

# El Paso County Insurance Rates & Closing Fees

| Insurance Amount         | Standard Rate | Insurance Amount         | Standard Rate | Insurance Amount         | Standard Rate |
|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|
| 1 - 5,000                | 530           | 350,001 - 355,000        | 1,271         | 700,001 - 705,000        | 1,919         |
| 5,001 - 10,000           | 540           | 355,001 - 360,000        | 1,280         | 705,001 - 710,000        | 1,929         |
| 10,001 - 15,000          | 570           | 360,001 - 365,000        | 1,289         | 710,001 - 715,000        | 1,938         |
| 15,001 - 20,000          | 586           | 365,001 - 370,000        | 1,299         | 715,001 - 720,000        | 1,948         |
| 20,001 - 25,000          | 602           | 370,001 - 375,000        | 1,307         | 720,001 - 725,000        | 1,958         |
| <b>25,001 - 30,000</b>   | <b>628</b>    | <b>375,001 - 380,000</b> | <b>1,316</b>  | <b>725,001 - 730,000</b> | <b>1,968</b>  |
| 30,001 - 35,000          | 642           | 380,001 - 385,000        | 1,325         | 730,001 - 735,000        | 1,977         |
| 35,001 - 40,000          | 656           | 385,001 - 390,000        | 1,335         | 735,001 - 740,000        | 1,987         |
| 40,001 - 45,000          | 670           | 390,001 - 395,000        | 1,343         | 740,001 - 745,000        | 1,997         |
| 45,001 - 50,000          | 692           | 395,001 - 400,000        | 1,352         | 745,001 - 750,000        | 2,007         |
| <b>50,001 - 55,000</b>   | <b>704</b>    | <b>400,001 - 405,000</b> | <b>1,361</b>  | <b>750,001 - 755,000</b> | <b>2,016</b>  |
| 55,001 - 60,000          | 716           | 405,001 - 410,000        | 1,371         | 755,001 - 760,000        | 2,026         |
| 60,001 - 65,000          | 728           | 410,001 - 415,000        | 1,379         | 760,001 - 765,000        | 2,036         |
| 65,001 - 70,000          | 740           | 415,001 - 420,000        | 1,388         | 765,001 - 770,000        | 2,046         |
| 70,001 - 75,000          | 752           | 420,001 - 425,000        | 1,397         | 770,001 - 775,000        | 2,055         |
| <b>75,001 - 80,000</b>   | <b>764</b>    | <b>425,001 - 430,000</b> | <b>1,407</b>  | <b>775,001 - 780,000</b> | <b>2,065</b>  |
| 80,001 - 85,000          | 776           | 430,001 - 435,000        | 1,415         | 780,001 - 785,000        | 2,075         |
| 85,001 - 90,000          | 788           | 435,001 - 440,000        | 1,424         | 785,001 - 790,000        | 2,085         |
| 90,001 - 95,000          | 800           | 440,001 - 445,000        | 1,433         | 790,001 - 795,000        | 2,094         |
| 95,001 - 100,000         | 812           | 445,001 - 450,000        | 1,443         | 795,001 - 800,000        | 2,104         |
| <b>100,001 - 105,000</b> | <b>821</b>    | <b>450,001 - 455,000</b> | <b>1,451</b>  | <b>800,001 - 805,000</b> | <b>2,114</b>  |
| 105,001 - 110,000        | 831           | 455,001 - 460,000        | 1,460         | 805,001 - 810,000        | 2,124         |
| 110,001 - 115,000        | 839           | 460,001 - 465,000        | 1,469         | 810,001 - 815,000        | 2,133         |
| 115,001 - 120,000        | 848           | 465,001 - 470,000        | 1,479         | 815,001 - 820,000        | 2,143         |
| 120,001 - 125,000        | 857           | 470,001 - 475,000        | 1,487         | 820,001 - 825,000        | 2,153         |
| <b>125,001 - 130,000</b> | <b>867</b>    | <b>475,001 - 480,000</b> | <b>1,496</b>  | <b>825,001 - 830,000</b> | <b>2,163</b>  |
| 130,001 - 135,000        | 875           | 480,001 - 485,000        | 1,505         | 830,001 - 835,000        | 2,172         |
| 135,001 - 140,000        | 884           | 485,001 - 490,000        | 1,515         | 835,001 - 840,000        | 2,182         |
| 140,001 - 145,000        | 893           | 490,001 - 495,000        | 1,523         | 840,001 - 845,000        | 2,192         |
| 145,001 - 150,000        | 903           | 495,001 - 500,000        | 1,532         | 845,001 - 850,000        | 2,202         |
| <b>150,001 - 155,000</b> | <b>911</b>    | <b>500,001 - 505,000</b> | <b>1,541</b>  | <b>850,001 - 855,000</b> | <b>2,211</b>  |
| 155,001 - 160,000        | 920           | 505,001 - 510,000        | 1,550         | 855,001 - 860,000        | 2,221         |
| 160,001 - 165,000        | 929           | 510,001 - 515,000        | 1,558         | 860,001 - 865,000        | 2,231         |
| 165,001 - 170,000        | 939           | 515,001 - 520,000        | 1,562         | 865,001 - 870,000        | 2,241         |
