

COLORADO

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Colorado
Effective 07-25-2025



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1 INTRODUCTION

The rules and procedures contained in this manual are in no manner, either express or implied, to be construed as establishing or changing the underwriting standards or rules and procedures pertaining to title and escrow practices followed by the Company and its agents. They are shown solely to properly apply the applicable rates, charges and fees.

The rates for title insurance policies and endorsements issued by Agents and/or employees of First National Title Insurance Company ("FNTI") are set forth in this manual.

The charges shown herein are applicable to title insurance products, also known as the "title premiums," and include all ordinary charges for a title search, title examination, commitment and title insurance policy.

2 DEFINITIONS AND GENERAL RULES

2.1 Definitions

2.1.1 Acquisition Loan

An "Acquisition Loan" is a loan secured by a mortgage or deed of trust on property, made contemporaneously with the acquisition of that property by the borrower, except as set forth in Chapter 2, Section 2.3.

2.1.2 Basic Rate

"Basic Rate" shall refer to the premium charge computed for a standard coverage owner's policy in a given Zone, calculated as set forth in Appendix 1.

2.1.3 Commercial or Commercial Property

"Commercial" or "Commercial Property" refers to any real estate which is not a Residential Property. A mixed-use property, including a farm or ranch, which includes 1 to 4 family residential uses, is classed as a Commercial Property.

2.1.4 Company

The "Company" shall mean First National Title Insurance Company, a Texas corporation, which is the insurer filing this rate manual.

2.1.5 Finance Loan

A "Finance Loan" is any loan secured by a mortgage, deed of trust, security deed or deeds to secure debt on property, which is not an Acquisition Loan.

2.1.6 Purchase Transaction

"Purchase Transaction" refers to a transaction in which real property is being acquired by a new owner, except as set forth in Chapter 2, Section 2.3.

2.1.7 Owner's Extended Coverage

Owner's Extended Coverage refers to the CO Owner's Comprehensive Endorsement 130, which may be purchased for an additional charge as set forth herein for the purchase of a single-family residence. It is not considered or priced as an Expanded Coverage Policy.

2.1.8 Minimum Premium, Additional Charges, and Fees

- The premium charges set forth in this Manual are minimums. When special services are requested, additional premium charges for those services will be made pursuant to this Manual. When unusual conditions of title are encountered or special risks are to be insured against, the Company will make additional premium charges for such risks insured in an amount which will compensate for the risk involved. Title insurance coverage may be required in some cases and under conditions for which no rating structure has been specially provided in this Schedule. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein. In the event of additional Charges, acceptance by the customer of the work performed shall constitute approval of the Charges made.
- When a third-party vendor is engaged to provide services, for example inspection services, a Charge in the amount of the third-party vendor's charge will be imposed. Amounts incurred by the Company for government or third-party costs or taxes, including the costs for copies of recorded instruments, amps, etc., shall be additionally charged to the customer at the amount paid by the Company. For example, in connection with a tax and assessment examination, any charges, taxes, or assessments imposed by the taxing authority in connection with the examination shall be charged to the customer.

- If there is more than one chain of title searched in connection with the issuance of a policy or guarantee, this Manual provides that an additional Premium be charged for each such additional chain of title and be added to the Premium for such policy or guarantee.

2.1.9 Qualifying Reissue Policy

“Qualifying Reissue Policy” refers to an existing:

- standard coverage, extended coverage, or expanded coverage owner’s or lender’s policy,
- issued by the Company or any other title insurer,
- insuring the current owner of property proposed to be insured with a new owner’s policy,
- covering identical parcel proposed to be insured in the new policy, or covering a larger parcel that includes all of the property proposed to be insured in the new policy, and
- having an effective date of less than six (6) years prior to the date the order for a new policy is placed.

2.1.10 Residential or Residential Property

“Residential” or “Residential Property” refers to a 1 to 4 family residential property, including a vacant lot intended for residential purposes, a condominium unit or a single unit in a cooperative apartment complex.

2.1.11 Settlement Agent

“Settlement Agent” refers to the Company or one of its approved agents/underwritten companies when acting as the escrow or settlement agent with regard to a transaction, or in its role holding escrowed funds for another in connection with a transaction.

2.1.12 ALTA Short Form Policy

“ALTA Short Form Policy” is an abbreviated Policy that insures the insured in accordance with and subject to the terms, exclusions and conditions as set forth in the corresponding long form ALTA Loan Policy, all of which are incorporated by reference in the Short Form policies.

Unless specifically noted, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

2.1.13 Standard Coverage

“Standard Coverage” refers to title insurance coverage provided under the ALTA standard owners or loan policy or variant approved for use in the State.

2.1.14 State

“State” shall mean the State of Colorado.

