



EQUITY TITLE

**CLOSING AND SETTLEMENT FEES
FOR THE
STATE OF COLORADO**

Effective February 9, 2009

Equity Title of Colorado

Equity Title Associates I

Equity Title Associates II

Equity Title Associates III

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1. Areas

Area A:

Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson and Park Counties

Area B:

El Paso, Larimer, Pueblo and Weld Counties

Area C:

Logan, Morgan, Phillips, Sedgwick, Washington and Yuma Counties

Residential Closing and Settlement Fees will be based on the County where the closing services originated and not on the County where the subject property is situated. This also applies to Counties not listed above.

2. Residential and Commercial Closing and Settlement Fees

AREA A
CLOSING AND SETTLEMENT FEES FOR COUNTIES OF:
ADAMS, ARAPAHOE, BOULDER, BROOMFIELD, CLEAR CREEK,
DENVER, DOUGLAS, ELBERT, GILPIN, JEFFERSON, PARK

RESIDENTIAL

A1.	REALTOR OR BROKER FACILITATED SALE - For single physical Closing Presentation - Split presentation may be subject to #9	\$250/closing
A2.	BUILDER / DEVELOPER PROJECT UNIT SALE	\$150/closing
A3.	FOR SALE BY OWNER / FSBO	\$450/closing
A4.	DISTRESSED SALE TRANSACTION - This charge shall be applied to 1 to 4 unit residential property when it is anticipated the closing will be a Short Sale, Deed in Lieu of Foreclosure or Foreclosure	\$450/closing
A5.	LENDER'S LOAN PACKAGE #1 - 1st Mortgage Loan Package for Purchase or Refinance transaction	\$250/closing
A6.	LENDER'S LOAN PACKAGE #2 - Junior or 2nd Mortgage Loan Package	\$220/closing
A7.	LENDER'S LOAN PACKAGE #3 - Junior or 2nd Mortgage Concurrent / Simultaneous - This fee is applicable only when the Lender is the same as the 1st Mortgage Lender	\$175/closing
A8.	LENDER'S LIMITED SERVICES - Prepare HUD and Disbursement	\$150/closing
A9.	CLOSING PRESENTATION FEE - Document Presentation Only - Split Closing Fee	\$150/closing
A10.	TRANSACTION COORDINATION / ASSISTANCE - If representing one agent. - If representing both agents, same transaction - \$175/agency	\$250/transaction \$400/transaction

2. Residential and Commercial Closing and Settlement Fees

AREA A
CLOSING AND SETTLEMENT FEES FOR COUNTIES OF:
ADAMS, ARAPAHOE, BOULDER, BROOMFIELD, CLEAR CREEK,
DENVER, DOUGLAS, ELBERT, GILPIN, JEFFERSON, PARK

RESIDENTIAL - ALL INCLUSIVE

- | | | |
|------|---|---------------|
| A11. | BUILDER / DEVELOPER PROJECT UNIT SALE
- Includes all fees for Closing, Settlement and Supplemental Services associated with each Builder or Condominium unit sale except recording fees and tax certificate fees | \$200/closing |
| A12. | LENDER'S LOAN PACKAGE - SALE
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees | \$310/closing |
| A13. | LENDER'S LOAN PACKAGE - REFINANCE OR JUNIOR MORTGAGE
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees | \$360/closing |
| A14. | LENDER'S LOAN PACKAGE
SIMULTANEOUS JUNIOR OR 2ND LOAN
- Simultaneous 2nd Mortgage Loan Package with Purchase or Refinance only
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees
- This fee is applicable only when the lender is the same as the 1st Mortgage Lender | \$200/closing |
| A15. | STATEWIDE LENDER'S BUNDLED RATE
- Includes all fees for Closing, Settlement, Supplemental Services, Release Tracking, recording fees and tax certificate fees associated with the Lender's Loan Package portion of the transaction | \$475/closing |

Residential Closing and Settlement Fees will be based on the county where the closing services originated and not on the County where the subject property is situated. This also applied to Counties not listed above.

2. Residential and Commercial Closing and Settlement Fees

AREA A
CLOSING AND SETTLEMENT FEES FOR COUNTIES OF:
ADAMS, ARAPAHOE, BOULDER, BROOMFIELD, CLEAR CREEK,
DENVER, DOUGLAS, ELBERT, GILPIN, JEFFERSON, PARK
COMMERCIAL

A16.	COMMERCIAL SALE TRANSACTION* Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Sale portion of the transaction except recording fees and tax certificate fees	\$600/transaction
A17.	COMMERCIAL LENDER'S LOAN PACKAGE* Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Lender's Loan Package portion of the transaction except recording fees and tax certificate fees	\$500/transaction
A18.	COMMERCIAL LENDER'S LIMITED SERVICES* Prepare Settlement Statement / HUD and Disbursement	\$300/transaction

*Note: If the time required for completion of the closing duties exceeds 5 hours, the charge shall be \$75 per each additional hour of work performed pursuant to the transaction.