| 170,001 - 175,000        | 947           | 520,001 - 525,000        | 1,568         | 870,001 - 875,000        | 2,250         |
| <b>175,001 - 180,000</b> | <b>956</b>    | <b>525,001 - 530,000</b> | <b>1,578</b>  | <b>875,001 - 880,000</b> | <b>2,260</b>  |
| 180,001 - 185,000        | 965           | 530,001 - 535,000        | 1,587         | 880,001 - 885,000        | 2,270         |
| 185,001 - 190,000        | 975           | 535,001 - 540,000        | 1,597         | 885,001 - 890,000        | 2,280         |
| 190,001 - 195,000        | 983           | 540,001 - 545,000        | 1,607         | 890,001 - 895,000        | 2,289         |
| 195,001 - 200,000        | 992           | 545,001 - 550,000        | 1,617         | 895,001 - 900,000        | 2,299         |
| <b>200,001 - 205,000</b> | <b>1,001</b>  | <b>550,001 - 555,000</b> | <b>1,626</b>  | <b>900,001 - 905,000</b> | <b>2,309</b>  |
| 205,001 - 210,000        | 1,011         | 555,001 - 560,000        | 1,636         | 905,001 - 910,000        | 2,319         |
| 210,001 - 215,000        | 1,019         | 560,001 - 565,000        | 1,646         | 910,001 - 915,000        | 2,328         |
| 215,001 - 220,000        | 1,028         | 565,001 - 570,000        | 1,656         | 915,001 - 920,000        | 2,338         |
| 220,001 - 225,000        | 1,037         | 570,001 - 575,000        | 1,665         | 920,001 - 925,000        | 2,348         |
| <b>225,001 - 230,000</b> | <b>1,047</b>  | <b>575,001 - 580,000</b> | <b>1,675</b>  | <b>925,001 - 930,000</b> | <b>2,358</b>  |
| 230,001 - 235,000        | 1,055         | 580,001 - 585,000        | 1,685         | 930,001 - 935,000        | 2,367         |
| 235,001 - 240,000        | 1,064         | 585,001 - 590,000        | 1,695         | 935,001 - 940,000        | 2,377         |
| 240,001 - 245,000        | 1,073         | 590,001 - 595,000        | 1,704         | 940,001 - 945,000        | 2,387         |
| 245,001 - 250,000        | 1,083         | 595,001 - 600,000        | 1,714         | 945,001 - 950,000        | 2,397         |
| <b>250,001 - 255,000</b> | <b>1,091</b>  | <b>600,001 - 605,000</b> | <b>1,724</b>  | <b>950,001 - 955,000</b> | <b>2,406</b>  |
| 255,001 - 260,000        | 1,100         | 605,001 - 610,000        | 1,734         | 955,001 - 960,000        | 2,416         |
| 260,001 - 265,000        | 1,109         | 610,001 - 615,000        | 1,743         | 960,001 - 965,000        | 2,426         |
| 265,001 - 270,000        | 1,119         | 615,001 - 620,000        | 1,753         | 965,001 - 970,000        | 2,435         |
| 270,001 - 275,000        | 1,127         | 620,001 - 625,000        | 1,763         | 970,001 - 975,000        | 2,445         |
| <b>275,001 - 280,000</b> | <b>1,136</b>  | <b>625,001 - 630,000</b> | <b>1,773</b>  | <b>975,001 - 980,000</b> | <b>2,455</b>  |
| 280,001 - 285,000        | 1,145         | 630,001 - 635,000        | 1,782         | 980,001 - 985,000        | 2,465         |
| 285,001 - 290,000        | 1,155         | 635,001 - 640,000        | 1,792         | 985,001 - 990,000        | 2,474         |
| 290,001 - 295,000        | 1,163         | 640,001 - 645,000        | 1,802         | 990,001 - 995,000        | 2,484         |
| 295,001 - 300,000        | 1,172         | 645,001 - 650,000        | 1,812         | 995,001 - 1,000,000      | 2,494         |
| <b>300,001 - 305,000</b> | <b>1,181</b>  | <b>650,001 - 655,000</b> | <b>1,821</b>  |                          |               |
| 305,001 - 310,000        | 1,191         | 655,001 - 660,000        | 1,831         |                          |               |
| 310,001 - 315,000        | 1,199         | 660,001 - 665,000        | 1,841         |                          |               |
| 315,001 - 320,000        | 1,207         | 665,001 - 670,000        | 1,851         |                          |               |
| 320,001 - 325,000        | 1,217         | 670,001 - 675,000        | 1,860         |                          |               |
| <b>325,001 - 330,000</b> | <b>1,227</b>  | <b>675,001 - 680,000</b> | <b>1,870</b>  |                          |               |
| 330,001 - 335,000        | 1,235         | 680,001 - 685,000        | 1,880         |                          |               |
| 335,001 - 340,000        | 1,244         | 685,001 - 690,000        | 1,890         |                          |               |
| 340,001 - 345,000        | 1,253         | 690,001 - 695,000        | 1,899         |                          |               |
| 345,001 - 350,000        | 1,263         | 695,001 - 700,000        | 1,909         |                          |               |

