitkin	\$550/closing
Routt	\$500/closing
San Miguel	\$600/closing
Weld	\$500/closing
Housing Authority	\$325/closing

Note: This fee does not include the Courier Fees and the Express Fees (16.3, 16.3.1 and 16.4 below)



## CLOSING FEES – RESIDENTIAL SALES (continued)

### Foreclosure or Short Sale Transactions – For Sale By Owner

5.1 All Counties, except as shown in 5.2 below \$700/closing

5.2 County Exceptions:

Grand	\$450/closing
Larimer	\$500/closing
Mesa	\$600/closing
Pueblo	\$500/closing
Weld	\$500/closing

Note: The fees in 4.1, 4.2, 5.1, and 5.2 above will be applied when the seller is primarily responsible for obtaining the approvals of all lien holders. The Company will provide preliminary settlement statements to the seller and such parties as requested by the seller, in addition to the standard closing and settlement services.



## CLOSING FEES – RESIDENTIAL SALES (continued)

### Facilitated Short Sale Transactions

#### 6.1 For the following Counties:

Adams	\$400/closing
Arapahoe	\$400/closing
Boulder	\$400/closing
Broomfield	\$400/closing
Delta	\$275/closing
Denver	\$400/closing
Douglas	\$400/closing
El Paso	\$400/closing
Jefferson	\$400/closing
Mesa	\$400/closing
Montrose	\$275/closing
Ouray	\$380/closing
Pueblo	\$325/closing

plus, for each closing fee listed above, the charge made for providing the short sale facilitation services, either by an outside vendor, or by the Company (if the Company provides such services under 6.3 below)

Note 1: This fee will be applied when the Company is requested by the seller to provide, in addition to the standard closing and settlement services, all services necessary to facilitate obtaining the approvals of all lien holders.

Note 2: This fee includes the Courier Fees and the Express Fees (16.3, 16.3.1 and 16.4 below)



## CLOSING FEES – RESIDENTIAL SALES (continued)

### 6.2 For the following Counties:

Eagle	\$450/closing
Garfield	\$295/closing
Grand	\$280/closing
Gunnison	\$450/closing
La Plata	\$450/closing
Larimer	\$400/closing
Pitkin	\$450/closing
Routt	\$400/closing
San Miguel	\$500/closing
Weld	\$400/closing
Housing Authority	\$125/closing

plus, for each closing fee listed above, the charge made for providing the short sale facilitation services, either by an outside vendor, or by the Company (if the Company provides such services under 6.3 below)

Note 1: This fee will be applied when the Company is requested by the seller to provide, in addition to the standard closing and settlement services, all services necessary to facilitate obtaining the approvals of all lien holders.

Note 2: This fee does not include the Courier Fees and the Express Fees (16.3, 16.3.1 and 16.4 below)

### Short Sale Facilitation Services

6.3 All Counties: \$2,000/closing

Note: This fee will be charged by the Company if it is requested to provide short sale facilitation services.



## CLOSING FEES – RESIDENTIAL LOANS

The Closing Fees – Residential Loans will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### Concurrent with Sale (First Mortgage Loans)

**7.1 All Counties, except as shown in 7.2 below** \$400/closing

Note: This fee includes the Courier Fees, Express Fees and Lender Document Retrieval Fees (16.3, 16.3.1, 16.4 and 16.8 below)

**7.2 County Exceptions:**

Delta	\$220/closing
Eagle	\$375/closing
El Paso	\$325/closing
Garfield	\$300/closing
Grand	\$355/closing
Gunnison	\$300/closing
La Plata	\$325/closing
Larimer	\$345/closing
Mesa	\$250/closing
Montrose	\$220/closing
Pitkin	\$300/closing
Pueblo	\$290/closing
Routt	\$350/closing
San Miguel	\$350/closing
Weld	\$345/closing
Housing Authority	\$175/closing

Note: This fee includes the Courier Fees, Express Fees and Lender Document Retrieval Fees (16.3, 16.3.1, 16.4 and 16.8 below)



## CLOSING FEES – RESIDENTIAL LOANS (continued)

### Concurrent with Sale or Refinance (Junior Mortgage Loans)

<b>7.3</b>	<b>All Counties, except as shown in 7.4 below</b>	\$250/closing
<b>7.4</b>	<b>County Exceptions:</b>	
	Delta	\$150/closing
	Eagle	\$150/closing
	El Paso	\$200/closing
	Garfield	\$125/closing
	Grand	\$125/closing
	Gunnison	\$125/closing
	La Plata	\$165/closing
	Larimer	\$150/closing
	Mesa	\$175/closing
	Montrose	\$150/closing
	Ouray	\$175/closing
	Pitkin	\$150/closing
	Pueblo	\$165/closing
	Routt	\$175/closing
	San Miguel	\$175/closing
	Weld	\$150/closing
	Housing Authority	\$125/closing