CONSTRUCTION LOAN DISBURSEMENTS

A19.	RESIDENTIAL CONSTRUCTION LOAN DISBURSEMENT - \$750 plus applicable rate coverage for disbursements up to \$300,000. An additional \$.75 per \$1000 over and above \$300,000 will be charged, plus \$100 per draw over and above an initial 7 draws - Fee includes Inspection Fees, up to 7 initial inspections - Additional fees apply for any inspections over an initial 7 inspections	\$750 plus applicable rate coverage for disbursements up to \$300,000. An additional \$.75 per \$1000 over and above \$300,000 will be charged plus \$100 per draw over and above 7 draws.
A20.	COMMERCIAL CONSTRUCTION LOAN DISBURSEMENT - \$1000 plus applicable rate coverage for disbursements up to \$500,000. An additional \$1.25 per \$1000 over and above \$500,000 will be charged, plus \$100 per draw over and above an initial 9 draws - Fee includes Inspection Fees, up to 9 initial inspections - Additional fees apply for any inspections over an initial 9 inspections	\$1000 plus applicable rate coverage for disbursements up to \$500,000. An additional \$1.25 per \$1000 over and above \$500,000 will be charged plus \$100 per draw over and above 9 draws.

2. Residential and Commercial Closing and Settlement Fees

AREA B
CLOSING CHARGES AND FEES FOR COUNTIES OF:
EL PASO, LARIMER, PUEBLO, WELD

RESIDENTIAL

B1.	REALTOR OR BROKER FACILITATED SALE - For single physical Closing Presentation - Split presentation may be subject to #9	\$200/closing
B2.	BUILDER OR DEVELOPER PROJECT UNIT SALE	\$120/closing
B3.	FOR SALE BY OWNER / FSBO	\$400/closing
B4.	DISTRESSED SALE TRANSACTION - This charge shall be applied to 1 to 4 unit residential property when it is anticipated the closing will be a Short Sale, Deed in Lieu of Foreclosure of Foreclosure	\$400/closing
B5.	LENDER'S LOAN PACKAGE #1 - 1st Mortgage Loan Package for Purchase or Refinance transaction	\$200/closing
B6.	LENDER'S LOAN PACKAGE #2 - Junior or 2nd Mortgage Loan Package	\$180/closing
B7.	LENDER'S LOAN PACKAGE #3 - Junior or 2nd Mortgage Concurrent / Simultaneous - This fee is applicable only when the Lender is the same as the 1st Mortgage Lender	\$150/closing
B8.	LENDER'S LIMITED SERVICES - Prepare HUD and Disbursement	\$135/closing
B9.	CLOSING PRESENTATION FEE - Document Presentation Only - Split Closing Fee	\$135/closing
B10.	TRANSACTION COORDINATION / ASSISTANCE - If representing one agent. - If representing both agents, same transaction - \$175/agency	\$250/transaction \$400/transaction

2. Residential and Commercial Closing and Settlement Fees

**AREA B
CLOSING CHARGES AND FEES FOR COUNTIES OF:
EL PASO, LARIMER, PUEBLO, WELD**

RESIDENTIAL - ALL INCLUSIVE

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|------|---|---------------|
| B11. | BUILDER / DEVELOPER PROJECT UNIT SALE
- Includes all fees for Closing, Settlement and Supplemental Services associated with each Builder or Condominium unit sale except recording fees and tax certificate fees | \$170/closing |
| B12. | LENDER'S LOAN PACKAGE - SALE
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees | \$275/closing |
| B13. | LENDER'S LOAN PACKAGE - REFINANCE OR JUNIOR MORTGAGE
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees | \$325/closing |
| B14. | LENDER'S LOAN PACKAGE -
SIMULTANEOUS JUNIOR OR 2ND LOAN
- Simultaneous 2nd Mortgage Loan Package with Purchase or Refinance only
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees and tax certificate fees
- This fee is applicable only when the lender is the same as the 1st Mortgage Lender | \$175/closing |
| B15. | STATEWIDE LENDER'S BUNDLED RATE
- Includes all fees for Closing, Settlement, Supplemental Services, Release Tracking, recording fees and tax certificate fees associated with the Lender's Loan Package portion of the transaction | \$475/closing |

Residential Closing and Settlement Fees will be based on the County where the closing services originated and not on the County where the subject property is situated. This also applies to Counties not listed above.

