



LAND TITLE INSURANCE CORPORATION

RATE MANUAL

FOR THE

STATE OF COLORADO

ALL COUNTIES

Land Title Insurance Corporation
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OWNER'S INSURANCE

- A. This Section provides for title insurance insuring the interest in Land of an owner, purchaser or the owner of a lesser estate or interest in the Land, other than the interest of a lender or a lessee in the Land.
- B. The charge for an Owner's Policy must be based on the Fair Value of the estate or interest in the Land.

1. OWNER'S POLICIES

The following Owner's Policies are available on request by the proposed insured and on satisfaction of the Company's underwriting requirements:

ALTA OWNER'S POLICY OF TITLE INSURANCE (6-17-06)

The ALTA Owner's Policy, Standard Coverage may be issued insuring the interest of an owner in Land for the Applicable Rate.

Additional charges will be made for the additional coverages, based on the charges for the endorsements that are selected by the Insured Owner, as provided in the Endorsement Section.

OWNER'S EXTENDED COVERAGE POLICY

- A. The Owner's Extended Coverage Policy may be issued insuring the interest of an owner in Residential Land for the Applicable Rate plus \$75. The Preprinted Exceptions 1 – 4 may be omitted on compliance with the Company's underwriting requirements.
- B. The ALTA Owner's Policy of Title Insurance (6-17-06) will be issued with the "Inflation Endorsement" attached at no additional charge.

ALTA UNITED STATES POLICY (9-28-91 – Revised 12-03-12)

The United States Policy will be issued for the Applicable Rate

2. SHORT-TERM (RE-ISSUE) RATE

2.1 RESIDENTIAL LAND

(For all counties except as shown below)

If an Owner's Policy is issued within three years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the prior Policy, of 50% for years 1 and 2, or a credit of 40% for year 3, of the Basic Rate.



(For Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Delta, Denver, Douglas, Elbert, Gunnison, Jefferson, La Plata, Larimer, Mesa, Montrose, Ouray, Park, San Juan and Weld Counties only)

If an Owner's Policy is issued within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued as follows:

If the Owner's Policy is issued within 1 year of the Prior Policy, the credit will be 50%.
If the Owner's Policy is issued within 2 years of the Prior Policy, the credit will be 40%.
If the Owner's Policy is issued within 3 years of the Prior Policy, the credit will be 30%.
If the Owner's Policy is issued within 4 years of the Prior Policy, the credit will be 20%.
If the Owner's Policy is issued within 5 years of the Prior Policy, the credit will be 10%.

(For Eagle, Fremont, Garfield, Grand, Moffat, Pitkin, Pueblo, Routt, and San Miguel Counties)

If an Owner's Policy is issued within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued as follows:

If the Owner's Policy is issued within 1 year of the Prior Policy, the credit will be 50%.
If the Owner's Policy is issued within 2 years of the Prior Policy, the credit will be 50%.
If the Owner's Policy is issued within 3 years of the Prior Policy, the credit will be 40%.
If the Owner's Policy is issued within 4 years of the Prior Policy, the credit will be 30%.
If the Owner's Policy is issued within 5 years of the Prior Policy, the credit will be 30%.

(For El Paso County only)

If an Owner's Policy is issued within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued, of 50% of the Basic Rate.

(For Summit County only)

If an Owner's Policy is issued within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the prior Policy, of 50% for years 1, 2 and 3, or a credit of 40% for years 4 and 5, of the Basic Rate.

Note: (For all counties except Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Delta, Denver, Douglas, Eagle, El Paso, Elbert, Fremont, Garfield, Grand, Jefferson, La Plata, Larimer, Mesa, Moffat, Montrose, Ouray, Park, Pitkin, Pueblo, Routt, San Juan, San Miguel and Weld)

If the Owner's Policy to be issued is for a lesser liability amount than the prior Policy, the credit toward the Premium will be calculated on the liability amount of the Owner's Policy to be issued.



2.2 COMMERCIAL LAND

If an Owner's Policy is issued with a liability amount not exceeding \$5,000,000 within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued, of 50% of the Basic Rate.

If an Owner's Policy is issued with a liability amount in excess of \$5,000,000 and within ten years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued, of 50% of the Basic Rate.

3. OWNER'S POLICY FOR OPTIONEE

- A. For an Owner's Policy insuring the interest of an optionee arising from an option to purchase, the charge is the Applicable Rate calculated on the amount paid for the option.
- B. When the option is exercised and the deed to the optionee is recorded, the charge for an Owner's Policy is the Applicable Rate calculated on the full amount of the purchase price.
- C. If an optionee, at the time the option is acquired, requires an Owner's Policy for the Fair Value of the Land, with a date down endorsement to be issued at such time as the option is exercised and the deed recorded, the charge is the Applicable Rate calculated on the full amount of the purchase price for the Owner's Policy and the Premium for the date down endorsement as set forth in the Endorsement Section.

