

BUNDLED REFINANCE LOAN RATES
(Residential Non-Purchase Transaction)

Up to \$100,000	\$525
Thereafter, up to \$250,000	\$625
Thereafter, up to \$450,000	\$750
Thereafter, up to \$750,000	\$950
Thereafter, up to \$1,000,000	\$1,375
Thereafter, up to \$2,000,000	\$1,855

Includes, if applicable:

- End. ALTA 9 / Form 100 Restrictions
- End. Form ALTA 8.1 Environmental Protection Lien
- End. ALTA 4.1 CONDO or ALTA 5.1 PUD
- End. ALTA 9 / ALTA 35.1 or 35.3 Mineral Rights
- End. Form ALTA 22 / Form 116.01 Location
- Tax Certificate

And any one of the following optional endorsements:

- Endorsement ALTA 6.2
- Endorsement ALTA 6

CONCURRENT BUNDLED LOAN RATES
(Residential Purchase Transaction)

Thereafter, up to \$300,000	\$400
Thereafter, up to \$750,000	\$500
Thereafter, up to \$1,000,000	\$550
Thereafter, up to \$1,500,000	\$800
Thereafter, up to \$2,000,000	\$1,100

Includes, if applicable:

- End. ALTA 9 / Form 100 Restrictions
- End. Form ALTA 8.1 Environmental Protection Lien
- End. ALTA 4.1 CONDO or ALTA 5.1 PUD
- End. ALTA 9 / ALTA 35.1 or 35.3 Mineral Rights
- End. Form ALTA 22 / Form 116.01 Location
- Tax Certificate

And any one of the following optional endorsements:

- Endorsement ALTA 6.2
- Endorsement ALTA 6

Ownership & Encumbrance Reports \$8/report

Specific Document Search Request Fee \$5/doc.

**This fee provides real property records for a specific document for a defined time period, specified by the client.*

Research & Extraordinary Work Fee \$125/hour

CLOSING & SETTLEMENT FEES
(Residential)

Realtor or Broker Facilitated Sale	\$340/closing
For Sale By Owner	\$450/closing
Lender's Loan Package #1	\$375/closing
• 1st Mortgage Loan Package for Purchase or Refinance	
Lender's Loan Package #2	\$200/closing
• Junior or 2nd Mortgage Loan Package	
Closing Presentation Fee	
* Seller	\$160/closing
* Buyer	\$185/closing
<i>*Includes presentation of real estate and loan package</i>	
Lender's Limited Services	\$185/closing
• Provide limited closing services including recording and disbursing loan funds	

ALL INCLUSIVE CLOSING FEES

Bundled Realtor/Broker Transaction	\$400/closing
• INCLUDES 1 document archive fee, 1 courier/express fee, 1 e-record fee, and the combination of two of the following: wire transfer fee and/or cashier's check	
Bundled Lender's Loan Package – Sale	\$400/closing
• INCLUDES 1 document archive fee, 1 courier/express fee, 1 e-record fee, and 1 Lender's Doc Retrieval Fee	
Bundled Lender's Loan Package – Refi	\$400/closing
• INCLUDES 1 document archive fee, 1 courier/express fee, 1 e-record fee, 1 Lender's Doc Retrieval Fee, 1 Release Tracking Fee, and up to two (2) wire transfer fees	

Bundled Lender's Loan Package – 2nd	\$300/closing
• Simultaneous Junior or 2nd Loan	

Includes all fees for Closing, Settlement and Supplemental Services except recording fees

SUPPLEMENTAL FEES
(Residential)

Cashier's Check Fee	\$20/check
Wire Transfer Fee	\$20/wire
e-Record Fee	\$5/doc
Tax Certificate	\$30/certificate
Owners Extended Coverage	\$75
Release Tracking Fee	\$45/release
<i>NOTE: This fee does not apply when release documents are provided to the company at or prior to closing</i>	
Homeowners Association Document Retrieval Service Fee	
• For 1 HOA	\$175/transaction
• For 2 or more HOA's	\$200/transaction
• Copy charges are additional	
Mail Out Fee	\$100/transaction
• This fee applies when requested to deliver and manage the execution of closing documents	
• Includes 2 courier/express fees	
Debt Consolidation Check Fee	\$10/check
• Fee will apply when 5 or more checks are issued to pay off unsecured debt	
Courier / Express Mail Fee – National	\$25/package
Courier / Express Mail Fee – International	\$60/package
Lender's Electronic Document Retrieval	\$30/package