2. Residential and Commercial Closing and Settlement Fees

**AREA B
CLOSING CHARGES AND FEES FOR COUNTIES OF:
EL PASO, LARIMER, PUEBLO, WELD**

COMMERCIAL

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|------|---|-------------------|
| B16. | COMMERCIAL SALE TRANSACTION*
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Sale portion of the transaction except recording fees and tax certificate fees | \$400/transaction |
| B17. | COMMERCIAL LENDER'S LOAN PACKAGE*
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Lender's Loan Package portion of the transaction except recording fees and tax certificate fees | \$400/transaction |
| B18. | COMMERCIAL LENDER'S LIMITED SERVICES*
- Prepare Settlement Statement / HUD and Disbursement | \$200/transaction |

*Note: If the time required for completion of the closing duties exceeds 5 hours, the charge shall be \$75 per each additional hour of work performed pursuant to the transaction.

CONSTRUCTION LOAN DISBURSEMENTS

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|------|--|--|
| B19. | RESIDENTIAL CONSTRUCTION LOAN DISBURSEMENT
- \$750 plus applicable rate coverage for disbursements up to \$300,000. An additional \$.75 per \$1000 over and above \$300,000 will be charged, plus \$100 per draw over and above an initial 7 draws
- Fee includes Inspection Fees, up to 7 initial inspections
- Additional fees apply for any inspections over an initial 7 inspections | \$750 plus applicable rate coverage for disbursements up to \$300,000. An additional \$.75 per \$1000 over and above \$300,000 will be charged plus \$100 per draw over and above 7 draws. |
| B20. | COMMERCIAL CONSTRUCTION LOAN DISBURSEMENT
- \$1000 plus applicable rate coverage for disbursements up to \$500,000. An additional \$1.25 per \$1000 over and above \$500,000 will be charged, plus \$100 per draw over and above an initial 9 draws
- Fee includes Inspection Fees, up to 9 initial inspections
- Additional fees apply for any inspections over an initial 9 inspections | \$1000 plus applicable rate coverage for disbursements up to \$500,000. An additional \$1.25 per \$1000 over and above \$500,000 will be charged plus \$100 per draw over and above 9 draws. |

2. Residential and Commercial Closing and Settlement Fees

AREA C
CLOSING AND SETTLEMENT FEES FOR THE COUNTIES OF:
LOGAN, MORGAN, PHILLIPS, SEDGWICK, WASHINGTON, YUMA

RESIDENTIAL

C1.	REALTOR OR BROKER FACILITATED SALE - For single physical Closing Presentation - Split presentation may be subject to #9	\$175/closing
C2.	BUILDER OR DEVELOPER PROJECT UNIT SALE	\$120/closing
C3.	FOR SALE BY OWNER / FSBO	\$350/closing
C4.	DISTRESSED SALE TRANSACTION - This charge shall be applied to 1 to 4 unit residential property when it is anticipated the closing will be a Short Sale, Deed in Lieu of Foreclosure of Foreclosure	\$350/closing
C5.	LENDER'S LOAN PACKAGE #1 - 1st Mortgage Loan Package for Purchase or Refinance transaction	\$200/closing
C6.	LENDER'S LOAN PACKAGE #2 - Junior or 2nd Mortgage Loan Package	\$180/closing
C7.	LENDER'S LOAN PACKAGE #3 - Junior or 2nd Mortgage Concurrent / Simultaneous - This fee is applicable only when the Lender is the same as the 1st Mortgage Lender	\$150/closing
C8.	LENDER'S LIMITED SERVICES - Prepare HUD and Disbursement	\$135/closing
C9.	CLOSING PRESENTATION FEE - Document Presentation Only - Split Closing Fee	\$135/closing
C10.	TRANSACTION COORDINATION / ASSISTANCE - If representing one agent. - If representing both agents, same transaction - \$175/agency	\$250/transaction \$400/transaction

2. Residential and Commercial Closing and Settlement Fees

AREA C
CLOSING AND SETTLEMENT FEES FOR THE COUNTIES OF:
LOGAN, MORGAN, PHILLIPS, SEDGWICK, WASHINGTON, YUMA

RESIDENTIAL - ALL INCLUSIVE

- | | | |
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**AREA C
CLOSING AND SETTLEMENT FEES FOR THE COUNTIES OF:
LOGAN, MORGAN, PHILLIPS, SEDGWICK, WASHINGTON, YUMA**

COMMERCIAL

- C16. **COMMERCIAL SALE TRANSACTION*** \$300/transaction
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Sale portion of the transaction except recording fees and tax certificate fees
- C17. **COMMERCIAL LENDER'S LOAN PACKAGE*** \$300/transaction
- Includes all fees for Closing, Settlement and Supplemental Services associated with the Commercial Lender's Loan Package portion of the transaction except recording fees and tax certificate fees
- C18. **COMMERCIAL LENDER'S LIMITED SERVICES*** \$200/transaction
- Prepare Settlement Statement / HUD and Disbursement

*Note: If the time required for completion of the closing duties exceeds 5 hours, the charge shall be \$75 per each additional hour of work performed pursuant to the transaction.