2.1.15 Zones

In this manual, the prices of rates and services sometimes vary by the geographic location of the property to be insured. For such purposes, the state is broken into Zones as follows:

APPENDIX 1 Schedule of Basic Rates for Title Insurance for Residential Properties
(other than title insurance subject to Appendices 3, 4, and 5)

Zone 1: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, and Jefferson

Zone 2: For policies issued on land located only in the counties of El Paso, Larimer, Park, Pitkin, Teller, and Weld

Zone 3: For policies issued on land located only in the county of Summit

Zone 4: For policies issued on land located only in the counties of Eagle, Hinsdale, San Juan, and San Miguel

Zone 5: For policies issued on land located only in the counties of Garfield, Grand, Jackson, Moffat, Rio Blanco, and Routt

Zone 6: For policies issued on land located only in the counties of Alamosa, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Custer, Fremont, Huerfano, Kiowa, Kit Carson, Lake, Las Animas, Lincoln, Logan, Morgan, Otero, Phillips, Prowers, Rio Grande, Saguache, Sedgwick, Washington, and Yuma

Zone 7: For policies issued on land located only in the counties of Archuleta, Delta, Dolores, Gunnison, La Plata, Mesa, Mineral, Montezuma, Montrose, and Ouray

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

Zone 9: For policies issued on land located only in the county of Pueblo

APPENDIX 2 Schedule of Rates for Title Insurance on Commercial Land

APPENDIX 3 Schedule of Bundled Purchase Loan Policy Rates for Title Insurance for Residential Properties

APPENDIX 4A Schedule of Rates for Bundled Loan Policies for Residential Properties

APPENDIX 4B Schedule of Rates for Non-Bundled Loan Policies for Residential Properties

APPENDIX 5 Schedule of Junior Loan Rates for Title Insurance for Residential Properties

APPENDIX 6A New Home Rates - Owner's Policy

APPENDIX 6B New Home Rates - Loan Policy

2.2 Amount of Insurance

2.2.1 Owners Policies

Owner's title insurance policies will not be issued for less than the full value of the premises, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for sale of the premises including the value of any assumed liens or obligations;
- the appraised value of the premises; or
- a good faith estimate of the value of the premises;

2.2.2 Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold mortgage) will be issued in the amount equal to the face value of the insured mortgage, except:

- If the value of the insured premises or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the premises or the equity of the mortgagor in the premises.
- If the Deed of Trust/Mortgage includes provisions for negative amortization, shared

appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than 125% of the face amount of the Deed of Trust/Mortgage.

- If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the premises provided the values of the other property or properties is equal to or greater than the amount of the indebtedness not allocated to the insured properties.

2.2.3 Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold will not be issued with a policy liability amount less than the value of the insured's interest in the premises, determined based on the following criteria:

- 25% of the sum of the annual rent over the remaining years in the lease term for a lease term of up to 49 years.
- Full value of land and existing improvements, if the lease is for a remaining term of 50 years or more.
- Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.
- Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

2.2.4 Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the premises, as reasonably determined

2.2.5 Co-Insurance

If First National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 2.2.1-2.2.4, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this Chapter.

2.3 Transfers Not Considered an Acquisition Loan/Purchase Transaction

The following transfers, when made without payment of valuable consideration other than assumption of or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction:

- A transfer to or from a spouse,
- A transfer to or from a revocable trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes.
- A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse
- transfers by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;
- A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;

- A transfer to successors by conversion to another kind of Entity; transfers to an entity if
 - the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the grantor.
 - the grantee wholly owns the stock, shares, memberships, or other equity interest's grantor.
 - the grantee is wholly-owned by an affiliated entity of grantor, provided the grantor and the grantee are both wholly-owned by the same person or entity, or

2.4 Conflicting Rate Provision

Although this manual has been assembled in order to minimize conflict, confusion and disparity, whenever two or more rate provisions contained herein may apply, the provision resulting in the lowest charge to the insured shall govern and apply.

2.5 Insurance Under One Policy of Multiple Parcels/Multiple Chains of Title

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional charge of \$250.00 per parcel will be assessed.

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel. If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

2.6 Intentionally Deleted

2.7 Lost Policy Fee

A copy of a lost policy will be issued for \$50.00, provided the insured party authorizes the release of the copy, in writing, to FNTI. A replacement policy will be issued for \$75.00, subject to the same requirement of the insured party and shall include language on the replacement policy that the prior policy was cancelled.

2.8 Elimination of Fractional Dollars

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar shall be rounded to the next higher dollar.

2.9 Increase in Policy Liability

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the appropriate current Basic Rate Table to amounts previously insured.

2.10 Federal Rule Compliance

In compliance with the rules and regulations of the Bureau of Consumer Finance Protection, 12 C.F.R. part 1026, and notwithstanding any rates computed pursuant to other provisions of this manual, the Company and its agents may charge and collect a lower rate to conform with an amount computed in good faith and submitted to a consumer on the federally required Loan Estimate form for a given consumer and transaction. Any such deviation shall be discretionary on the part of the office issuing the title policy or closing the transaction. Where the rate computed pursuant to this manual is less than the amount quoted on the Loan Estimate, the consumer will be charged the lower rate. In consideration of statutory requirements to maintain the solvency and claims paying ability of insurers, any accepted deviation below the rates in this manual shall be a dollar-for-dollar reduction in the agent's or closing office's share of such premium.