Note: This fee includes the Courier Fees, Express Fees and Lender Document Retrieval fees (16.3, 16.3.1, 16.4 and 16.8 below)



## CLOSING FEES – RESIDENTIAL LOANS (continued)

### Bundled Refinance (First Mortgage Loans)

**7.5** All Counties, except as shown in 7.6 below \$400/closing

**7.6.1** County Exceptions:

Delta	\$245/closing
El Paso	\$330/closing
Garfield	\$325/closing
Grand	\$355/closing
Gunnison	\$300/closing
La Plata	\$450/closing
Larimer	\$340/closing
Mesa	\$245/closing
Montrose	\$245/closing
Pitkin	\$330/closing
Pueblo	\$280/closing
Routt	\$350/closing
Weld	\$340/closing
Housing Authority	\$175/closing

Note: The Bundled Refinance (First Mortgage Loans) fee includes all Additional Fees with the exception of the Tax Certificate Fee (16.6 and 16.6.1 below)

## CLOSING FEES – RESIDENTIAL LOANS (continued)

### Bundled Refinance (Junior Mortgage Loans)

7.7 All Counties, except as shown in 7.8.1 below \$400/closing

#### 7.8.1 County Exceptions:

Delta	\$225/closing
El Paso	\$330/closing
Garfield	\$280/closing
Grand	\$305/closing
Gunnison	\$250/closing
Larimer	\$340/closing
Mesa	\$245/closing
Montrose	\$225/closing
Ouray	\$360/closing
Pitkin	\$330/closing
Pueblo	\$280/closing
Routt	\$350/closing
Weld	\$340/closing
Housing Authority	\$125/closing

Note: The Bundled Refinance (Junior Mortgage Loans) fee includes all Additional Fees with the exception of the Tax Certificate Fee (16.6 and 16.6.1 below).

### Loan Modification Transaction

8. All Counties \$75/closing

### Limited Lender Loan Transaction

9. Modified and combined with Limited Closing Services – Sale or Loan -See Section 11 below

## CLOSING FEES – RESIDENTIAL INDIVIDUAL SERVICES

The Closing Fees – Residential Individual Services will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### PHYSICAL PRESENTATION OR DISBURSEMENT ONLY – SALE AND/OR LOAN

<b>10.1</b>	<b>All Counties, except as shown in 10.2 below</b>	\$100/presentation or disbursement
<b>10.2</b>	<b>County Exceptions:</b>	
	Eagle	\$150/presentation or disbursement
	El Paso	\$150/presentation or disbursement
	Garfield	\$125/presentation or disbursement
	Grand	\$125/presentation or disbursement
	Gunnison	\$150/presentation or disbursement
	La Plata	\$125/presentation or disbursement
	Pitkin	\$150/presentation or disbursement
	Pueblo	\$125/presentation or disbursement
	Routt	\$125/presentation or disbursement

Note: When a client requires a physical presentation of sale and/or loan documents, combined with the release and disbursement of all documents, a fee equal to two times the fee will be charged per Presentation/Disbursement. This fee may be increased up to \$450 per Presentation/Disbursement when one or more of the following factors are present (1) the time taken to Present and Disburse the documents exceeds customary time for this service; (2) the client requests that the Presentation be made outside regular business hours.

### LIMITED CLOSING SERVICES – SALE OR LOAN

<b>11.</b>	<b>All Counties</b>	\$200
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Note: This fee does not include any recording or documentary fees paid to the county or any release fees paid to the public trustee.

This fee will be applied when the Company is requested to provide limited closing services, such as completing the promissory note and deed of trust at the request of the parties and/or receiving and disbursing the loan funds, either alone or in conjunction with providing notary services and recording documents.



