

Liability	Basic Rate	Re-Issue Rate 1-3 years
\$10,000	\$265	\$265
\$11,000	\$268	\$265
\$12,000	\$272	\$265
\$13,000	\$275	\$265
\$14,000	\$279	\$265
\$15,000	\$282	\$265
\$16,000	\$286	\$265
\$17,000	\$289	\$265
\$18,000	\$293	\$265
\$19,000	\$296	\$265
\$20,000	\$300	\$265
\$21,000	\$303	\$265
\$22,000	\$307	\$265
\$23,000	\$310	\$265
\$24,000	\$314	\$265
\$25,000	\$317	\$265
\$26,000	\$321	\$265
\$27,000	\$324	\$265
\$28,000	\$328	\$265
\$29,000	\$331	\$265
\$30,000	\$335	\$265
\$31,000	\$338	\$265
\$32,000	\$342	\$265
\$33,000	\$345	\$265
\$34,000	\$349	\$265
\$35,000	\$352	\$265
\$36,000	\$356	\$265
\$37,000	\$359	\$265
\$38,000	\$363	\$265
\$39,000	\$366	\$265
\$40,000	\$370	\$265
\$41,000	\$374	\$265
\$42,000	\$379	\$265
\$43,000	\$383	\$265
\$44,000	\$387	\$265
\$45,000	\$391	\$265
\$46,000	\$396	\$265
\$47,000	\$400	\$265
\$48,000	\$404	\$265
\$49,000	\$409	\$265
\$50,000	\$413	\$265
\$51,000	\$417	\$265
\$52,000	\$422	\$265
\$53,000	\$426	\$265
\$54,000	\$430	\$265
\$55,000	\$434	\$265
\$56,000	\$439	\$265
\$57,000	\$443	\$265
\$58,000	\$447	\$265
\$59,000	\$452	\$265
\$60,000	\$456	\$265
\$61,000	\$459	\$265
\$62,000	\$463	\$265
\$63,000	\$466	\$265
\$64,000	\$470	\$265
\$65,000	\$473	\$265
\$66,000	\$477	\$265
\$67,000	\$480	\$265
\$68,000	\$484	\$265
\$69,000	\$487	\$265
\$70,000	\$491	\$265

Liability	Basic Rate	Re-Issue Rate 1-3 years
\$71,000	\$494	\$265
\$72,000	\$498	\$265
\$73,000	\$501	\$265
\$74,000	\$505	\$265
\$75,000	\$508	\$265
\$76,000	\$512	\$265
\$77,000	\$515	\$265
\$78,000	\$519	\$265
\$79,000	\$522	\$265
\$80,000	\$526	\$265
\$81,000	\$529	\$265
\$82,000	\$533	\$267
\$83,000	\$536	\$268
\$84,000	\$540	\$270
\$85,000	\$543	\$272
\$86,000	\$547	\$274
\$87,000	\$550	\$275
\$88,000	\$554	\$277
\$89,000	\$557	\$279
\$90,000	\$561	\$281
\$91,000	\$564	\$282
\$92,000	\$568	\$284
\$93,000	\$571	\$286
\$94,000	\$575	\$288
\$95,000	\$578	\$289
\$96,000	\$582	\$291
\$97,000	\$585	\$293
\$98,000	\$589	\$295
\$99,000	\$592	\$296
\$100,000	\$596	\$298
\$101,000	\$598	\$299
\$102,000	\$601	\$301
\$103,000	\$603	\$302
\$104,000	\$606	\$303
\$105,000	\$608	\$304
\$106,000	\$611	\$306
\$107,000	\$613	\$307
\$108,000	\$616	\$308
\$109,000	\$618	\$309
\$110,000	\$621	\$311
\$111,000	\$623	\$312
\$112,000	\$626	\$313
\$113,000	\$628	\$314
\$114,000	\$631	\$316
\$115,000	\$633	\$317
\$116,000	\$636	\$318
\$117,000	\$638	\$319
\$118,000	\$641	\$321
\$119,000	\$643	\$322
\$120,000	\$646	\$323
\$121,000	\$648	\$324
\$122,000	\$651	\$326
\$123,000	\$653	\$327
\$124,000	\$656	\$328
\$125,000	\$658	\$329
\$126,000	\$661	\$331
\$127,000	\$663	\$332
\$128,000	\$666	\$333
\$129,000	\$668	\$334
\$130,000	\$671	\$336
\$131,000	\$673	\$337