3 OWNER'S POLICIES

3.1 Owner's Insurance

3.1.1 Standard Coverage Owner's Policy

A Standard Coverage Owner's policy will be issued to the Buyer/Purchaser at the premium computed in accord with the Rate Table contained in Appendix 1 taking into account the applicable liability amount and Zone.

3.1.2 Intentionally Deleted

3.1.3 Extended Coverage Owner's Policy

Extended Coverage for an Owner's Policy will be afforded to a Buyer/Purchaser at the Basic Rate, plus the \$50.00 charge for issuance of a CO Owner's Comprehensive Endorsement 130 or the \$65.00 charge for the deletion of Standard Exceptions 1-4.

3.2 Leasehold Owner's Insurance

3.2.1 Leasehold Owner's Policy

The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and 13.1 (Lender's) Endorsements. When appropriate and upon satisfaction of underwriting requirements, the owner's policy will be priced at the Basic Rate or, if applicable, the Residential Reissue Rate under Section 3.4 or Commercial Reissue Rate under Section 6.2 and the ALTA Form 13 (Owner's) leasehold endorsement will be added at no additional cost.

3.2.2 Conversion of Insured Leasehold Estate to Fee Title Estate

Existing policies issued by the Company insuring leasehold estates for a lessee or his assignee may be converted into fee simple title policies where the terms of the lease so provide, or where the lease contains an option to purchase the property, for the following charge:

- 25% of the then applicable Basic Rate (with a minimum fee of \$75 per policy) up to the amount of the prior policy, plus 100% of the Basic Rate for the amount of insurance in excess of the original policy limits.
- If a separate loan policy is requested simultaneously with the new owner's policy, premium shall be calculated as set forth in Chapter 5.

3.3 ALTA Homeowner's Policy

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. This Policy can only be issued in connection with one-to-four family residential property or an individual condominium unit.

The rate for ALTA Homeowner's Policy is 100% of the ALTA Owners Policy Rate plus a surcharge of 10%.

3.4 ALTA U.S. Policy Form

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owners Policy. Therefore, pricing for this policy shall be governed by the rules for a Standard Coverage Owners Policy in Section 3.1.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity.

3.5 Residential Owner’s Policy Reissue Rates

3.5.1 Qualifying Reissue Policy

The premium for the new Owner’s Policy or Leasehold Owner’s Policy shall be the premium calculated under Section 3.1 for the corresponding liability amount, Zone, and policy type when the order for the new policy is placed shall be:

Owner’s Policy on same parcel was issued:	
Less than 1 year ago	50%
Between 1 and 2 years ago	60%
Between 2 and 4 years ago	70%
Between 4 and 5 years ago	75%

Where a reissue rate applies, it applies without regard to the amount insured under the Qualifying Reissue Policy.

Charges for any endorsements are not reduced by any reissue rate.

3.5.2 Minimum Qualifying Reissue Policy Premiums and Applicability

Where a reissue rate applies, it applies without regard to the amount insured under the Qualifying Reissue Policy.

Charges for any endorsements are not reduced by any reissue rate.

Reissue rates do not apply to Builder Rates in Section 6.3.

3.6 “Hold Open” – Delayed Issuance of Policy

When the initial purchaser of property intends to resell the same property within 12 months after closing the acquisition, and so advises at the time the initial order is placed, the charge will be 100% of the base rate plus 25%. The Company will “hold open” its commitment for a period of up to 12 months and allow the initial purchaser to substitute a subsequent purchaser as the named insured when the final owner’s policy is issued. Should additional time be needed, the Hold Open may be extended one time for an additional 12 months for an additional \$175. The extension must be requested before the expiration of the first 12-month period. The Owner’s Policy issued within 12 months, 24 months if extension has been purchased, after closing will be issued without additional cost, except for any increase in the amount of insurance resulting from (a) a resale price in excess of the initial purchase price; and (b) a change in the type of policy to be issued. The usual premiums for endorsements and settlement/closing fees and costs shall also apply to the resale.

Should the subsequent purchase not be completed within 12 months, 24 months if extension has been purchased, after closing the acquisition, the Owner’s Policy shall be issued in the name of the initial purchaser.

3.7 Intentionally Deleted

3.8 Bundled Residential Reverse Mortgage Finance Rates

Policy Liability	Rate
\$100,001 to \$200,000	\$575.00
\$200,001 to \$400,000	\$850.00
\$400,001 to \$750,000	\$1,100.00
\$750,001 to \$1,500,000	\$1,500.00
\$1,500,001 to \$2,000,000	\$1,750.00
\$2,000,001 to \$3,000,000	\$2,000.00
Over \$3,000,000	\$2,250.00

To simplify price quotes for lenders, the Bundled Residential Reverse Mortgage Finance Rate includes, without additional charge, any of the customary endorsements to the Loan Policy as may be requested by the Lender and appropriate for the transaction and issuance on the insured property and may be subject to Company approval.