Note: *To issue an Owner's Policy insuring the interest of an optionee, the option agreement must be recorded.*

4. OWNER'S POLICY INSURING VENDEE IN AGREEMENT FOR SALE

- A. The charge for an Owner's Policy insuring the vendee in an Agreement for Sale is the Basic Rate calculated on the purchase price shown in the Agreement for Sale.
- B. When the deed is delivered in fulfillment of the Agreement for Sale, a new Owner's Policy will be issued, to insure the vendee with a liability amount equal to the amount of the original Policy at a rate of 25% of the Basic Rate, with a minimum charge of \$40. If a higher liability amount is required, the additional charge will be the difference between the Basic Rate for the amount of outstanding owner's insurance and the Basic Rate for an Owner's Policy for the amount of insurance to be issued.

Note: *The Short-Term (Re-Issue) Rate (Owner's Insurance, Paragraph 2) is not applicable to this rate.*



5. OWNER'S POLICY INSURING UNDIVIDED INTERESTS

- A. The charge for an Owner's Policy insuring an owner of an undivided interest in Land is the Applicable Rate calculated on the Fair Value of such undivided interest.
- B. If all of the other undivided interests were previously insured in the party acquiring such interest and are also to be insured by the new Policy, add to the above charge 25% of the Basic Rate for the difference between the Fair Value of the undivided interest and the Fair Value of all the interests. This rate shall apply only in consolidation of undivided interests.

6. EXTRA PARCEL CHARGES

The Applicable Rate contemplates the examination of a Single Parcel. If Multiple Parcels are to be insured, an additional charge of \$150 may be made for each additional parcel in excess of the first parcel insured.

7. INSURING OVER EXCEPTIONS

- A. All or any of the Preprinted Exceptions in Schedule B of the Owner's Policy may be omitted by deletion or by endorsement upon compliance with the requirements of the Company's underwriters and upon payment of the additional charges set forth in the Endorsements Section, Paragraph 2.
- B. When the Company determines it may insure against loss by reason of encumbrances or defects (other than the Preprinted Exceptions), affirmative insurance over such encumbrances or defects may be given by the issuance of specific endorsements at the appropriate rate for the endorsements as set forth in the Endorsement Section.

8. ADDITIONAL CHARGES

- A. Additional charges may be made for unusual conditions of title that are encountered or when special or unusual risks are insured against, or for special services rendered, in connection with the issuance of a Policy or an endorsement to a Policy.
- B. The charge for special or unusual risks will be determined by the Company's underwriters based on the nature and extent of the special or unusual risk being assumed and addressed through an endorsement or endorsements to a Policy.
- C. The charge for unusual conditions of title and/or special services will be a minimum charge of \$135.00 per hour.



9. SALE WITH COMMITMENT TO INSURE A RESALE (HOLD-OPEN)

- A. The charge will be the Applicable Rate calculated on the Fair Value of the estate or interest in the Land at the time of the initial conveyance with an additional charge of 10% of the Basic Rate (with a minimum charge of \$40).
- B. Upon consummation of the resale transaction within 24 months calculated from the date of the recording of the conveyance for the initial transaction, the Owner's Policy will be issued, insuring the grantee under the resale transaction.
- C. Increased liability charges, if any, will be added for any increase in the purchase price, calculated on the difference in the Applicable Rate for the purchase price in the initial transaction, and the Applicable Rate for the purchase price in the resale transaction.
- D. If a separate Loan Policy is requested concurrently with the issuance of the Owner's Policy for the initial transaction, or for the resale transaction, the additional charge for the Loan Policy will be the Applicable Rate under the section for Lender's Insurance.
- E. If the resale transaction, of the same Land to the ultimate purchaser is not recorded within 24 months from the date of the recording of the conveyance in the initial transaction, the Owner's Policy automatically will be issued insuring the grantee in the initial transaction in the amount originally committed.
- F. A refund of the additional charge of 10%, described in Paragraph A of this Section 9 will not be made.

Note 1: The Short-Term (Re-Issue) Rate (Owner's Insurance, Paragraph 2), if applicable, will apply to the initial transaction.

Note 2: The Builder-Developer Rate (see Builder-Developer Transaction Insurance), if applicable, will apply to the initial transaction and the resale transaction.