**CLOSING FEES – RESIDENTIAL INDIVIDUAL SERVICES (continued)**

**PRESENTATION ON BEHALF OF OTHER TITLE OR ESCROW COMPANIES – SALE AND/OR LOAN**

**12.1 All Counties, except as shown in 12.2 below** \$200/presentation

**12.2 County Exception:**

Eagle \$230/presentation

Note 1: If the Company is requested to print closing and loan documents, and to provide copies of the documents presented to the parties, the following additional charges will be made:

- (a) Printout of documents emailed to the Company \$30 per package per party
- (b) Producing copies of the documents to the parties \$30 per package per party

Note 2: Notes 1(a) and 1(b) above do not apply to Eagle County



**CLOSING FEES – RESIDENTIAL TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST**

The Closing Fees – Residential Timeshare/Interval Estate/Fractional Interest will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

**Broker Transactions - Sale**

<b>13.1</b>	<b>All Counties, except as shown in 13.2 below</b>	\$175/closing
<b>13.2</b>	<b>County Exceptions:</b>	
	Eagle	\$200/closing
	Grand	\$150/closing
	Pitkin	\$200/closing
	Routt	\$250/closing
	San Miguel	\$400/closing

Note 1: These fees will be applied only on a resale of the interest. These fees may be increased to \$350 per closing when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties and 3) more extensive coordination with sellers and/or buyers. (applicable to fees under both 13.1 and 13.2) (San Miguel County excluded)

Note 2: For the fee when a Builder or Developer conveys the interest for the first time, see 3.1 and 3.2 (Builder or Condominium Projects) above.

**For Sale By Owner Transactions**

<b>13.3</b>	<b>All Counties, except as shown in 13.4 below:</b>	\$400/closing
<b>13.4</b>	<b>County Exception:</b>	
	San Miguel	\$550/closing



**CLOSING FEES – RESIDENTIAL TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST (continued)**

**Lender’s Loan Package - Concurrent with Sale**

**14.1 All Counties, except as shown in 14.2 below** \$75/closing

**14.2 County Exceptions:**

Eagle	\$100/closing
Pitkin	\$200/closing
Routt	\$175/closing
San Miguel	\$175/closing

**Limited Sale Transactions**

**15. All Counties** \$100/closing

Note: This fee will be applied when the Company is requested to provide a limited closing service, such as the coordination of the execution and recording of the deed.



## CLOSING FEES – RESIDENTIAL ADDITIONAL FEES

The Closing Fees – Residential Additional Fees will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### All Counties, except as shown

- |             |   |                     |
|-------------|---|---------------------|
| <b>16.1</b> | <b>Purging of Manufactured Home Title</b>           | \$200/closing       |
| <b>16.2</b> | <b>Obtain and Record Affidavit of Real Property</b> | \$100 per affidavit |
| <b>16.3</b> | <b>Courier Fees</b>                                 | \$17 per package    |

Note: Courier Fees are those fees charged by UPS, Federal Express, DHL and similar national couriers

#### 16.3.1 County Exceptions:

Delta, Montrose and Ouray	\$20 per package
Eagle, Garfield, La Plata and Pitkin	\$25 per package
El Paso	\$18 per package
Grand, Larimer and Weld	\$21 per package
Mesa	\$24 per package
Gunnison, Pueblo and Routt	\$22 per package
San Miguel	\$26 per package

Note: Courier Fees are those fees charged by UPS, Federal Express, DHL and similar national couriers

- |             |                     |                  |
|-------------|---------------------|------------------|
| <b>16.4</b> | <b>Express Fees</b> | \$20 per package |
|-------------|---------------------|------------------|

Note: Express fees are those fees charged by local courier services and do not include the fees in 16.3 and 16.3.1 above.

## CLOSING FEES – RESIDENTIAL ADDITIONAL FEES (continued)

### 16.5 Tracking Fee for Release of Deeds of Trust and Mortgages

\$25 per release

Note 1: This fee does not apply to production builder transactions or when release documents are provided at, or prior to, closing

Note 2: This fee is independent of any charge imposed by the county for the recording of the release of lien. In the event that the Company determines that a release under Section 38-39-102(3) (c) can be recorded, the Company will pay the recording fee.

### 16.6 Tax Certificates \$26 per certificate

#### 16.6.1 County Exception:

City of Boulder and County of Boulder	\$45 per certificate
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Note: For the City of Boulder and the County of Boulder only, this fee will apply where the subject property is within both the City of Boulder and the County of Boulder. The fee includes the cost of the tax certificates from both the City of Boulder and the County of Boulder.

### 16.7 Debt Consolidation Check Fee \$10 per check cut

Note: This fee will apply only when 5 or more checks are issued and those checks are used to pay off unsecured debt.

### 16.8 Lender Document Retrieval Fee \$30 per loan package

#### 16.8.1 County Exceptions:

Eagle, Grand and Pueblo	No Fee
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Note: This fee will apply when the loan documents must be downloaded and printed for review and execution by the borrower.