4 LENDER'S POLICIES

4.1 Bundled Residential Finance Loan Rates

A Standard Coverage or Extended Coverage Loan Policy will be issued to the Lender making a Finance Loan (Not an Acquisition Loan), in first mortgage position secured by a residential property, without regard to Zone, for the amounts shown in Appendix 4A.

To simplify price quotes for lenders, the Bundled Residential Finance Loan Rate includes, without additional charge, any of the customary endorsements to the Loan Policy as may be requested by the Lender and appropriate for the transaction and issuance on the insured property and may be subject to Company approval.

4.2 Intentionally Deleted

4.3 ALTA Expanded Coverage Residential Loan Policy

An Expanded Coverage Residential Loan Policy will not be issued or an amount less than the full principal debt.

Except as otherwise specified in this Manual, an Expanded Coverage Residential Loan Policy is issued at the rate of the ALTA Loan Policy plus a surcharge of 5% of the rate (the "Expanded Coverage Residential Loan Surcharge"), plus any additional charges for endorsements, if any, issued separately or included in the policy. The Expanded Coverage Residential Loan Surcharge shall be calculated without regard to any applicable credits or discounts.

4.4 Junior Loan Policy

When issuing an ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy the charge shall be the amount shown in Appendix 5.

4.4.1 One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.

4.4.2 The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

4.5 Short Form Loan Policies

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth above.

4.6 Mortgage Modification

The Mortgage Protection Coverage is provided through Modification Endorsement and is a limited guaranty that provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

4.6.1 ALTA Residential Limited Coverage Mortgage Modification Policy Rates

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to and including \$20,000,000, add \$100.

4.6.2 Policy Insuring Modification of Insured Deed of Trust

The Rate for a Loan Policy covering the modification or extension of the deed of trust will be 40% of the Basic Rate based upon the unpaid balance of the encumbrance on the date the Loan Policy is issued. The premium for any endorsement insuring the modification or assignment of an existing Deed of Trust shall be governed by Chapter 8 of this manual.

4.7 Intentionally Deleted

5 SIMULTANEOUS ISSUE RATES

5.1 Bundled Purchase Loan Rate

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Chapter 3.

A Standard Coverage or Extended Coverage Loan Policy will be issued to the Lender for the amounts shown in Appendix 3 based on the amount loaned, up to the policy limit of the issued owner's policy:

To simplify price quotes for lenders, the Bundled Purchase Loan Rate includes, without additional charge, any of the customary endorsements to the Loan Policy as may be requested by the Lender and appropriate for the transaction and issuance on the insured property and may be subject to Company approval.

If the owner's policy is issued with the contemplation of issuing a loan policy and the loan policy is issued within 90 days of the issuance of the owner's policy, the loan policy will be considered a simultaneous issue

5.1.1 Loan Amounts in Excess of Owner's Policy

Where the amount of the insured loan exceeds the policy limits of the simultaneously issued owner's policy (the difference being the "excess loan proceeds"), either:

- When the excess loan proceeds are to be used for improvements to the insured property, the purchaser may elect to increase the limits of the owner's policy (with pending improvements language) and pay any increased premium for the owner's policy; or
- The premium applicable to the excess loan proceeds will be computed at the rates in the applicable tier set forth in Appendix 3.

5.1.2 Simultaneous Loan Policies (non-Bundled)

When one or more policies are issued simultaneously an additional charge of \$175.00 shall be added for each additional policy to be issued.

5.2 Multiple Loan Policies

When two or more loan policies of the same type are issued simultaneously, the rate for the second and additional Loan Policy or Loan Policies will be \$175 for each policy. This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

5.3 Owners & Leasehold Policies

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Chapter 3. The policy insuring the leasehold interest will be charged at 25% of the applicable rate for the type of policy(s) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$200. This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

5.4 Combinations of Owners, Leasehold & Loan Policies

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Chapter 3, and the remaining policies will be issued at the simultaneous issue rates set forth in Chapter 5, as applicable.

6 COMMERCIAL, BUILDER, AND OTHER SPECIAL RATES

6.1 Basic Commercial Transactions

When insuring the purchaser or lessee of Commercial Properties, the premium shall be the same as calculated for a Standard Coverage Owner's Policy under Section 3.1.1, an Extended Coverage Owner's Policy under Section 3.1.3, or a Leasehold Owners Policy under Section 3.2. as set forth in the Rate Table contained in Appendix 2.

A Standard Coverage Loan Policy will be issued to the Lender at the amount shown in Appendix 2.

