



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



Table of Contents

CLOSING FEES – RESIDENTIAL SALES.....	1
BROKER TRANSACTION.....	1
FOR SALE BY OWNER.....	2
BUILDER OR CONDOMINIUM PROJECTS.....	2
FORECLOSURE OR SHORT SALES.....	3
Foreclosure or Short Sale Transactions.....	3
Foreclosure or Short Sale Transactions – For Sale By Owner.....	4
Facilitated Short Sale Transactions.....	5
Short Sale Facilitation Services.....	6
CLOSING FEES – RESIDENTIAL LOANS.....	7
Concurrent with Sale (First Mortgage Loans).....	7
Concurrent with Sale or Refinance (Junior Mortgage Loans).....	8
Bundled Refinance (First Mortgage Loans).....	9
Bundled Refinance (Junior Mortgage Loans).....	10
Loan Modification Transaction.....	10
Limited Lender Loan Transaction.....	10
CLOSING FEES – RESIDENTIAL INDIVIDUAL SERVICES.....	11
PHYSICAL PRESENTATION OR DISBURSEMENT ONLY – SALE AND/OR LOAN.....	11
LIMITED CLOSING SERVICES – SALE OR LOAN.....	11
PRESENTATION ON BEHALF OF OTHER TITLE OR ESCROW COMPANIES – SALE AND/OR LOAN.....	12
CLOSING FEES – RESIDENTIAL TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST.....	13
Broker Transactions - Sale.....	13
For Sale By Owner Transactions.....	13
Lender’s Loan Package - Concurrent with Sale.....	14
Limited Sale Transactions.....	14
CLOSING FEES – RESIDENTIAL ADDITIONAL FEES.....	15
CLOSING FEES – COMMERCIAL SALES.....	19
SALE TRANSACTION.....	19



TABLE OF CONTENTS (CONTINUED)

MASTER CONTRACT TAKEDOWNS.....	20
CLOSING FEES – COMMERCIAL LOANS	21
COMMERCIAL LENDER'S LOAN PACKAGES.....	21
Concurrent with Sale (First Mortgage Loans)	21
Concurrent with Sale (Junior Mortgage Loans)	21
Refinance (First Mortgage Loans)	22
Refinance (Junior Mortgage Loans)	22
CLOSING FEES – COMMERCIAL INDIVIDUAL SERVICES	23
DISBURSEMENT AND RECORDING ONLY – SALE OR LOAN.....	23
CLOSING FEES – COMMERCIAL ADDITIONAL FEES	24
CLOSING FEES – VACANT LAND SALES	26
CLOSING FEES – GARAGES, PARKING SPACES AND STORAGE UNITS.....	29
Broker Transactions – Sale	29
For Sale By Owner Transactions	29
Lender's Loan Packages – Concurrent with Sale	29
ESCROW SET UP, FIDUCIARY FUNDS AND “REPO” FEES	30
ESCROW SET UP FEE	30
FIDUCIARY FUNDS ADMINISTRATIVE FEE	30
REPURCHASE AGREEMENT FEE	30
REPORTS	31
FULL PROPERTY REPORT (FPR)	31
PROPERTY REPORT (PR)	31
LIMITED PROPERTY REPORT (LPR)	32
SPECIFIED PROPERTY SEARCH FEE AND REPORT (SPS)	32
CERTIFICATE OF CONVEYANCE (COC).....	33
WATER CONSERVANCY DISTRICT OWNERSHIP REPORT (WCDOR).....	33



TABLE OF CONTENTS (CONTINUED)

OPEN DEED REPORT (ODR)34

OWNERSHIP, NAME AND ENCUMBRANCE (ONE) REPORT.....34

CONSTRUCTION DISBURSEMENT FEES.....35

INSPECTIONS35

RELEASE OF MECHANIC’S LIEN36

**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.36**

 Construction Disbursement with Construction Progress/Inspection Reports36

 Construction Disbursement Only without Construction Progress/Inspection Reports.....36

NON-STANDARD CONSTRUCTION DISBURSEMENT FEE.....37



CLOSING FEES – RESIDENTIAL SALES

The Closing Fees – Residential Sales will be (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

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
El Paso	\$260/closing
Jefferson	\$340/closing
Larimer	\$340/closing
Mesa	\$250/closing
Montrose	\$250/closing
Pueblo	\$260/closing
Weld	\$340/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
Garfield	\$250/closing
Grand	\$250/closing
Gunnison	\$300/closing
La Plata	\$350/closing
Ouray	\$340/closing
Pitkin	\$350/closing
Routt	\$280/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)



CLOSING FEES – RESIDENTIAL SALES (continued)

FOR SALE BY OWNER

2.1	All Counties, except as shown in 2.2 below	\$600/closing
2.2	County Exceptions:	
	Delta	\$450/closing
	Grand	\$500/closing
	Gunnison	\$450/closing
	Larimer	\$450/closing
	Mesa	\$450/closing
	Montrose	\$450/closing
	Pueblo	\$500/closing
	Weld	\$450/closing