Liability	Basic Rate	Re-Issue Rate 1-3 years
\$132,000	\$676	\$338
\$133,000	\$678	\$339
\$134,000	\$681	\$341
\$135,000	\$683	\$342
\$136,000	\$686	\$343
\$137,000	\$688	\$344
\$138,000	\$691	\$346
\$139,000	\$693	\$347
\$140,000	\$695	\$348
\$141,000	\$698	\$349
\$142,000	\$700	\$350
\$143,000	\$703	\$352
\$144,000	\$705	\$353
\$145,000	\$708	\$354
\$146,000	\$710	\$355
\$147,000	\$713	\$357
\$148,000	\$715	\$358
\$149,000	\$718	\$359
\$150,000	\$720	\$360
\$151,000	\$722	\$361
\$152,000	\$725	\$363
\$153,000	\$727	\$364
\$154,000	\$729	\$365
\$155,000	\$731	\$366
\$156,000	\$734	\$367
\$157,000	\$736	\$368
\$158,000	\$738	\$369
\$159,000	\$741	\$371
\$160,000	\$743	\$372
\$161,000	\$745	\$373
\$162,000	\$748	\$374
\$163,000	\$750	\$375
\$164,000	\$752	\$376
\$165,000	\$754	\$377
\$166,000	\$757	\$379
\$167,000	\$759	\$380
\$168,000	\$761	\$381
\$169,000	\$764	\$382
\$170,000	\$766	\$383
\$171,000	\$768	\$384
\$172,000	\$771	\$386
\$173,000	\$773	\$387
\$174,000	\$775	\$388
\$175,000	\$777	\$389
\$176,000	\$780	\$390
\$177,000	\$782	\$391
\$178,000	\$784	\$392
\$179,000	\$787	\$394
\$180,000	\$789	\$395
\$181,000	\$791	\$396
\$182,000	\$794	\$397
\$183,000	\$796	\$398
\$184,000	\$798	\$399
\$185,000	\$800	\$400
\$186,000	\$803	\$402
\$187,000	\$805	\$403
\$188,000	\$807	\$404
\$189,000	\$810	\$405
\$190,000	\$812	\$406
\$191,000	\$814	\$407
\$192,000	\$817	\$409

Liability	Basic Rate	Re-Issue Rate 1-3 years
\$193,000	\$819	\$410
\$194,000	\$821	\$411
\$195,000	\$823	\$412
\$196,000	\$826	\$413
\$197,000	\$828	\$414
\$198,000	\$830	\$415
\$199,000	\$833	\$417
\$200,000	\$835	\$418
\$201,000	\$837	\$419
\$202,000	\$839	\$420
\$203,000	\$841	\$421
\$204,000	\$842	\$421
\$205,000	\$844	\$422
\$206,000	\$846	\$423
\$207,000	\$848	\$424
\$208,000	\$850	\$425
\$209,000	\$852	\$426
\$210,000	\$854	\$427
\$211,000	\$855	\$428
\$212,000	\$857	\$429
\$213,000	\$859	\$430
\$214,000	\$861	\$431
\$215,000	\$863	\$432
\$216,000	\$865	\$433
\$217,000	\$866	\$433
\$218,000	\$868	\$434
\$219,000	\$870	\$435
\$220,000	\$872	\$436
\$221,000	\$874	\$437
\$222,000	\$876	\$438
\$223,000	\$878	\$439
\$224,000	\$879	\$440
\$225,000	\$881	\$441
\$226,000	\$883	\$442
\$227,000	\$885	\$443
\$228,000	\$887	\$444
\$229,000	\$889	\$445
\$230,000	\$891	\$446
\$231,000	\$892	\$446
\$232,000	\$894	\$447
\$233,000	\$896	\$448
\$234,000	\$898	\$449
\$235,000	\$900	\$450
\$236,000	\$902	\$451
\$237,000	\$903	\$452
\$238,000	\$905	\$453
\$239,000	\$907	\$454
\$240,000	\$909	\$455
\$241,000	\$911	\$456
\$242,000	\$913	\$457
\$243,000	\$915	\$458
\$244,000	\$916	\$458
\$245,000	\$918	\$459
\$246,000	\$920	\$460
\$247,000	\$922	\$461
\$248,000	\$924	\$462
\$249,000	\$926	\$463
\$250,000	\$928	\$464
\$251,000	\$929	\$465
\$252,000	\$931	\$466
\$253,000	\$933	\$467