The provisions regarding residential reissue rates set forth in Section 3.4 and regarding bundled finance rates set forth in Section 4.1 do NOT apply to Commercial transactions.

The rules regarding simultaneously issued policies set forth in Chapter 6, do apply to Commercial transactions.

6.2 Short Term Rate

The premium for insuring the ownership, leasehold or a loan upon any Residential property shall be the percentage of the premium for the corresponding liability amount, Appendix, and policy type shown below. A copy of the policy the reissue policy is replacing is required to be delivered to the Company or its issuing agent.

Time Period Since Previous Policy	Rate
Year 1	55% of Basic Rate
Year 2	60% of Basic Rate
Years 3-5	75% of Basic Rate

This short-term rate shall not apply to the first policy issued after a policy issued under a Builder Rate in Section 6.3. Charges for any endorsements are not reduced by any reissue rate.

6.3 Builder Rate

6.3.1 Owner's Builder Rate

When a builder, developer or subdivider has broken out a contiguous tract of land under common ownership, including by wholly-owned subsidiaries, into 5 or more, condominiums, timeshares, subdivisions, tracts, or subdivided lots, or when a person has acquired 5 or more unimproved lots in such a subdivision, whether or not contiguous, and desires to sell individual tracts or parcels, if the builder, developer, or subdivider had purchased an Owner's Policy from the Company, the premium on the owner's policy insuring each such outsale shall be the amount set forth in Appendix 6A.

The Owner's Builder Rate does not apply to the acquisition or financing of land to be subdivided or upon which a qualifying subdivision or other project is to be built. Such an acquisition or financing will qualify for Commercial Rates under Sections 6.1 or 6.2.

6.3.1.1 Owner's Builder Rate – Extended Coverage

If an Extended Coverage Owner's is requested, an additional \$75 shall be charged to remove the standard exceptions.

The Builder Rate is available without regard to which party is responsible for paying the premium for title insurance.

Charges for any endorsements will be as set forth in Chapter 8 and are not reduced under the Builder Rate. The Builder Rate may not be combined with any reissue rate or other discount rate.

6.3.2 Loan Builder Rate

A policy under this section shall include the same endorsements as a Bundled Purchase Loan Policy. The Rate for a Loan Policy issued under this section is set forth in Appendix 6B. The Rate for each additional Loan Policy is \$150.

6.3.3 Builder/Developer Combined Rate

This Builder's Combined Rate shall apply when an Owner's Policy is contemplated to be issued to an ultimate purchaser in conjunction with a construction Loan Policy insuring a loan covering one or more units or lots in a project to be used to finance the improvements being constructed on behalf of the ultimate purchaser.

The Rate for the Construction Loan Policy is \$200, and the Rate for the subsequent Owner's Policy issued in connection with the sale of the completed/improved lot is the amount shown in Appendix 6A.

6.3.4 Builder/Developer Residential Concurrent Bundled Rate

The Builder/Developer Residential Concurrent Bundled Rate is available for an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy, when there is a concurrent/simultaneous issue of an ALTA Owner's Policy of any type being issued at the applicable Builder Rate Premium specified in Sections 6.3.1 or 6.3.1.1, so long as the insured amount under the loan policy is less than or equal to the insured amount of the owner's policy (or that portion thereof which represents the fair market value of the property insured under the loan policy), and the property being insured is improved Residential Property.

The following title products shall be included under the Builder/Developer Residential Concurrent Bundled Rate at a charge of \$175:

- One loan policy;
- All commonly issued Colorado policy endorsements to the loan policy, as requested and applicable;
- Tax certificate; and
- The deletion of Regional Exceptions 1-4 unless there is construction within the Colorado statutory mechanic's lien period.

6.4 Major Projects Rate

Requests for title insurance and related services for a transaction or series of transactions with an aggregate liability of \$7,500,000 or greater shall be subject to review by Company's underwriting staff. If a request is approved, the Rates and Charges shall be determined in accordance with Section 2.1.8.

7 SPECIALTY PRODUCTS

7.1 Foreclosure Guarantee

For guarantees regarding the accuracy of interests in real property for purposes of a foreclosure, the Rate is \$300 for an amount of insurance up to and including \$100,000; for an amount of insurance above \$100,000, up to and including \$1,500,000, add \$0.70 per \$1,000; and for an amount of insurance above \$1,500,000, add \$0.50 per \$1,000. In those areas where a name search of the Bankruptcy Court in and for the District of Colorado is required, an additional Rate of \$50 is charged. The Rate set forth above includes issuance of up to three (3) Date Down Endorsements. The Short-Term Rate in Section 6.2 is not applicable to this section.

7.2 Litigation Guarantee

For guarantees regarding the accuracy of interests in the land for purposes of a legal proceeding, the Rate is the Basic Rate. A Date Down Endorsement may be issued for an additional Rate as set forth in Section 8.5.