BUILDER OR CONDOMINIUM PROJECTS

3.1	All Counties, except as shown in 3.2 below	\$200/closing
3.2	County Exceptions:	
	Delta	\$160/closing
	Eagle	\$175/closing
	El Paso	\$120/closing
	Grand	\$150/closing
	Gunnison	\$175/closing
	La Plata	\$250/closing
	Larimer	\$120/closing
	Mesa	\$140/closing
	Montrose	\$160/closing
	Pueblo	\$150/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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

Concurrent with Sale (First Mortgage Loans)

7.1 All Counties, except as shown in 7.2 below \$450/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	\$250/closing
Eagle	\$400/closing
El Paso	\$360/closing
Garfield	\$325/closing
Grand	\$395/closing
Gunnison	\$340/closing
La Plata	\$350/closing
Larimer	\$430/closing
Mesa	\$275/closing
Montrose	\$250/closing
Ouray	\$400/closing
Pitkin	\$325/closing
Pueblo	\$320/closing
Routt	\$375/closing
San Miguel	\$400/closing
Weld	\$430/closing
Housing Authority	\$200/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)

7.3 All Counties, except as shown in 7.4 below \$250/closing

7.4 County Exceptions:

Delta	\$175/closing
Eagle	\$150/closing
El Paso	\$200/closing
Garfield	\$150/closing
Grand	\$165/closing
Gunnison	\$165/closing
Larimer	\$150/closing
Mesa	\$200/closing
Montrose	\$175/closing
Ouray	\$200/closing
Pitkin	\$175/closing
Pueblo	\$165/closing
Routt	\$200/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	\$270/closing
El Paso	\$330/closing
Garfield	\$350/closing
Grand	\$395/closing
Gunnison	\$340/closing
La Plata	\$450/closing
Larimer	\$345/closing
Mesa	\$275/closing
Montrose	\$270/closing
Pitkin	\$355/closing
Pueblo	\$280/closing
Routt	\$375/closing
Weld	\$345/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	\$250/closing
El Paso	\$330/closing
Garfield	\$305/closing
Grand	\$345/closing
Gunnison	\$290/closing
Larimer	\$345/closing
Mesa	\$270/closing
Montrose	\$250/closing
Ouray	\$360/closing
Pitkin	\$355/closing
Pueblo	\$280/closing
Routt	\$375/closing
Weld	\$345/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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

PHYSICAL PRESENTATION OR DISBURSEMENT ONLY – SALE AND/OR LOAN

10.1	All Counties, except as shown in 10.2 below	\$100/presentation or disbursement
10.2	County Exceptions:	
	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

11.	All Counties	\$200
------------	---------------------	-------

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
Larimer	\$250/presentation
Weld	\$250/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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

Broker Transactions - Sale

13.1	All Counties, except as shown in 13.2 below		\$175/closing
13.2	County Exceptions:		
		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

13.3	All Counties, except as shown in 13.4 below:		\$400/closing
13.4	County Exception:		
		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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

All Counties, except as shown

- | | | |
|-------------|---|---------------------|
| 16.1 | Purging of Manufactured Home Title | \$200/closing |
| 16.2 | Obtain and Record Affidavit of Real Property | \$100 per affidavit |
| 16.3 | Courier Fees | \$22 per package |

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

16.3.1 County Exceptions:

- | | |
|--------------------------------|------------------|
| Pueblo | \$18 per package |
| Montrose | \$19 per package |
| Delta, Garfield, Mesa and Weld | \$20 per package |
| El Paso, Grand and Ouray | \$21 per package |
| Eagle | \$23 per package |
| San Miguel | \$24 per package |
| La Plata | \$25 per package |

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

- | | | |
|-------------|---------------------|------------------|
| 16.4 | Express Fees | \$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 Service Fee for Release of Deeds of Trust and Mortgages

\$30 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 is a service fee that 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

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

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 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.

16.10 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 does not include any work associated with the attempted exercise of a right of first refusal.

Note 3: This fee will be increased at the rate of \$125/hour for any services over 4 hours.

Note 4: 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.

16.11 Right of First Refusal Fee \$125/hour

This fee will apply when a unit owner asserts any rights they may have under a right of first refusal covenant.

16.12 Subordination Processing Fee \$250/per transaction



CLOSING FEES – RESIDENTIAL ADDITIONAL FEES (continued)

16.13	Flood Certificate	\$14 for one-time certificate \$19 for a certificate covering the life of the loan
16.14	Closing Fee for Transactions Without Benefit of Title Insurance	\$1,500
16.15	Renewable Energy Document Processing Fee	\$50 per transaction
16.16	1031 Exchange Document Processing Fee	\$50 per transaction



CLOSING FEES – COMMERCIAL SALES

The Closing Fees - Commercial Sales will be (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

SALE TRANSACTION

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



CLOSING FEES – COMMERCIAL SALES

MASTER CONTRACT TAKEDOWNS

18. All Counties \$400/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.

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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

COMMERCIAL LENDER'S LOAN PACKAGES

Concurrent with Sale (First Mortgage Loans)

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.