Liability	Basic Rate	Re-Issue Rate 1-3 years
\$254,000	\$935	\$468
\$255,000	\$937	\$469
\$256,000	\$939	\$470
\$257,000	\$940	\$470
\$258,000	\$942	\$471
\$259,000	\$944	\$472
\$260,000	\$946	\$473
\$261,000	\$948	\$474
\$262,000	\$950	\$475
\$263,000	\$952	\$476
\$264,000	\$953	\$477
\$265,000	\$955	\$478
\$266,000	\$957	\$479
\$267,000	\$959	\$480
\$268,000	\$961	\$481
\$269,000	\$963	\$482
\$270,000	\$965	\$483
\$271,000	\$966	\$483
\$272,000	\$968	\$484
\$273,000	\$970	\$485
\$274,000	\$972	\$486
\$275,000	\$974	\$487
\$276,000	\$976	\$488
\$277,000	\$977	\$489
\$278,000	\$979	\$490
\$279,000	\$981	\$491
\$280,000	\$983	\$492
\$281,000	\$985	\$493
\$282,000	\$987	\$494
\$283,000	\$989	\$495
\$284,000	\$990	\$495
\$285,000	\$992	\$496
\$286,000	\$994	\$497
\$287,000	\$996	\$498
\$288,000	\$998	\$499
\$289,000	\$1,000	\$500
\$290,000	\$1,002	\$501
\$291,000	\$1,003	\$502
\$292,000	\$1,005	\$503
\$293,000	\$1,008	\$504
\$294,000	\$1,009	\$505
\$295,000	\$1,011	\$506
\$296,000	\$1,013	\$507
\$297,000	\$1,014	\$507
\$298,000	\$1,016	\$508
\$299,000	\$1,018	\$509
\$300,000	\$1,020	\$510
\$301,000	\$1,022	\$511
\$302,000	\$1,024	\$512
\$303,000	\$1,026	\$513
\$304,000	\$1,027	\$514
\$305,000	\$1,029	\$515
\$306,000	\$1,031	\$516
\$307,000	\$1,033	\$517
\$308,000	\$1,035	\$518
\$309,000	\$1,037	\$519
\$310,000	\$1,039	\$520
\$311,000	\$1,040	\$520
\$312,000	\$1,042	\$521
\$313,000	\$1,044	\$522
\$314,000	\$1,046	\$523
\$315,000	\$1,048	\$524

**\* MINIMUM RATE \$265** **LENDER CONCURRENT POLICY**  
Standard Loan Policy **\$100**

Please contact us for rates over \$315,000

## BUNDLED REFINANCE LOAN RATES (Residential)

### (1-4 platted & improved)

For lenders who desire the efficiencies of a bundled product.

Up to \$100,000	\$490
Thereafter, up to \$150,000	\$540
Thereafter, up to \$200,000	\$590
Thereafter, up to \$300,000	\$690
Thereafter, up to \$400,000	\$790
Thereafter, up to \$500,000	\$990
Thereafter, up to \$750,000	\$1,040
Thereafter, up to \$1,000,000	\$1,290
Thereafter, up to \$1,500,000	\$1,790
Thereafter, up to \$2,000,000	\$2,390
Thereafter, up to \$3,000,000	\$3,590

Included but not limited to:

- Deletion of Standard Exceptions 1 - 4
- End. ALTA 9 / Form 100 Restrictions
- End. Form ALTA 8.1 Environmental Protection Lien
- End. ALTA 4.1 / Form 115.1 or ALTA 5.1/115.2 PUD
- End. ALTA 9 / Form 100.29 or 100.30 Mineral Rights
- Endorsement Form 111.9 FNMA Balloon
- Endorsement ALTA 6 / Form 110.7 Variable
- Endorsement Form 110.9 Adjustable
- Endorsement ALTA 6.2 / Form 110.9 Negative Am
- Tax Certificate