10. TO BE DETERMINED COMMITMENT ("TBD" COMMITMENT")

The charge for the TBD Commitment is 50% of the lowest Basic Rate, based on the County in which the Land is located. If the processing time exceeds four (4) hours, the additional processing time over four hours will be a minimum charge of \$135.00 per hour. If, within the 24-month period, the sale, lease, or loan is consummated, the Company will credit the charge paid for the TBD Commitment either:

- (a) to the final premiums paid upon the consummation of the transaction if the premiums were paid by the same party who paid for the TBD Commitment, or
- (b) to the party who paid for the TBD Commitment, if other than the party described in (a) above.



11. OWNER'S POLICY INSURING CONSERVATION EASEMENTS

The charge for an Owner's Policy insuring a grantee's interest in a conservation easement will be 50% of the Basic Rate.

12. OWNER'S POLICY INSURING THE INTEREST OF THE SELLER ISSUED CONCURRENTLY WITH AN OWNER'S POLICY

The charge for an Owner's Policy insuring the seller's interest in the Land will be 40% of the Premium charged for the Owner's Policy with a minimum charge of \$50.

13. OWNER'S POLICY FOR THE CONVERSION OF AN INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

- A. An existing Owner's Policy, covering individual leasehold estates insuring a lessee or its assignee may be reissued to cover the conversion of the leasehold estate to a fee title estate where the terms of the lease so provide, or contain an option to purchase, for the following charge:

25% of the Basic Rate, calculated on the liability amount of the existing Policy (with a minimum charge of \$100) plus the Basic Rate applicable for each \$1,000, or fraction thereof, of insurance issued in excess of the original liability amount. If a separate Loan Policy is required in connection with the reissue Policy, the appropriate additional charge (see Lender Insurance, Paragraph 2) will be added to the other charges.

- B. As an alternative to the above pricing, the following formula may be used if such formula results in a lesser charge:

An existing Owner's Policy covering individual leasehold estates insuring a lessee or its assignee may be reissued to cover the conversion of the leasehold estate into a fee title estate, provided the liability under the Owner's Policy, as reissued, does not exceed the total of the original Owner's Policy amount and the land value of the fee title conveyed, where the terms of said lease so provide or contain an option to purchase, or such is agreed upon by the parties thereto for the following charge:

The Basic Rate applicable to the land value of the fee title conveyed, based upon the same type of existing insurance to which is added an increased liability charge, if any, based upon the rate applicable for each unit of insurance issued in excess of the total of the original Owner's Policy amount and the land value of the fee conveyed. If a separate Loan Policy is required in connection with the issuance of the Owner's Policy, the appropriate additional charge (see Lender Insurance, Paragraph 2) will be added to the other charge.



14. ABSTRACT RETIREMENT RATE

When the proposed insured for a Policy surrenders to the Company the ownership of the complete abstract(s) of title covering all or a portion of the Land to be insured, regardless of the number of abstracts surrendered, a credit equal to 0.10 % of the liability amount in the Policy shall be given with a minimum credit allowable of \$25 and a maximum credit allowable of \$100. No credit will be given if the abstract is not surrendered prior to commencement of the title examination.

Note: When an abstract has been surrendered it can be returned, upon request, after completion of the examination.

15. NON-PROFIT ORGANIZATIONS

Where an Owner's Policy is issued insuring the interest in Land of a church, charity or a non-profit organization (whether or not filed as such with the Secretary of State of the state of its domicile) in regard to Land dedicated for church, charitable, non-profit or similar use, and within the normal course of business of such church, charity or non-profit organization, the rate will be 50% of the Basic Rate.

16. OWNER'S POLICY INSURING ACQUISITION OF LAND BY CITY OR COUNTY

An Owner's Policy may be issued insuring the interest in Land dedicated to a city or county in the course of the approval of a subdivision of Land.

The charge for the Owner's Policy will be 25% of the Basic Rate calculated on the total Fair Value of the interests dedicated.



LENDER'S INSURANCE

- A. This Section provides for title insurance insuring the interest of a lender, or its assigns, in Land, or a lesser estate or interest in the Land.
- B. A Loan Policy must be issued for an amount equal to the Indebtedness, unless the Land covered in the Loan Policy represents only part of the security of the loan(s), in which case the Loan Policy shall be written for the amount of the Fair Value of such Land or the amount of the loan, whichever is the lesser. A Loan Policy, however, may be issued for a reasonable amount in excess of the Indebtedness to cover interest, foreclosure costs, etc.
- C. The following Loan Policies are available, on request by the proposed insured and on satisfaction of the Company's underwriting requirements:
 - (i) ALTA LOAN POLICY OF TITLE INSURANCE (6-17-06)
 - (ii) ALTA SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY (Revised 12-03-12)
 - (iii) ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY (Revised 8-01-12)

1. ALL LOANS

- A. A Loan Policy, Standard Coverage, may be issued, for 100% of the Applicable Rate when no transfer of title is involved requiring the issuance of an Owner's Policy.
- B. Additional charges will be made for the additional coverages contained in these policies, based on the charges for the endorsements that are selected by the lender, as provided in the Endorsements Section.



