

# Denver Metro\* Insurance Charges and Closing Fees

| Amount of Insurance |          | Basic | Amount of Insurance |         | Basic | Amount of Insurance |           | Basic |
|---------------------|----------|-------|---------------------|---------|-------|---------------------|-----------|-------|
| from                | to       | Rate  | from                | to      | Rate  | from                | to        | Rate  |
| \$0                 | \$25,000 | \$765 | 370,001             | 375,000 | 1,584 | 720,001             | 725,000   | 2,208 |
| 25,001              | 30,000   | 779   | 375,001             | 380,000 | 1,593 | 725,001             | 730,000   | 2,217 |
| 30,001              | 35,000   | 789   | 380,001             | 385,000 | 1,602 | 730,001             | 735,000   | 2,226 |
| 35,001              | 40,000   | 801   | 385,001             | 390,000 | 1,612 | 735,001             | 740,000   | 2,235 |
| 40,001              | 45,000   | 814   | 390,001             | 395,000 | 1,621 | 740,001             | 745,000   | 2,243 |
| 45,001              | 50,000   | 826   | 395,001             | 400,000 | 1,630 | 745,001             | 750,000   | 2,252 |
| 50,001              | 55,000   | 901   | 400,001             | 405,000 | 1,639 | 750,001             | 755,000   | 2,261 |
| 55,001              | 60,000   | 918   | 405,001             | 410,000 | 1,649 | 755,001             | 760,000   | 2,270 |
| 60,001              | 65,000   | 934   | 410,001             | 415,000 | 1,658 | 760,001             | 765,000   | 2,278 |
| 65,001              | 70,000   | 986   | 415,001             | 420,000 | 1,667 | 765,001             | 770,000   | 2,287 |
| 70,001              | 75,000   | 997   | 420,001             | 425,000 | 1,676 | 770,001             | 775,000   | 2,296 |
| 75,001              | 80,000   | 1,008 | 425,001             | 430,000 | 1,686 | 775,001             | 780,000   | 2,305 |
| 80,001              | 85,000   | 1,020 | 430,001             | 435,000 | 1,695 | 780,001             | 785,000   | 2,313 |
| 85,001              | 90,000   | 1,031 | 435,001             | 440,000 | 1,704 | 785,001             | 790,000   | 2,322 |
| 90,001              | 95,000   | 1,042 | 440,001             | 445,000 | 1,713 | 790,001             | 795,000   | 2,331 |
| 95,001              | 100,000  | 1,054 | 445,001             | 450,000 | 1,723 | 795,001             | 800,000   | 2,340 |
| 100,001             | 105,000  | 1,084 | 450,001             | 455,000 | 1,732 | 800,001             | 805,000   | 2,348 |
| 105,001             | 110,000  | 1,094 | 455,001             | 460,000 | 1,741 | 805,001             | 810,000   | 2,357 |
| 110,001             | 115,000  | 1,103 | 460,001             | 465,000 | 1,750 | 810,001             | 815,000   | 2,366 |
| 115,001             | 120,000  | 1,112 | 465,001             | 470,000 | 1,760 | 815,001             | 820,000   | 2,375 |
| 120,001             | 125,000  | 1,121 | 470,001             | 475,000 | 1,769 | 820,001             | 825,000   | 2,383 |
| 125,001             | 130,000  | 1,131 | 475,001             | 480,000 | 1,778 | 825,001             | 830,000   | 2,392 |
| 130,001             | 135,000  | 1,140 | 480,001             | 485,000 | 1,787 | 830,001             | 835,000   | 2,401 |
| 135,001             | 140,000  | 1,149 | 485,001             | 490,000 | 1,797 | 835,001             | 840,000   | 2,410 |
| 140,001             | 145,000  | 1,158 | 490,001             | 495,000 | 1,806 | 840,001             | 845,000   | 2,418 |
| 145,001             | 150,000  | 1,168 | 495,001             | 500,000 | 1,815 | 845,001             | 850,000   | 2,427 |
| 150,001             | 155,000  | 1,177 | 500,001             | 505,000 | 1,823 | 850,001             | 855,000   | 2,436 |
| 155,001             | 160,000  | 1,186 | 505,001             | 510,000 | 1,832 | 855,001             | 860,000   | 2,445 |
| 160,001             | 165,000  | 1,195 | 510,001             | 515,000 | 1,841 | 860,001             | 865,000   | 2,453 |
| 165,001             | 170,000  | 1,205 | 515,001             | 520,000 | 1,850 | 865,001             | 870,000   | 2,462 |
| 170,001             | 175,000  | 1,214 | 520,001             | 525,000 | 1,858 | 870,001             | 875,000   | 2,471 |
| 175,001             | 180,000  | 1,223 | 525,001             | 530,000 | 1,867 | 875,001             | 880,000   | 2,480 |
| 180,001             | 185,000  | 1,232 | 530,001             | 535,000 | 1,876 | 880,001             | 885,000   | 2,488 |