**Schedule Per \$1,000 Liability**

Up to \$3 million .....\$1.65

Up to \$5 million .....\$1.55

Up to \$8 million .....\$1.45

Up to \$10 million .....\$1.35

Up to \$20 million .....\$1.20

Over \$20 million.....\$1.00

Effective 04-26-10

Residential Bundled  
Refinance Rate

Upon election by a lender, loan policies issued in connection with the refinance of an existing mortgage, the following rates apply:

|                                |         |
|--------------------------------|---------|
| Up to \$100,000 .....          | \$565   |
| \$100,001 to \$150,000 .....   | \$630   |
| \$150,001 to \$200,000 .....   | \$690   |
| \$200,001 to \$250,000 .....   | \$750   |
| \$250,001 to \$300,000 .....   | \$810   |
| \$300,001 to \$350,000 .....   | \$870   |
| \$350,001 to \$400,000 .....   | \$931   |
| \$400,001 to \$450,000 .....   | \$990   |
| \$450,001 to \$500,000 .....   | \$1,101 |
| \$500,001 to \$550,000 .....   | \$1,109 |
| \$550,001 to \$600,000 .....   | \$1,166 |
| \$600,001 to \$700,000 .....   | \$1,217 |
| \$700,001 to \$800,000 .....   | \$1,268 |
| \$800,001 to \$900,000 .....   | \$1,319 |
| \$900,001 to \$1,000,000 ..... | \$1,370 |

This charge includes the applicable refinance endorsements including but not limited to COLO Form 100, COLO 100.30, COLO 110.7, ALTA 6, 6.1, 6.2 or COLO equivalent, ALTA 8.1, COLO 115.1 or COLO 115.2 PUD. The rate also includes the cost of a tax certificate. If the lender elects to have Stewart Title conduct the closing, a closing fee will also be collected.

However, if reissue rate is applicable for the policy, and combined with the standard charges for requested endorsements, is less than the Flat Rate, reissue rate will be given.

Concurrent Loan  
Resale Policy

(includes applicable endorsements and tax certificates)

|                                |                   |
|--------------------------------|-------------------|
| Up to \$100,000 .....          | \$300             |
| \$100,001 to \$200,000 .....   | \$350             |
| \$200,001 to \$300,000 .....   | \$400             |
| \$300,001 to \$750,000 .....   | \$450             |
| \$750,001 to \$1,000,000 ..... | \$500             |
| \$1,000,001+ .....             | call local office |

Closing Fees

Lender Bundled Closing Fee\* .....\$325  
\*Note: Includes courier fees, wire fees, tax certificate fee, cashier's check fee, lender document retrieval fee, and e-recording fee.

|                                               |       |
|-----------------------------------------------|-------|
| Real estate closing fee.....                  | \$220 |
| FSBO closing fee.....                         | \$400 |
| Loan closing fee for<br>second mortgage ..... | \$185 |
| For disbursement only .....                   | \$100 |
| Builder closing fee .....                     | \$120 |
| Commercial Closing fee.....                   | \$400 |

Re-Issue Rate

Resale within 5 years - 50% credit  
Refinance within 10 years - 50% credit

Simultaneously  
Issued Policy

An Owner's Policy or Loan Policy covering identical lands will be issued simultaneously at the applicable charge, plus a charge of \$125\* for the additional policy.

\*In the event that the loan amount exceeds sales price call for a quote.

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