Professionals

COLORADO PROFESSIONALS TITLE

MAIN NUMBER: 303-268-8899

Louis R. Rivas

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Title Insurance Rates

AS OF FEBRUARY 27, 2019

Real Advantage Title Insurance Company

Closing & Settlement Fees

AS OF JANUARY 4, 2019

METRO DENVER AREA FOR COUNTIES:

Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert and Jefferson



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Amount to and Including	Basic Rate	Re-Issue Rate 1-2 Years	Re-Issue Rate 3-5 Years	Amount to and Including	Basic Rate	Re-Issue Rate 1-2 Years	Re-Issue Rate 3-5 Years	Amount to and Including	Basic Rate	Re-Issue Rate 1-2 Years	Re-Issue Rate 3-5 Years	Amount to and Including	Basic Rate	Re-Issue Rate 1-2 Years	Re-Issue Rate 3-5 Years
\$50,000	\$845	700*	700*	\$305,000	\$1,383	\$830	\$1,107	\$560,00	\$1,875	\$1,125	\$1,500	\$815,000	\$2,347	\$1,409	\$1,878
\$55,000	\$859	\$700	\$700	\$310,000	\$1,393	\$836	\$1,115	\$565,000	\$1,884	\$1,131	\$1,508	\$820,000	\$2,357	\$1,415	\$1,886
\$60,000	\$873	\$700	\$700	\$315,000	\$1,403	\$842	\$1,123	\$570,000	\$1,894	\$1,137	\$1,516	\$825,000	\$2,366	\$1,420	\$1,893
\$65,000	\$888	\$700	\$711	\$320,000	\$1,412	\$848	\$1,130	\$575,000	\$1,903	\$1,142	\$1,523	\$830,000	\$2,375	\$1,425	\$1,900
\$70,000	\$902	\$700	\$722	\$325,000	\$1,422	\$854	\$1,138	\$580,000	\$1,912	\$1,148	\$1,530	\$835,000	\$2,385	\$1,431	\$1,908
\$75,000	\$916	\$700	\$733	\$330,000	\$1,432	\$860	\$1,146	\$585,000	\$1,921	\$1,153	\$1,537	\$840,000	\$2,394	\$1,437	\$1,916
\$80,000	\$929	\$700	\$744	\$335,000	\$1,442	\$866	\$1,154	\$590,000	\$1,930	\$1,158	\$1,544	\$845,000	\$2,403	\$1,442	\$1,923
\$85,000	\$944	\$700	\$756	\$340,000	\$1,451	\$871	\$1,161	\$595,000	\$1,939	\$1,164	\$1,552	\$850,000	\$2,412	\$1,448	\$1,930
\$90,000	\$958	\$700	\$767	\$345,000	\$1,461	\$877	\$1,169	\$600,000	\$1,948	\$1,169	\$1,559	\$855,000	\$2,422	\$1,454	\$1,938
\$95,000	\$972	\$700	\$778	\$350,000	\$1,471	\$883	\$1,177	\$605,000	\$1,958	\$1,175	\$1,567	\$860,000	\$2,431	\$1,459	\$1,945
\$100,000	\$985	\$700	\$788	\$355,000	\$1,481	\$889	\$1,185	\$610,000	\$1,967	\$1,181	\$1,574	\$865,000	\$2,440	\$1,464	\$1,952
\$105,000	\$995	\$700	\$796	\$360,000	\$1,490	\$894	\$1,192	\$615,000	\$1,976	\$1,186	\$1,581	\$870,000	\$2,450	\$1,470	\$1,960
\$110,000	\$1,005	\$700	\$804	\$365,000	\$1,500	\$900	\$1,200	\$620,000	\$1,986	\$1,192	\$1,589	\$875,000	\$2,459	\$1,476	\$1,968
\$115,000	\$1,015	\$700	\$812	\$370,000	\$1,510	\$906	\$1,208	\$625,000	\$1,995	\$1,197	\$1,596	\$880,000	\$2,468	\$1,481	\$1,975