| 185,001             | 190,000  | 1,242 | 535,001             | 540,000 | 1,885 | 885,001             | 890,000   | 2,497 |
| 190,001             | 195,000  | 1,251 | 540,001             | 545,000 | 1,893 | 890,001             | 895,000   | 2,506 |
| 195,001             | 200,000  | 1,260 | 545,001             | 550,000 | 1,902 | 895,001             | 900,000   | 2,515 |
| 200,001             | 205,000  | 1,269 | 550,001             | 555,000 | 1,911 | 900,001             | 905,000   | 2,523 |
| 205,001             | 210,000  | 1,279 | 555,001             | 560,000 | 1,920 | 905,001             | 910,000   | 2,532 |
| 210,001             | 215,000  | 1,288 | 560,001             | 565,000 | 1,928 | 910,001             | 915,000   | 2,541 |
| 215,001             | 220,000  | 1,297 | 565,001             | 570,000 | 1,937 | 915,001             | 920,000   | 2,550 |
| 220,001             | 225,000  | 1,306 | 570,001             | 575,000 | 1,946 | 920,001             | 925,000   | 2,558 |
| 225,001             | 230,000  | 1,316 | 575,001             | 580,000 | 1,955 | 925,001             | 930,000   | 2,567 |
| 230,001             | 235,000  | 1,325 | 580,001             | 585,000 | 1,963 | 930,001             | 935,000   | 2,576 |
| 235,001             | 240,000  | 1,334 | 585,001             | 590,000 | 1,972 | 935,001             | 940,000   | 2,585 |
| 240,001             | 245,000  | 1,343 | 590,001             | 595,000 | 1,981 | 940,001             | 945,000   | 2,593 |
| 245,001             | 250,000  | 1,353 | 595,001             | 600,000 | 1,990 | 945,001             | 950,000   | 2,602 |
| 250,001             | 255,000  | 1,362 | 600,001             | 605,000 | 1,998 | 950,001             | 955,000   | 2,611 |
| 255,001             | 260,000  | 1,371 | 605,001             | 610,000 | 2,007 | 955,001             | 960,000   | 2,620 |
| 260,001             | 265,000  | 1,380 | 610,001             | 615,000 | 2,016 | 960,001             | 965,000   | 2,628 |
| 265,001             | 270,000  | 1,390 | 615,001             | 620,000 | 2,025 | 965,001             | 970,000   | 2,637 |
| 270,001             | 275,000  | 1,399 | 620,001             | 625,000 | 2,033 | 970,001             | 975,000   | 2,646 |
| 275,001             | 280,000  | 1,408 | 625,001             | 630,000 | 2,042 | 975,001             | 980,000   | 2,655 |
| 280,001             | 285,000  | 1,417 | 630,001             | 635,000 | 2,051 | 980,001             | 985,000   | 2,663 |
| 285,001             | 290,000  | 1,427 | 635,001             | 640,000 | 2,060 | 985,001             | 990,000   | 2,672 |
| 290,001             | 295,000  | 1,436 | 640,001             | 645,000 | 2,068 | 990,001             | 995,000   | 2,681 |
| 295,001             | 300,000  | 1,445 | 645,001             | 650,000 | 2,077 | 995,001             | 1,000,000 | 2,690 |
| 300,001             | 305,000  | 1,454 | 650,001             | 655,000 | 2,086 |                     |           |       |
| 305,001             | 310,000  | 1,464 | 655,001             | 660,000 | 2,095 |                     |           |       |
| 310,001             | 315,000  | 1,473 | 660,001             | 665,000 | 2,103 |                     |           |       |
| 315,001             | 320,000  | 1,482 | 665,001             | 670,000 | 2,112 |                     |           |       |
| 320,001             | 325,000  | 1,491 | 670,001             | 675,000 | 2,121 |                     |           |       |
| 325,001             | 330,000  | 1,501 | 675,001             | 680,000 | 2,130 |                     |           |       |
| 330,001             | 335,000  | 1,510 | 680,001             | 685,000 | 2,138 |                     |           |       |
| 335,001             | 340,000  | 1,519 | 685,001             | 690,000 | 2,147 |                     |           |       |
| 340,001             | 345,000  | 1,528 | 690,001             | 695,000 | 2,156 |                     |           |       |
| 345,001             | 350,000  | 1,538 | 695,001             | 700,000 | 2,165 |                     |           |       |
| 350,001             | 355,000  | 1,547 | 700,001             | 705,000 | 2,173 |                     |           |       |
| 355,001             | 360,000  | 1,556 | 705,001             | 710,000 | 2,182 |                     |           |       |
| 360,001             | 365,000  | 1,565 | 710,001             | 715,000 | 2,191 |                     |           |       |
| 365,001             | 370,000  | 1,575 | 715,001             | 720,000 | 2,200 |                     |           |       |