CONSTRUCTION LOAN DISBURSEMENTS

- C19. **RESIDENTIAL CONSTRUCTION LOAN DISBURSEMENT** \$750 plus applicable rate coverage for disbursements up to \$300,000. An additional \$.75 per \$1000 over and above \$300,000 will be charged, plus \$100 per draw over and above an initial 7 draws
- Fee includes Inspection Fees, up to 7 initial inspections
- Additional fees apply for any inspections over an initial 7 inspections
- C20. **COMMERCIAL CONSTRUCTION LOAN DISBURSEMENT** \$1000 plus applicable rate coverage for disbursements up to \$500,000. An additional \$1.25 per \$1000 over and above \$500,000 will be charged, plus \$100 per draw over and above an initial 9 draws
- Fee includes Inspection Fees, up to 9 initial inspections
- Additional fees apply for any inspections over an initial 9 inspections

3. Supplemental Fees

CLOSING CHARGES AND FEES FOR ALL COLORADO COUNTIES

SUPPLEMENTAL FEES

1. CASHIER'S CHECK FEE \$10/each
2. CONTINUED FUNDS MANAGEMENT - STALE DATE PROCESSING FEE \$25/check
- Applied 181st day after issue
3. CONTINUED FUNDS MANAGEMENT - ADMINISTRATIVE MAINTENANCE FEE \$25/check
- Applied monthly beginning 181st day after 2nd issue
4. COURIER / EXPRESS MAIL FEE - NATIONAL \$20/package
- Fees are those charged by FED EX, UPS, DHL, US Postal Service and other National Services
5. COURIER FEE - LOCAL \$25/package
- Fees are those charged by local Courier Services
6. EMPLOYEE / OWNER/ VENDOR DISCOUNT
- Equity Title may reimburse any active employee/owner/vendor the cost of real estate closing services; the title policy, escrow, search, exam and tax service for the purchase, sale or refinance of a personal primary residence. The reimbursement is limited to fees and charges customarily paid by the employee/owner/vendor. In addition, only services provided through Equity Title are eligible for reimbursement.
7. ESCROW FUNDS SETUP AND INVESTMENT FEE \$75
8. EXCESS CHECK CHARGES \$10/each
- This charge will apply only when 5 or more checks are issued and those checks are used to pay off unsecured debt
9. FORECLOSURE REDEMPTION FEE \$200
- This charge is in addition to the Closing Fee and will be applied when the company is requested to physically redeem the property from the Public Trustee 48 hours or less prior to the redemption deadline

3. Supplemental Fees

CLOSING CHARGES AND FEES FOR ALL COLORADO COUNTIES

10.	HOME OWNERS ASSOCIATION DOCUMENT RETRIEVAL FEE Note 1: This charge will apply when the subject property is subject to the Colorado Common Interest Ownership Act, and the seller is require to provide the Common Interest Community HOA Documents to the buyer, pursuant to Section 7(4) of the Contract to Buy and Sell Real Estate. This charge will include only those Common Interest Community Documents which are not recorded with the Clerk and Recorder for the county in which the subject property is located. Note 2: This charge is only applicable when the Company is requested to facilitate the obtaining of the Common Interest Community HOA Documents on behalf of the seller.	\$50/transaction	
11.	JUDGMENT SATISFACTION PROCESSING - Applied when the company is requested to obtain a certified copy from the court and record with the Clerk and Recorder	\$50/satisfaction	
12.	LENDER'S ELECTRONIC DOCUMENT RETRIEVAL FEE	\$30/package	
13.	PURGE OF MANUFACTURED HOME TITLE	\$100	
14.	RELEASE TRACKING FEE Note: This fee does not apply when release documents are provided to the company prior to or at closing.	\$40/release	
15.	SCRIVENER / DOCUMENT PREPARATION FEE	\$5	
16.	TAX CERTIFICATE - Charge for each Certificate	\$30/certificate \$15/certificate	Area A & B Area C
17.	WIRE TRANSFER FEE - Outgoing wire transfers	\$10/each	

In addition to the above listed Closing Charges, there may be additional charges incorporated into these fees for extraordinary services which are unique due to the complexity of the individual transaction or requested services for which no filed Closing Charges exist.