\$120,000	\$1,025	\$700	\$820	\$375,000	\$1,520	\$912	\$1,216	\$630,000	\$2,004	\$1,203	\$1,604	\$885,000	\$2,478	\$1,487	\$1,983
\$125,000	\$1,035	\$700	\$828	\$380,000	\$1,530	\$918	\$1,224	\$635,000	\$2,014	\$1,209	\$1,612	\$890,000	\$2,487	\$1,493	\$1,990
\$130,000	\$1,045	\$700	\$836	\$385,000	\$1,540	\$924	\$1,232	\$640,000	\$2,023	\$1,214	\$1,619	\$895,000	\$2,496	\$1,498	\$1,997
\$135,000	\$1,054	\$700	\$844	\$390,000	\$1,549	\$930	\$1,240	\$645,000	\$2,032	\$1,220	\$1,626	\$900,000	\$2,505	\$1,503	\$2,004
\$140,000	\$1,063	\$700	\$851	\$395,000	\$1,559	\$936	\$1,248	\$650,000	\$2,041	\$1,225	\$1,633	\$905,000	\$2,515	\$1,509	\$2,012
\$145,000	\$1,073	\$700	\$858	\$400,000	\$1,569	\$942	\$1,256	\$655,000	\$2,051	\$1,231	\$1,641	\$910,000	\$2,524	\$1,515	\$2,020
\$150,000	\$1,083	\$700	\$866	\$405,000	\$1,579	\$948	\$1,264	\$660,000	\$2,060	\$1,236	\$1,648	\$915,000	\$2,533	\$1,520	\$2,027
\$155,000	\$1,093	\$700	\$874	\$410,000	\$1,588	\$953	\$1,271	\$665,000	\$2,069	\$1,242	\$1,656	\$920,000	\$2,543	\$1,526	\$2,035
\$160,000	\$1,103	\$700	\$882	\$415,000	\$1,598	\$959	\$1,279	\$670,000	\$2,079	\$1,248	\$1,664	\$925,000	\$2,552	\$1,532	\$2,042
\$165,000	\$1,113	\$700	\$890	\$420,000	\$1,608	\$965	\$1,287	\$675,000	\$2,088	\$1,253	\$1,671	\$930,000	\$2,561	\$1,537	\$2,049
\$170,000	\$1,122	\$700	\$898	\$425,000	\$1,618	\$971	\$1,295	\$680,000	\$2,097	\$1,259	\$1,678	\$935,000	\$2,571	\$1,543	\$2,057
\$175,000	\$1,13	\$700	\$906	\$430,000	\$1,627	\$977	\$1,302	\$685,000	\$2,107	\$1,265	\$1,686	\$940,000	\$2,580	\$1,548	\$2,064
\$180,000	\$1,141	\$700	\$913	\$435,000	\$1,637	\$983	\$1,310	\$690,000	\$2,116	\$1,270	\$1,693	\$945,000	\$2,589	\$1,554	\$2,072
\$185,000	\$1,151	\$700	\$921	\$440,000	\$1,647	\$989	\$1,318	\$695,000	\$2,125	\$1,275	\$1,700	\$950,000	\$2,598	\$1,559	\$2,079
\$190,000	\$1,161	\$700	\$929	\$445,000	\$1,657	\$995	\$1,326	\$700,000	\$2,134	\$1,281	\$1,708	\$955,000	\$2,608	\$1,565	\$2,087
\$195,000	\$1,171	\$703	\$937	\$450,000	\$1,666	\$1,000	\$1,333	\$705,000	\$2,144	\$1,287	\$1,716	\$960,000	\$2,617	\$1,571	\$2,094
\$200,000	\$1,180	\$708	\$944	\$455,000	\$1,676	\$1,006	\$1,341	\$710,000	\$2,153	\$1,292	\$1,723	\$965,000	\$2,626	\$1,576	\$2,101
\$205,000	\$1,190	\$714	\$952	\$460,000	\$1,686	\$1,012	\$1,349	\$715,000	\$2,162	\$1,298	\$1,730	\$970,000	\$2,636	\$1,582	\$2,109
\$210,000	\$1,200	\$720	\$960	\$465,000	\$1,696	\$1,018	\$1,357	\$720,000	\$2,172	\$1,304	\$1,738	\$975,000	\$2,645	\$1,587	\$2,116