### Schedule Per \$1,000 Liability

- > \$1M to \$3M.... add \$1.65 per \$1K
- > \$3M to \$5M.... add \$1.55 per \$1K
- > \$5M to \$8M.... add \$1.45 per \$1K
- > \$8M to \$10M.. add \$1.35 per \$1K
- > \$10M to \$20M add \$1.20 per \$1K
- > \$20M ..... add \$1.00 per \$1K

Title charges effective 1/5/18.

Note: The total basic rate shall be rounded to the nearest whole dollar.

\*Denver Metro includes: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin and Jefferson Counties.

**stewart title**

(800) STEWART [stewart.com/denver](http://stewart.com/denver)

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### Bundled Loan Policy – Refinance

(Includes applicable endorsements\*)  
For lenders who desire the efficiencies of a bundled product with comprehensive coverage, the following charges shall apply:

|                                  |                   |
|----------------------------------|-------------------|
| Up to \$100,000 .....            | \$525             |
| \$100,001 to \$250,000 .....     | \$625             |
| \$250,001 to \$450,000 .....     | \$750             |
| \$450,001 to \$750,000 .....     | \$950             |
| \$750,001 to \$1,000,000 .....   | \$1,375           |
| \$1,000,001 to \$2,000,000 ..... | \$1,855           |
| \$2,000,001+ .....               | call local office |

### Bundled Loan Policy – Issued With Sale

|                                  |                   |
|----------------------------------|-------------------|
| Up to \$100,000 .....            | \$350             |
| \$100,001 to \$300,000 .....     | \$400             |
| \$300,001 to \$750,000 .....     | \$500             |
| \$750,001 to \$1,000,000 .....   | \$550             |
| \$1,000,001 to \$1,500,000 ..... | \$800             |
| \$1,500,001 to \$2,000,000 ..... | \$1,100           |
| \$2,000,001+ .....               | call local office |

\* This charge includes the following applicable endorsements: ALTA 9 or 9.3, ALTA 8.1, ALTA 4.1 or 5.1, ALTA 4 or ALTA 5, ALTA 22, ALTA 6 or 6.2, ALTA 9, 9.3 or 9.10, COLO 100.29 or 100.30.  
Above rates apply to residential (1-4 family and improved properties)

**Castle Rock**  
399 Perry St., STE 207  
Castle Rock, CO 80104  
(303) 927-0636 main

**North**  
12110 N. Pecos Street, Ste. 150  
Westminster, CO 80234  
(303) 301-7222 main  
(303) 301-7227 fax

**Highlands Ranch**  
200 Plaza Drive, Ste. 160  
Highlands Ranch, CO 80129  
(303) 334-3060 main  
(303) 942-7409 fax

### Owner’s Re-Issue Charge

Years 1–3, 50% of basic charge  
Years 4–5, 70% of basic charge  
\*Subject to minimum fee of Basic Schedule of Charges.

### Commercial Re-Issue Charge

Within 10 years, 50% of the basic charge  
\*Subject to minimum liability requirement.

### Residential Closing Fees

|  |       |
|--|-------|
| Loan closing fee – refinance .....   | \$360 |
| *Includes all courier fees, wire fees, tax certificate fee, cashier check fee, email document fee and e-recording document fee   |       |
| Loan closing fee – sale .....  | \$350 |
| *Includes all courier fees, wire fees, tax certificate fee, cashier’s check fee, email document fee and e-recording document fee |       |
| Real estate closing fee.....   | \$320 |
| *Includes e-recording fee, first courier fee and wire fee  |       |
| FSBO real estate closing fee.....  | \$450 |
| *Includes e-recording fee, first courier fee and wire fee  |       |
| Loan closing fee for simultaneous second mortgage.....   | \$225 |
| *Includes e-recording fee, email document fee and courier fee  |       |
| For disbursement only .....  | \$200 |
| *Includes e-recording fee, email document fee, wire fee and courier fee  |       |
| Builder real estate closing fee .....  | \$120 |
| Owner extended coverage.....   | \$65  |
| Other charges may apply.   |       |

**Cherry Creek**  
55 Madison Street, Ste. 400  
Denver, CO 80206  
(303) 331-0333 main  
(303) 331-0220 fax

**Denver Tech Center**  
8390 E. Crescent Pkwy., Ste. 230  
Greenwood Vlg., CO 80111  
(303) 221-5747 main  
(303) 221-5751 fax