7.3 Mortgage Guarantee

For guarantees regarding the accuracy of interests in real property for the purpose of mortgagors who regularly provide loan services, the Rate is as follows:

Amount of Guarantee	Rate
Up to and including \$150,000	\$100
\$150,001 to \$250,000	\$150
\$250,001 to \$500,000	\$190

This Rate shall include one Guarantee Date Down Endorsement (Endorsement Form Colorado 161). Additional Date Down Endorsement may be issued for an additional Rate as set forth in Section 8.5.

7.4 Public Trustee's Sale Guarantee

For guarantees regarding the necessary parties having an interest in real property for purposes of a Public Trustee foreclosure, the Rate is the Basic Rate. A Date Down Endorsement may be issued for an additional Rate as set forth in Section 8.5.

7.5 Foreclosure Commitment

This section applies to a Commitment issued to facilitate a foreclosure of a deed of trust including a policy to be issuable within a twenty-four (24) month period after the Commitment date to the grantee of a Public Trustee's Deed under Section 7.1 following the foreclosure, to a holder of a certificate of redemption, or to a grantee upon the consummation of a resale between the holder of a Public Trustee's Deed and a bona fide third-party purchaser within the twenty-four (24) month hold open period. In the event of a bankruptcy petition, the twenty-four (24) month hold open period shall be extended by the number of months the automatic stay is in effect precluding the foreclosing party from proceeding with foreclosure on the property identified in the Commitment.

The Rate is 125% of the applicable Basic Rate based on the unpaid balance of the deed of trust being foreclosed. Insurance in excess of said amount shall be charged for on an increased insurance basis. Cancellation Rates will be made as follows:

- Prior to documents being transmitted to the public trustee the cancellation Rate will be \$400.
- After transmittal of documents to the public trustee, but prior to foreclosure sale, the cancellation rate will be \$500.
- After foreclosure sale the full Rate is payable.

7.6 Closing Protection Letters

The Charge for a closing protection letter is \$25.00 for each closing protection letter issued, whether to a buyer, seller or lender. If a transaction entails two loans, with each policy requiring a letter, the Charge for both letters is \$25.00 if the same lender made both loans. If there are different lenders, then the Charge is \$25.00 for each letter.

8 ENDORSEMENTS

This Section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner to expand, limit or clarify coverage(s).

8.1 General Rules

Each endorsement to any policy shall be issued for the additional premium set forth in the table below. Where the table refers to a percentage figure, the premium for the endorsement will be computed as that percentage of the Basic Rate, even though the endorsement is to a policy being issued at a reissue, bundled, simultaneous or other higher or lower premium.

Many of the endorsements are not priced for some of the policy forms because of: 1) infrequency of use, 2) wide range of risks, and/or 3) the form was designated to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, such requests shall be considered a "unique requirement." Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. In such cases, the endorsement charge may be adjusted.

8.2 Endorsement Table N/A

When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Regional Underwriting Department.

8.3 Modification of an Endorsement

When the Company is requested to modify the coverage provided for in an endorsement listed in this chapter, the charge for such modification shall be ten percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.

8.4 Deletion of Standard Printed Exceptions 1-3

8.4.1 All Standard Printed Exceptions Other Than Mechanic's Liens

An endorsement (Endorsement 110.1), either by separate instrument or in the schedule of commitment or policy, deleting the standard printed exceptions as contained in Schedule B, other than mechanic's liens, may be issued upon compliance with underwriting requirements for the following charges if underwriting requirements are satisfied:

Owner's Policy: \$60.00 (Residential)
 10% of Schedule of Basic Rates for Owner's Policy (Commercial)

Loan Policy: \$15.00 (Residential)
 10% of Schedule of Basic Rates for Loan Policy (Commercial)

8.4.2 Mechanic's Lien Exception

An endorsement (Endorsement 110.1), either by separate instrument or in the schedule of the commitment or policy, deleting the standard printed mechanic's lien exception may be issued upon compliance with underwriting requirements and will bear the following charges for the type of policy indicated:

If the project is within any statutory mechanic's lien period, or if mechanic's lien is present, deletion of the standard printed mechanic's lien exception is subject to compliance with and satisfaction of the Company's underwriting requirements. Deletion may be denied. In situations where the Company agrees to delete the exception, the charges shall be as set forth below:

Type of Policy	Pre-Construction	During Construction	Post Construction <i>not</i> within statutory lien period	Post Construction <i>within</i> statutory lien period
Residential 1-4 Family Owner's and/or Loan	\$15.00 if underwriter's requirements are satisfied	\$3.00 per \$1,000 of policy amount if underwriter's requirements are satisfied. Min. \$50.00	\$15.00 if underwriter's requirements are satisfied	20% of Basic Rate if underwriter's requirements are satisfied
Non-Residential *No charge if issued concurrently with Owner's containing mechanic's lien coverage	\$60.00 if underwriter's requirements are satisfied	\$10.00 per \$1,000 of policy amount if underwriter's requirements are satisfied. Min. \$50.00	\$60.00 if underwriter's requirements are satisfied	20% of Basic Rate if underwriter's requirements are satisfied