## LENDER - ALL INCLUSIVE CLOSING FEES

<b>Lender's Loan Package - Sale</b>	\$275/closing **
<b>Lender's Loan Package - Refi</b>	\$325/closing **
<b>Lender's Loan Package</b> Simultaneous Junior or 2nd Loan Same Lender as 1st	\$175/closing**
<b>Lender's Bundled Rate</b> Includes Recording Fees	\$475/closing

\*\* Includes all fees for Closing, Settlement and Supplemental Services associated with the Lender's Loan Package portion of the transaction except recording fees.

## CLOSING & SETTLEMENT FEES (Residential)

<b>Realtor or Broker Facilitated Sale</b>	\$175/closing
<b>For Single Physical Closing Presentation</b>	
<b>For Sale By Owner</b>	\$350/closing
<b>Distressed Sale Transaction</b>	\$350/closing
• 1 to 4 unit residential property when it is anticipated the closing will be a Short Sale, Deed in Lieu of Foreclosure or Foreclosure	
<b>Lender's Loan Package #1</b>	\$200/closing
• 1st Mortgage Loan Package for Purchase or Refinance	
<b>Lender's Loan Package #2</b>	\$180/closing
• Junior or 2nd Mortgage Loan Package	
<b>Lender's Loan Package #3</b>	\$150/closing
• Jr or 2nd Mortgage Concurrent/Simultaneous	
• This fee is applicable only when the Lender is the same as the 1st Mortgage Lender	
<b>Lender's Limited Services</b>	\$135/closing
• Prepare HUD and Disbursement	
<b>Closing Presentation Fee</b>	\$135/closing
• Document Presentation Only	
• Split Closing Fee	
<b>Cashier's Check Fee</b>	\$10/each
<b>Courier / Express Mail Fee - National</b>	\$20/per package
• Fees are those charged by Fed Ex, UPS, DHL, US Postal Service and other nat'l services	
<b>Courier Fee - Local</b>	\$25/per package
• Fees are those charged by local courier services	
<b>Homeowners Association Document Retrieval Service Fee</b>	\$50/ transaction
• Copy charges are additional	
<b>Lender's Electronic Document Retrieval</b>	\$30/ package
<b>Release Tracking Fee</b>	\$40/release
Note: This fee does not apply when release documents are provided to the company at or prior to the closing.	
<b>Tax Certificate</b>	\$10/certificate
<b>Wire Transfer</b>	\$10/each

## COMMON ENDORSEMENTS (Residential)

### Owner's Policy Endorsements

End. 130	Owners Extra Protection	\$50
End. GEC-1	Owners Inflation	N/C
Deletion (1-4)	Requires ILC or Survey	\$50

### Lender's Policy Endorsements

End. 100	Restrictions Etc.	\$35
End. 8.1	Environmental	\$35
End. 100.30	Minerals	10%*
End. 110.7	Variable Rate Mortgage	\$30
End. 110.9	Negative Amortization	\$30
End. 115.1	Condominium	10%*
End. 115.2	Planned Unit Development	10%*
End. 116	Improvements Location	\$50
Deletion (1-4)	Requires ILC or Survey	\$50

\* Of Basic Rate

## EQUITY TITLE ASSOCIATES II

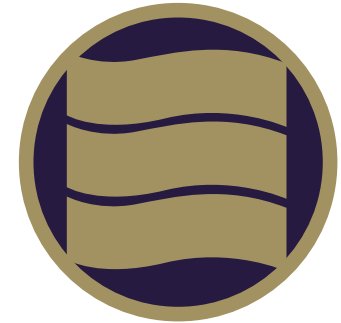
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Fort Morgan, CO 80701

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877.373.5000 [Toll Free]

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A member of the Orange Coast Title Family of Companies



EQUITY TITLE  
ASSOCIATES II

## TITLE INSURANCE RATES FOR: Morgan County

Effective as of February 2, 2009  
Stewart Title Guaranty Company

## CLOSING & SETTLEMENT FEES FOR COUNTIES:

Logan, Morgan, Phillips, Sedgwick,  
Washington and Yuma

Effective as of February 5, 2009