## CLOSING FEES – RESIDENTIAL ADDITIONAL FEES (continued)

### 16.9 Home Owners Association Document Retrieval Fee

If there is only one Home Owners Association \$150 per transaction

If there are two or more Home Owners Associations \$250 per transaction

Note 1: This fee will apply when the subject property is subject to the Colorado Common Interest Ownership Act, and will include only those Common Interest Community Documents which are not recorded with the clerk and recorder for the county in which the subject property is situated.

### 16.10 Recorded Document Delivery Fee

Electronic delivery	\$2 per document
Hard copy	\$4 for the first page
	\$0.25 for each additional page

Note 1: This fee will apply for the procurement and delivery of documents recorded in the records of the clerk and recorder.

Note 2: This fee will not apply:

- (a) if the documents are provided in connection with the issuance of a commitment for title insurance;
- (b) if the document provided is a single copy of the last recorded vesting deed for a parcel of real property.

### 16.11 HOA Notification Service \$250

Note 1: This fee will apply when the Company, as part of a closing and the issuance of a commitment for title insurance, is requested by the managing agent or board of directors of a home owners association to provide notification services related to the fulfillment of the duties of the home owners association pursuant to any right of first refusal covenant.

Note 2: This fee will be increased at the rate of \$125/hour for any services over 4 hours.

Note 3: This fee does not include the costs of mailing and/or courier fees, which will be charged in accordance with 16.3, 16.3.1, and 16.4 above.

### 16.12 Subordination Processing Fee \$250/per transaction



## **CLOSING FEES – RESIDENTIAL ADDITIONAL FEES (continued)**

<b>16.13</b>	<b>Flood Certificate</b>	\$14 for one-time certificate \$19 for a certificate covering the life of the loan
<b>16.14</b>	<b>Closing Fee for Transactions Without Benefit of Title Insurance</b>	\$1200

## CLOSING FEES – COMMERCIAL SALES

The Closing Fees - Commercial Sales will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### SALE TRANSACTION

<b>17.1</b>	<b>All Counties, except as shown in 17.2 below</b>	\$600/closing
<b>17.2</b>	<b>County Exceptions:</b>	
	Delta	\$450/closing
	Garfield	\$550/closing
	Grand	\$500/closing
	Gunnison	\$450/closing
	Jefferson	\$600/closing
	La Plata	\$500/closing
	Larimer	\$450/closing
	Mesa	\$450/closing
	Montrose	\$450/closing
	Pueblo	\$450/closing
	Routt	\$550/closing
	Weld	\$450/closing

Note 1: The Fiduciary Administrative Fee does not apply to the investment of earnest money in a commercial transaction.

Note 2: These fees will be increased at the rate of \$100/hour for labor over 5 hours, including preparation, closing, travel time, etc. These fees are all inclusive, covering supplemental costs such as express mail, long distance, courier fees (excluding international courier fee), etc. (applicable to fees under both 17.1 and 17.2)

Note 3: Notwithstanding Note 2 above, in Larimer and Weld counties, Courier Fees and Express Fees (16.3.1 and 16.4 above) will be charged in addition to the closing fees.

### MASTER CONTRACT TAKEDOWNS

<b>18.</b>	<b>All Counties</b>	\$400/closing
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Note 1: These fees will be increased at the rate of \$100/hour for labor over 5 hours, including preparation, closing, travel time, etc. These fees are all inclusive, covering supplemental costs such as express mail, long distance, courier fee (excluding international courier fee), etc.

Note 2: Notwithstanding Note 1 above, in Larimer and Weld counties, Courier Fees and Express Fees (16.3.1 and 16.4 above) will be charged in addition to the closing fees.

## CLOSING FEES – COMMERCIAL LOANS

The Closing Fees – Commercial Loans will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### COMMERCIAL LENDER'S LOAN PACKAGES

#### Concurrent with Sale

**19.1 All Counties, except as shown in 19.2 below** \$400/closing

**19.2 County Exceptions:**

Adams	\$600/closing
Arapahoe	\$600/closing
Boulder	\$600/closing
Broomfield	\$600/closing
Denver	\$600/closing
Douglas	\$600/closing
Eagle	\$600/closing
El Paso	\$600/closing
Garfield	\$450/closing
Jefferson	\$600/closing
Larimer	\$450/closing
San Miguel	\$600/closing
Weld	\$450/closing

Note 1: These fees will be increased at the rate of \$100/hour for labor over 5 hours, including preparation, closing, travel time, etc. These fees are all inclusive, covering supplemental costs such as express mail, long distance, courier fee (excluding international courier fee), etc. (applicable to fees under both 19.1 and 19.2)

Note 2: Notwithstanding Note 1 above, in Larimer and Weld counties, Courier Fees and Express Fees (16.3.1 and 16.4 above) will be charged in addition to the closing fees.