8.5 Endorsement Table

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
1	None	Street Assessments	Lender	N/A	Residential \$50 Commercial \$75
3	123.1	Zoning - Unimproved Land	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.1	123.2	Zoning - Completed Structure	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.2	123.3	Zoning - Land Under Development	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.3	123.4	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	20% Basic Rate, Maximum \$2,000	20% Basic Rate, Maximum \$2,000
3.4	123.5	Zoning - No Zoning Classification	Owner or Lender	20% Basic Rate, Maximum \$2,000	20% Basic Rate, Maximum \$2,000
4	115.1	Condominium (all assessment liens)	Owner or Lender	10% basic rate	10% basic rate
4.1	115.3	Condominium - Current Assessments	Owner or Lender	10% Basic Rate, Maximum \$250	10% Basic Rate, Maximum \$250
5	115.2	Planned Unit Development—Assessments Priority	Owner or Lender	10% basic rate	10% basic rate

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
5.1	115.4	Planned Unit Development - Current Assessments	Owner or Lender	10% Basic Rate, Maximum \$250	10% Basic Rate, Maximum \$250
6	111.5	Variable Rate Mortgage	Lender	N/A	\$50
6.2	111.8	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$60
7	116.5	Manufactured Housing Unit	Owner or Lender	N/A	10% Basic Rate, Minimum \$50
7.1	116.5.1	Manufactured Housing Conversion, Loan	Lender	N/A	25% Basic Rate
7.2	116.5.2	Manufactured Housing Conversion, Owner's	Owner	25% Basic Rate	N/A
8.1	110.9	Environmental Protection Lien	Lender	N/A	\$50
8.2	110.9.1	Environmental Protection Lien	Owner or Lender	10% Basic Rate	10% Basic Rate
9	100.2	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.1	100.9	Covenants, Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.1	100.9	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.2	100.10	Covenants, Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.3	100.2.1	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.6	100.2.6	Private Rights - Loan	Lender	N/A	\$250
9.6.1	None	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$250
9.7	100.2.7	Restrictions, Encroachments, Minerals -	Lender	N/A	10% Basic Rate plus \$50
9.8	100.2.8	Covenants Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.9	100.2.9	Private Rights - Owner's Policy	Owner	\$250	N/A
9.10	100.2.10	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	10% basic rate
10	104.12	Assignment	Lender	N/A	\$50
10.1	104.13	Assignment and Date Down	Lender	N/A	10% Basic Rate
10.2		Collateral Assignment	Lender	N/A	10% Basic Rate (Max. \$1000)
10.3		Collateral Assignment and Date Down	Lender	N/A	10% Basic Rate (Max. \$1000)
11	110.11	Mortgage Modification	Lender	N/A	20% Basic Rate
11.1	110.11.1	Mortgage Modification with Subordination	Lender	N/A	20% Basic Rate

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
11.2	110.11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	20% Basic Rate + additional premium based on amount insured
12	117.	Aggregation - Loan	Lender	N/A	\$250
12.1	117.1	Aggregation - State Limits - Loan	Lender	N/A	\$250
13	119.5	Leasehold - Owner	Owner	N/C	N/A
13.1	119.6	Leasehold - Loan	Lender	N/A	N/C
14	111.14	Future Advance - Priority	Lender	N/A	\$50
14.1	111.14.1	Future Advance - Knowledge	Lender	N/A	\$50
14.2	111.14.2	Future Advance - Letter of Credit	Lender	N/A	\$50
14.3	111.14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15	127	Nonimputation - Full Equity Transfer	Owner	10% Basic Rate	10% Basic Rate
15.1	127.1	Nonimputation - Additional Insured	Owner	\$50	\$50
15.2	127.2	Nonimputation - Partial Equity Transfer	Owner	\$50	\$50
16	128	Mezzanine Financing	Owner	\$50	\$50
17	103.11	Access and Entry	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
17.1	103.12	Indirect Access and Entry	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
17.2	103.13	Utility Access	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
18	129	Single Tax Parcel	Owner or Lender	\$50	\$50
18.1	129.1	Multiple Tax Parcel - Easements	Owner or Lender	\$50	\$50
18.2	129.2	Multiple Tax Parcel	Owner or Lender	\$50	\$50
18.3	129.3	Single Tax Parcel and ID	Owner or Lender	\$75	\$75
19	116.4.1	Contiguity, Multiple Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
19.1	116.4	Contiguity, Single Parcel	Owner or Lender	20% Basic Rate	20% Basic Rate