Concurrent with Sale (Junior Mortgage Loans)

19.3 The fee for closing each Junior Loan Package will be 50% of the fee applicable under either 19.1 or 19.2



CLOSING FEES – COMMERCIAL LOANS (continued)

Refinance (First Mortgage Loans)

20.1 All Counties, except as shown in 20.2 below \$600/closing

20.2 County Exceptions:

Delta	\$400/closing
Garfield	\$500/closing
Grand	\$400/closing
Gunnison	\$450/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.

Refinance (Junior Mortgage Loans)

20.3 The fee for closing each Junior Loan Package will be 50% of the fee applicable under either 20.1 or 20.2



CLOSING FEES – COMMERCIAL INDIVIDUAL SERVICES

The Closing Fees - Commercial Individual Services will be (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

All Counties, except as shown

22.1 Tax Certificates \$26 per certificate

22.1.1 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.

22.2 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.

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



CLOSING FEES – COMMERCIAL ADDITIONAL FEES (continued)

22.4 Closing Fee for Transaction Without Benefit of Title Insurance \$1,800

22.5 Business Entity Closing Fee in Conjunction with the Issuance of Title Insurance

The fee for a business entity closing, which is performed in conjunction with the transfer of real estate and the issuance of title insurance, will be 50% of the applicable closing fee for the real estate transaction

Note: The Business Entity Closing Fee in Conjunction with the Issuance of Title Insurance will be charged *in addition* to the applicable closing fee for the real estate closing.

CLOSING FEES – VACANT LAND SALES

The Closing Fees – Vacant Land Sales will be (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

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).

Note 3: These fees apply to builder/developer transactions. The For Sale By Owner Fee (2.1 and 2.2) may be used for a transaction involving a single platted lot or metes and bounds parcel, where the parties are not represented by a broker or attorney.

23.1.3 21 or more platted 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
La Plata	\$200/closing
Mesa	\$140/closing
Montrose	\$150/closing
Ouray	\$300/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.

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 \$280/closing

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



CLOSING FEES – VACANT LAND SALES (continued)

23.6 Exception for Larimer and Weld Counties

23.6.1 1 - 10 platted lots \$140/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 (1) 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, and (2) the fee in effect at the time when the closing and settlement services are ordered.

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	\$280/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	\$550/closing
------------	---------------

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	\$75 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



REPORTS

Note 1: All Reports, with the exception of the Common Subdivision Limited Property Report, are limited to one platted lot or metes and bounds parcel.

Note 2: All Reports will be issued subject to the following limitation of liability:

The Reports 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.

The following Reports are available:

FULL PROPERTY REPORT (FPR)

\$150

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.

Note: The fee for this Report includes up to three updates.

PROPERTY REPORT (PR)

\$100

The PR 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.

Note: No updates will be issued for the PR.



REPORTS (continued)

LIMITED PROPERTY REPORT (LPR)

\$75

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. The delivery time requested by the client for this report is guaranteed.

Note: No updates will be issued for the LPR.

COMMON SUBDIVISION LIMITED PROPERTY REPORT (CSLPR)

\$100

The CSLPR 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 1: This report will be available for multiple platted lots within the same subdivision.

Note 2: No updates will be issued for the CSLPR

SPECIFIED PROPERTY SEARCH FEE AND REPORT (SPS)

\$135/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. This fee will not be charged in conjunction with the issuance of a title insurance product.



REPORTS (continued)

CERTIFICATE OF CONVEYANCE (COC)

\$200

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.

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.



REPORTS (continued)

OPEN DEED REPORT (ODR)

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.

All Counties except as shown below \$25

County exception:

La Plata (for a report on property
in a platted subdivision) \$20

La Plata (for a report on unplatted
Property) \$25

Note 1: The Open Deed Report (ODR) is not offered in the counties of Delta, Gunnison, Montrose, Ouray, San Juan and San Miguel.

Note 2: The Open Deed Report is limited to five (5) updates.

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 1: The Ownership, Name and Encumbrance (ONE) Report is not offered in the counties of Fremont, Gunnison, Pitkin, San Juan and San Miguel.

Note 2: The Ownership, Name and Encumbrance (ONE) Report is available in La Plata County for platted lots only.



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 will be:

All Counties, except as shown below: \$250 per inspection

For the following counties: \$125 per inspection

Adams
Arapahoe
Boulder
Broomfield
Delta
Denver
Douglas
Elbert
El Paso
Jefferson
Larimer
Mesa
Montrose
Morgan
Pueblo
Teller
Weld



CONSTRUCTION DISBURSEMENT FEES (continued)

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 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,



CONSTRUCTION DISBURSEMENT FEES (continued)

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

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