## CLOSING FEES – COMMERCIAL LOANS (continued)

### COMMERCIAL LENDER'S LOAN PACKAGES

<b>20.1</b>	<b>All Counties, except as shown in 20.2 below</b>	\$600/closing
<b>20.2</b>	<b>County Exceptions:</b>	
	Delta	\$400/closing
	Garfield	\$500/closing
	Grand	\$400/closing
	Gunnison	\$450/closing
	Jefferson	\$600/closing
	La Plata	\$400/closing
	Larimer	\$450/closing
	Mesa	\$400/closing
	Montrose	\$400/closing
	Ouray	\$400/closing
	Pitkin	\$500/closing
	Pueblo	\$400/closing
	Routt	\$500/closing
	Weld	\$450/closing

Note 1: These fees will be increased at the rate of \$100/hour for labor over 5 hours, including preparation, closing, travel time, etc. These fees are all inclusive, covering supplemental costs such as express mail, long distance, courier fees (excluding international courier fees), etc. (applicable to fees under 20.1 and 20.2).

Note 2: Notwithstanding Note 1 above, in Larimer and Weld counties, Courier Fees and Express Fees (16.3.1 and 16.4 above) will be charged in addition to the closing fees.



## **CLOSING FEES – COMMERCIAL INDIVIDUAL SERVICES**

The Closing Fees - Commercial Individual Services will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### **DISBURSEMENT AND RECORDING ONLY – SALE OR LOAN**

**21.1 All Counties** \$300/closing

Note: The Company will disburse funds and record, but will not print, present or distribute any of the loan closing documents and no more than 3 checks will be issued.

## CLOSING FEES – COMMERCIAL ADDITIONAL FEES

The Closing Fees - Commercial Additional Fees will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### All Counties, except as shown

#### 22.1 (deleted)

**22.2 Tax Certificates** \$26 per certificate

#### 22.2.1 County Exception:

City of Boulder and County of Boulder \$45 per certificate

Note: For the City of Boulder and the County of Boulder only, this fee will apply where the subject property is within both the City of Boulder and the County of Boulder. The fee includes the cost of the tax certificates from both the City of Boulder and the County of Boulder.

#### 22.3 Recorded Document Delivery Fee

Electronic delivery \$2 per document  
Hard copy \$4 for the first page  
\$0.25 for each additional page

Note 1: This fee will apply for the procurement and delivery of documents recorded in the records of the clerk and recorder.

Note 2: This fee will not apply:

- (a) if the documents are provided in connection with the issuance of a commitment for title insurance;
- (b) if the document provided is a single copy of the last recorded vesting deed for a parcel of real property.

**22.4 Flood Certificate** \$14 for one-time certificate  
\$19 for a certificate covering the life of the loan

**22.5 Closing Fee for Transaction Without Benefit of Title Insurance** \$1500



## **CLOSING FEES – VACANT LAND SALES**

The Closing Fees – Vacant Land Sales will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### **23.1 All Counties, except as shown in 23.2, 23.3, 23.4, 23.5, 23.6 and 23.7 below**

#### **23.1.1 1-10 platted lots or metes & bounds parcels**

\$200/closing

#### **23.1.2 11 – 20 platted lots or metes & bounds parcels**

\$250/closing

Note 1: If a transaction involves a metes and bounds parcel, and the work load relating thereto is comparable to the work load associated with transactions involving 1-10 lots, the fee in 23.1.1 shall be applied.

Note 2: The fees in 23.1.1 and 23.1.2 may be increased to the Commercial Closing fee when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties and 3) more extensive coordination with sellers and/or buyers (applicable to both 23.1.1 and 23.1.2)

#### **23.1.3 21 or more plated lots or metes & bounds parcels**

Apply fees in 17.1 and 17.2

## CLOSING FEES – VACANT LAND SALES (continued)

### 23.2 County Exceptions:

Delta	\$150/closing
Garfield	\$150/closing
Grand	\$150/closing
Gunnison	\$120/closing
La Plata	\$200/closing
Mesa	\$140/closing
Montrose	\$150/closing
Ouray	\$200/closing
Pitkin	\$200/closing
San Miguel	\$400/closing

Note 1: These fees will be applied, regardless of the number of lots (applicable only to 23.2)

Note 2: The fees in 23.2 may be increased to the Commercial Closing Fee when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties, and 3) more extensive coordination with sellers and/or buyers.