\$215,000	\$1,210	\$726	\$968	\$470,000	\$1,705	\$1,023	\$1,364	\$725,000	\$2,181	\$1,309	\$1,745	\$980,000	\$2,654	\$1,593	\$2,124
\$220,000	\$1,220	\$732	\$976	\$475,000	\$1,715	\$1,029	\$1,372	\$730,000	\$2,190	\$1,314	\$1,752	\$985,000	\$2,664	\$1,599	\$2,132
\$225,000	\$1,230	\$738	\$984	\$480,000	\$1,725	\$1,035	\$1,380	\$735,000	\$2,200	\$1,320	\$1,760	\$990,000	\$2,673	\$1,604	\$2,139
\$230,000	\$1,240	\$744	\$992	\$485,000	\$1,735	\$1,041	\$1,388	\$740,000	\$2,209	\$1,326	\$1,768	\$995,000	\$2,682	\$1,610	\$2,146
\$235,000	\$1,248	\$749	\$999	\$490,000	\$1,743	\$1,046	\$1,395	\$745,000	\$2,218	\$1,331	\$1,775	\$1,000,000	\$2,691	\$1,615	\$2,153
\$240,000	\$1,257	\$755	\$1,006	\$495,000	\$1,753	\$1,052	\$1,403	\$750,000	\$2,227	\$1,337	\$1,782	\$1,005,000	\$2,700	\$1,620	\$2,160
\$245,000	\$1,267	\$761	\$1,014	\$500,000	\$1,763	\$1,058	\$1,411	\$755,000	\$2,237	\$1,343	\$1,790	\$1,010,000	\$2,709	\$1,626	\$2,168
\$250,000	\$1,277	\$767	\$1,022	\$505,000	\$1,773	\$1,064	\$1,419	\$760,000	\$2,246	\$1,348	\$1,797	\$1,015,000	\$2,718	\$1,631	\$2,175
\$255,000	\$1,287	\$773	\$1,030	\$510,000	\$1,782	\$1,070	\$1,426	\$765,000	\$2,255	\$1,353	\$1,804	\$1,020,000	\$2,726	\$1,636	\$2,181
\$260,000	\$1,297	\$779	\$1,038	\$515,000	\$1,791	\$1,075	\$1,433	\$770,000	\$2,264	\$1,359	\$1,812	\$1,025,000	\$2,735	\$1,641	\$2,188
\$265,000	\$1,307	\$785	\$1,046	\$520,000	\$1,801	\$1,081	\$1,441	\$775,000	\$2,273	\$1,364	\$1,819	\$1,030,000	\$2,744	\$1,647	\$2,196
\$270,000	\$1,316	\$790	\$1,053	\$525,000	\$1,810	\$1,086	\$1,448	\$780,000	\$2,282	\$1,370	\$1,826	\$1,035,000	\$2,753	\$1,652	\$2,203
\$275,000	\$1,325	\$795	\$1,060	\$530,000	\$1,819	\$1,092	\$1,456	\$785,000	\$2,292	\$1,376	\$1,834	\$1,040,000	\$2,761	\$1,657	\$2,209
\$280,000	\$1,335	\$801	\$1,068	\$535,000	\$1,829	\$1,098	\$1,464	\$790,000	\$2,301	\$1,381	\$1,841	\$1,045,000	\$2,770	\$1,662	\$2,216
\$285,000	\$1,345	\$807	\$1,076	\$540,000	\$1,838	\$1,103	\$1,471	\$795,000	\$2,310	\$1,386	\$1,848	\$1,050,000	\$2,779	\$1,668	\$2,224
\$290,000	\$1,354	\$813	\$1,084	\$545,000	\$1,847	\$1,109	\$1,478	\$800,000	\$2,319	\$1,392	\$1,856	\$1,055,000	\$2,788	\$1,673	\$2,231
\$295,000	\$1,364	\$819	\$1,092	\$550,000	\$1,856	\$1,114	\$1,485	\$805,000	\$2,329	\$1,398	\$1,864	\$1,060,000	\$2,796	\$1,678	\$2,237
\$300,000	\$1,374	\$825	\$1,100	\$555,000	\$1,866	\$1,120	\$1,493	\$810,000	\$2,338	\$1,403	\$1,871	\$1,065,000	\$2,805	\$1,683	\$2,244

* MINIMUM RATE \$700

CPL \$25

LENDER CONCURRENT POLICY
Standard Loan Policy

\$175