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
19.2	116.9	Contiguity - Specified Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
20	130	First Loss, Multiple Parcel Transactions	Lender	N/A	15% Basic Rate
22	116.01	Location	Owner or Lender	\$50	\$50
22.1	116	Location and Map	Owner or Lender	\$50	\$50
22.2	116.02	Land Address	Owner or Lender	\$100	\$100
23	114.3	Co-Insurance, Single Policy	Owner or Lender	35% Basic Rate	35% Basic Rate
23.1	114.4	Co-Insurance - Multiple Policies	Owner or Lender	35% Basic Rate	35% Basic Rate
24	133	Doing Business	Lender	N/A	\$250
25	116.1	Same as Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
25.1	116.1.2	Same as Portion of Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
26	116.8	Subdivision	Owner or Lender	\$200	\$200
27	132	Usury	Lender	N/A	\$100
28	103.1	Easement - Damage or Enforced Removal	Owner or Lender	20% Basic Rate	\$50
28.1	103.14	Encroachments - Boundaries and Easements	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
28.2	103.15	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	20% Basic Rate	10% Basic Rate, minimum \$50
28.3	103.16	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: \$50; Commercial \$200	Residential: \$50; Commercial \$200
29	134	Interest Rate Swap - Direct Obligation	Lender	N/A	10% Basic Rate
29.1	134.1	Interest Rate Swap - Additional Interest	Lender	N/A	10% Basic Rate
29.2	134.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Basic Rate
29.3	134.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Basic Rate plus Basic Rate on the increased liability

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
30	135	One to Four Family Shared Appreciation	Lender	N/A	\$200
30.1	135.1	Commercial Participation Interest	Lender	N/A	10% Basic Rate
31	136	Severable Improvements	Lender	N/A	10% Basic Rate
32	137	Construction Loan - Loss of Priority	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.1	137.1	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.2	137.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
33	138	Disbursement	Lender	N/A	\$85

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
34	139	Identified Risk Coverage	Owner or Lender	Underwriter to determine charge.	Underwriter to determine charge.
34.1		Identified Exception & Identified Risk Coverage	Owner or Lender	Underwriter to determine charge.	Underwriter to determine charge.
35	140	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.1	140.1	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.2	140.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.3	140.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
36	141	Energy Project - Leasehold/Easement - Owner's	Owner	\$100	N/A
36.1	141.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$100
36.2	141.2	Energy Project - Leasehold - Owner's	Owner	\$100	N/A
36.3	141.3	Energy Project - Leasehold - Loan	Lender	N/A	\$100
36.4	141.1	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	20% Basic Rate plus \$50	N/A
36.5	141.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	20% Basic Rate plus \$50
36.6	141.6	Energy Project - Encroachments	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
36.7	141.7	Energy Project - Fee Estate - Owner's Policy	Owner	\$100	N/A
36.8	141.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$100
36.9		Energy Project – Minerals and Other Subsurface Substances –	Owner or Lender	10% Basic Rate	10% Basic Rate

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
		Land Under Development			
37	104.6	Assignment of Rents or Leases	Lender	N/A	\$50
38	None	Mortgage Tax	Lender	N/A	\$50
39	142	Policy Authentication	Owner or Lender	N/C	N/C
40	147	Tax Credit - Owner's Policy	Owner	10% Basic Rate	N/A
40.1	147.1	Tax Credit - Defined Amount - Owner's Policy	Owner	10% Basic Rate	N/A
41	143	Water - Buildings	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.1	143.1	Water - Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.2	143.2	Water - Described Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.3	143.3	Water - Land Under Development	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
42	144	Commercial Lender Group Endorsement	Lender	N/A	No charge up to 1 year, \$50 after 1 year.
43	145	Anti-Taint	Lender	N/A	\$50
44	146	Insured Mortgage Recording - Loan	Lender	N/A	N/C
45	148	Pari Passu Mortgage - Loan Policy	Lender	N/A	N/C
46	149	Option	Owner or Lender	N/C	N/C
48		Tribal Limited Waiver and Consent	Owner or Lender	N/C	N/C
48.1		Tribal Limited Waiver and Consent Agreement	Owner or Lender	N/C	N/C
JR1	JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	N/C
JR2	JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	N/C

ALTA	CO	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
N/A	CO 100	Covenants, Easements, Encroachments, Minerals	Lender	N/A	Residential \$50; Commercial 10% Basic Rate
N/A	CO 100.11	Liquor Reverter	Owner or Lender	20% Basic Rate	\$50
N/A	CO 110.1	Removal Printed or Typed Exception or Paid Encumbrance	Owner	\$65	N/A
N/A	CO 130	Removal of Standard Exceptions Residential + Zoning	Owner	\$65 \$50	N/A
N/A	CO 130C	Removal of Standard Exceptions Commercial + Zoning	Owner	20% Basic Rate	N/A
ALTA	FNTI	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
N/A	FNTI 206	Removes Arbitration Requirement		Market Rate	Market Rate
N/A	FNTI 207	General Endorsement		Market Rate	Market Rate
N/A	FNTI 208	Solar Endorsement		\$100	\$100