## CLOSING FEES – VACANT LAND SALES (continued)

### 23.3 Exception for Pueblo County

**23.3.1 1 – 5 platted residential lots** \$175/closing

**23.3.2 6 or more platted residential lots  
 or metes & bounds** \$200/closing

### 23.4 Exception for Eagle County \$175/closing

Note: This fee may be increased to \$350 per closing when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties and 3) more extensive coordination with sellers and/or buyers.

### 23.5 Exception for Routt County

**23.5.1 1 – 5 platted lots** \$250/closing

**23.5.2 6 or more platted lots  
 or metes & bounds** \$400/closing

### 23.6 Exception for Larimer and Weld Counties

**23.6.1 1 - 10 platted lots** \$120/closing

**23.6.2 11 - 20 platted lots** \$200/closing

### 23.7 Exception for El Paso County

**23.7.1 1-5 platted lots** \$150/closing

Note: This fee may be increased to \$250 per closing when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties and 3) more extensive coordination with sellers and/or buyers.

**23.7.2 6 or more platted lots or metes and bounds**

Apply fees in 17.1



## CLOSING FEES – GARAGES, PARKING SPACES AND STORAGE UNITS

The Closing Fees – Garages, Parking Spaces and Storage Units will be based on the county where the majority of the closing and settlement services for the transaction are provided and not based on the county where the subject property is situated or where the physical closing of the transaction takes place.

### Broker Transactions – Sale

**24.1 All Counties, except as shown in 24.2 below** \$175/closing

**24.2 County Exceptions:**

Grand	\$150/closing
Pitkin	\$200/closing
Routt	\$250/closing
San Miguel	\$400/closing

### For Sale By Owner Transactions

**25.1 All Counties, except as shown in 25.2 below:** \$400/closing

**25.2 County Exception:**

San Miguel	\$500/closing
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### Lender's Loan Packages – Concurrent with Sale

**26.1 All Counties, except as shown in 26.2 below** \$75/closing

**26.2 County Exceptions:**

Eagle	\$100/closing
Pitkin	\$200/closing
Routt	\$175/closing
San Miguel	\$175/closing

Note 1: These fees may be increased at the rate of \$50/hour when the transaction involves one or more of the following: 1) greater need for mailing of documents and courier services, 2) liaison with attorneys representing the parties and 3) more extensive coordination with seller and/or buyers. (applicable to fees under 24.1, 24.2, 25.1, 25.2, 26.1 and 26.2).

Note 2: These fees only apply if the Garage, Parking Space or Storage Unit is sold independently of any other property.

## ESCROW SET UP, FIDUCIARY FUNDS AND “REPO” FEES

### ESCROW SET UP FEE

**27.1 Where funds are held in escrow pursuant to an escrow agreement and related to:**

**27.1.1 Residential transactions** \$50 per escrow

**27.1.2 Commercial transactions** \$300 per escrow

**27.1.2.1 County Exception:**

Mesa \$200 per escrow

Note 1: These fees are minimum fees and may be increased at the rate of \$50.00 per hour for additional labor and services incurred, and complexity of the escrow.

Note 2: All fees include issuance of up to four (4) checks. A fee of \$10.00 per check will be made for additional checks.

Note 3: Escrow Set Up Fees are not applicable to the holding of earnest money pursuant to a contract for the purchase and sale of real property or a reservation agreement.

Note 4: If an escrow will require 4 or more draws, the Construction Disbursement Fees may apply.

Note 5: The commercial transaction fee will apply to all escrows for FIRPTA withholdings.

### FIDUCIARY FUNDS ADMINISTRATIVE FEE

**27.2 Where the client requests that fiduciary funds are invested for the benefit of the client.**

\$50 per investment

### REPURCHASE AGREEMENT FEE

**27.3 When a client directs that escrow funds be invested in Repurchase Agreements, or similar investments, in a financial institution specifically selected by that client, and that financial institution charges a fee:**

\$250 per month, per account opened on behalf of the client, inclusive of the fee charged



## PROPERTY REPORTS

The following property reports are available:

### **FULL PROPERTY REPORT (FPR)**

\$100

The FPR provides the name (s) of the vested owner (s), the legal description, tax information (taken from information provided by the county treasurer on its website) and encumbrances, which, for the purposes of this report, means deeds of trust and mortgages, and liens recorded against the property and the owner (s) in the records of the clerk and recorder for the county in which the subject property is located. The delivery time requested by the client for this report is guaranteed.

### **PROPERTY REPORT (PR)**

\$75

The PR provides the name (s) of the vested owner (s), the legal description and encumbrances, which, for the purposes of this report, means deeds of trust and mortgages, and liens recorded against the property and the owner (s) in the records of the clerk and recorder for the county in which the subject property is located. The delivery time requested by the client for this report is guaranteed.

Note: The Property Report (PR) is not offered in the counties of La Plata and San Miguel.

### **LIMITED PROPERTY REPORT (LPR)**

\$45

The LPR provides the name (s) of the vested owner (s), the legal description and encumbrances, which, for the purposes of this report, means deeds of trust and mortgages, and liens recorded against the property and the owner (s) in the records of the clerk and recorder for the county in which the subject property is located.

Note: The Limited Property Report (LPR) is not offered in the counties of Delta, Gunnison, La Plata, Montrose, Ouray, San Juan and San Miguel.



## **PROPERTY REPORTS (continued)**

### **TO BE DETERMINED (TBD) REPORT**

\$100

The TBD Report provides (1) the name(s) of the last recorded owner(s), legal description, encumbrances and liens recorded against the property and the owner(s) in the records of the clerk and recorder in which the subject property is located and (2) electronic copies of the corresponding documents.

If the transaction contemplated by the TBD Report is consummated and/or the Company issues a subsequent product in connection with the transaction, the Company will refund the fee to the party who paid for the TBD Report.

An additional charge of \$80 per hour will be added to any TBD Report requiring excess production time, due to unusual conditions of title.

Note: The To Be Determined (TBD) Report is not offered in Gunnison or San Miguel County.

### **SPECIFIED PROPERTY SEARCH FEE AND REPORT (SPS)**

\$125/hour

The SPS provides a report of a search of the real property records for a defined time period, specified by the client. The SPS will disclose all documents recorded during the defined time period, affecting both the real property and the owners of the real property during the defined time period. An hourly fee will be assessed.

### **CERTIFICATE OF CONVEYANCE (COC)**

\$150

The COC provides a report of all deeds recorded after August 30, 1972 and either electronic or hard copies of said deeds. One free update may be issued at the request of the customer if ordered within one year of the date of the COC, provided there are no additional recorded deeds. Updates which disclose additional recorded deeds, additional updates and updates beyond one year are available for a charge of \$25 each.

Note: The COC is only available in Weld County.

## PROPERTY REPORTS (continued)

### WATER CONSERVANCY DISTRICT OWNERSHIP REPORT (WCDOR)

\$150

The WCDOR provides (1) the legal description of the property, (2) name(s) of the last recorded owner(s) of the property, and (3) electronic or hard copies of all agreements, if any, related to an allotment contract for units of water from the Colorado-Big Thompson Project which are between the record owner of the property and any other person or entity, as recorded in the records of the clerk and recorder. Updates are available for a charge of \$35 each.

Note: The WCDOR is only available in Boulder, Larimer and Weld Counties.

Note: All Property Reports will be issued subject to the following limitation of liability:

The reports listed above are based on a limited search of the county real property records and are intended for informational purposes only. These reports do not constitute any form of warranty or guarantee of title or title insurance, and should not be used by the recipient of the reports as the basis for making any legal, investment or business decisions. The recipient of the reports should consult legal, tax and other advisors before making any such decisions. The liability of Land Title Guarantee Company will strictly be limited to (1) the recipient of the reports, and no other person, and (2) the amount paid for the report.

## SEARCH REPORTS

The following search reports are available:

**OPEN DEED REPORT (ODR) \$25**

The ODR provides the name(s) of the last recorded owner(s), the legal description, encumbrances, which, for the purposes of this report, means deeds of trust and mortgages, and any related documents, such as, modifications, amendments, and assignments associated with the aforementioned deeds of trust.

Note: The Open Deed Report (ODR) is not offered in the counties of Delta, Gunnison, La Plata, Montrose, Ouray, San Juan and San Miguel.

**OWNERSHIP, NAME AND ENCUMBRANCE (ONE) REPORT \$5**

The ONE Report provides the name(s) of the last recorded owner(s), the legal description, encumbrances, which, for the purposes of this report, means deeds of trust and mortgages, and liens recorded against the owner(s) in the records of the clerk and recorder for the county in which the subject property is located and electronic copies of the corresponding documents.

The Company will not provide a ONE Report if unusual conditions of title are encountered.

Copies of any additional documents which have not been provided in connection with the ONE Report will be charged in accordance with 17.9 and 23.3 (Recorded Document Delivery Fee).

Note: The Ownership, Name and Encumbrance (ONE) Report is not offered in the counties of La Plata, Pitkin, San Juan and San Miguel.

Note: All Search Reports will be issued subject to the following limitation of liability:

The reports listed above are based on a limited search of the county real property records and are intended for informational purposes only. These reports do not constitute any form of warranty or guarantee of title or title insurance, and should not be used by the recipient of the reports as the basis for making any legal, investment or business decisions. The recipient of the reports should consult legal, tax and other advisors before making any such decisions. The liability of Land Title Guarantee Company will strictly be limited to (1) the recipient of the reports, and no other person, and (2) the amount paid for the report.

## CONSTRUCTION DISBURSEMENT FEES

### INSPECTIONS

#### **Inspections of properties in a county where the Company does not maintain a physical location**

Where the property is situated in a county where the Company does not maintain a physical location and/or independent inspection services are required, a single additional fee of \$250 will be added to the Construction Disbursement fee for inspections of properties in a county where the Company does not maintain a physical location (as determined by the Company).

#### **Supplemental Inspections**

Where supplemental inspections are requested, in addition to the inspections made per draw, a single fee of \$500, which covers the full term of the Construction Disbursement Services, may be made, or \$100 per supplemental inspection (or \$150 per supplemental inspection, for properties in a county where the Company does not maintain a physical location), whichever is less.

#### **Inspections without Construction Disbursement Services**

When inspections are requested and the Company is not providing construction disbursing services, the fee shall be \$100 per inspection (or \$150 per inspection for properties in a county where the Company does not maintain a physical location).

### RELEASE OF MECHANIC'S LIEN

#### **All Counties**

\$50 per release recorded

Note 1: The fee will be applied when the Company is requested to coordinate the release of mechanic's liens, which occurred outside the scope of the normal Construction Disbursement service.

Note 2: The fee does not include the cost of recording the release.



## **CONSTRUCTION DISBURSEMENT FEES (continued)**

**CONSTRUCTION DISBURSING SERVICES FOR IMPROVEMENTS TO RESIDENTIAL PROPERTIES WHERE EITHER A POLICY OF TITLE INSURANCE HAS NOT BEEN ISSUED, OR THE PROPERTY IS SITUATED IN A COUNTY OR STATE WHERE TITLE SERVICES ARE NOT OFFERED BY THE COMPANY.**

### **Construction Disbursement with Construction Progress/Inspection Reports**

**All Counties** \$2,500

Note 1: No title search of the property or affirmation for the existence of any and all mechanic's liens affecting the property is provided by the Company. The funds can be deposited with the Company, either in full, prior to commencement of the construction, or periodically, as the parties approve the progress of construction of improvements. No policy or endorsements will be issued to any party.

Note 2: These fees include any Escrow Set Up Fees and Fiduciary Funds Administrative Fees associated with holding funds to provide insurance or continued construction disbursement services over mechanics' liens

### **Construction Disbursement Only without Construction Progress/Inspection Reports**

**All Counties**

Where the Company is disbursing funds provided by and on behalf of the owner of the property

\$2000

Where the Company is disbursing funds provided by and on behalf of a lender

\$1,000

Note 1: No title search of the property or affirmation for the existence of any and all mechanic's liens affecting the property is provided by the Company. The funds can be deposited with the Company, either in full, prior to commencement of the construction, or periodically, as the parties approve the progress of construction of improvements. No policy or endorsements will be issued to any party.

Note 2: These fees include any Escrow Set Up Fees and Fiduciary Funds Administrative Fees associated with holding funds to provide insurance or continued construction disbursement services over mechanics' liens



## CONSTRUCTION DISBURSEMENT FEES (continued)

### NON-STANDARD CONSTRUCTION DISBURSEMENT FEE

**All Counties**

**\$1,500**

This fee may be applied when the Company has approved the use of non-standard disbursing procedures.

Note 1: This fee is in addition to the charge for issuing Endorsement 101 or Endorsement 122 in conjunction with a loan policy of title insurance in accordance with the underwriter's rate manual.

Note 2: These fees include any Escrow Set Up Fees and Fiduciary Funds Administrative Fees associated with holding funds to provide insurance or continued construction disbursement services over mechanics' liens