2. A. RESIDENTIAL BUNDLED PURCHASE LOAN RATE

<p>(1) For Loans on Residential Land (except Summit County)</p> <ul style="list-style-type: none"> (i) insuring a loan made to the purchaser of the Land when endorsements to the Loan Policy are requested by the lender; or (ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 1.(i) above or 2.(i) below when endorsements to the Loan Policy are requested by the lender; or (iii) insuring a loan made to the purchaser of the Land but no concurrent Owner's Policy is issued. <p>For the purposes of this Item (1), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p>	<p>Refer to Bundled Purchase Loan Rate Schedule A</p>
<p>(2) For Loans on Residential Land (except Summit and La Plata Counties)</p> <ul style="list-style-type: none"> (i) insuring a loan made to the purchaser of the Land when no endorsements to the Loan Policy are requested by the lender and a concurrent Owner's Policy is issued. (ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 1.(i) or 2.(i) above when no endorsements to the Loan Policy are requested by the lender. <p>For the purposes of this Item (2), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p>	<p>\$175 (for all counties except San Miguel County) \$225 (San Miguel County)</p>
<p>(3) For Loans on Residential Land (Summit County)</p> <ul style="list-style-type: none"> (i) insuring a loan made to the purchaser of the Land when endorsements to the Loan Policy are requested by the lender; or (ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 3.(i) above or 4.(i) below when endorsements to the Loan Policy are requested by the lender; or (iii) insuring a loan made to the purchaser of the Land but no concurrent Owner's Policy is issued. <p>For the purposes of this Item (3), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p>	<p>Refer to Bundled Purchase Loan Rate Schedule B</p>
<p>(4) For Loans on Residential Land (Summit County)</p> <ul style="list-style-type: none"> (i) insuring a loan made to the purchaser of the Land when no endorsements to the Loan Policy are requested by the lender and a concurrent Owner's Policy is issued. (ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 3.(i) or 4.(i) above when no endorsements to the Loan Policy are requested by the lender. 	<p>\$225</p>



For the purposes of this Item (4), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement	
(5) For Construction Loans (all counties)	Refer to Section 3 below

B. COMMERCIAL CONCURRENT PURCHASE LOAN RATE

(1) For Loans on Commercial Land (except Summit County)	\$250
(2) For Loans on Commercial Land (Summit County)	\$350

C. DEFERRED CONCURRENT BUNDLED PURCHASE LOAN RATE FOR RESIDENTIAL AND COMMERCIAL PROPERTIES

For all loan policies made to the purchaser of the Land that are not issued simultaneously with an owner's policy, but which are issued within 90 days of the issuance of an owner's policy, the rate will be the applicable bundled concurrent purchase loan rate as though the loan policy was being issued concurrently, plus \$100. This rate will apply to both residential and commercial properties.

Note 1: Increased liability charges will be added at the Applicable Rate for any liability in excess of the liability amount of the Owner's Policy or liability amount of the primary Loan Policy (where no Owner's Policy is issued).

Note 2: The Residential Bundled Purchase Loan Rate includes a Loan Policy, all endorsements (as determined and authorized by the Company) and a tax certificate.



3. LOAN POLICIES INSURING A CONSTRUCTION LOAN

- A. A Loan Policy may be issued, when no transfer of title is involved requiring the concurrent issuance of an Owner’s Policy, for 50% of the Basic Rate.
- B. When a Loan Policy is issued concurrently with an Owner’s Policy in the same estate in the Land and issued at the Fair Value of the Land, the charge for the Loan Policy will be:

For all counties (except Fremont, Pueblo and Summit Counties)	\$175
For Fremont and Pueblo Counties	\$200
For Summit County	\$200

- C. Increased liability charges will be added at 50% of the Basic Rate for any liability in excess of the liability amount of the Owner’s Policy.

Note 1: The charge for Loan Policies insuring a construction loan to recognized builders/developers requesting the Combined Rate can be found in the Builder/Developer Transaction Insurance.

Note 2: The Short-Term (Re-issue) Rate does not apply to construction loans.

4. CONSTRUCTION TO PERMANENT LOANS

- A. When a Loan Policy has been issued, insuring a construction loan and the rate referred to in Section 3 of this Lender’s Insurance section has been applied, the rate for a Loan Policy (1) with a liability amount equal to or less than the liability amount of the prior loan Policy and (2) insuring the permanent loan will be 30% of the Basic Rate.

Note: This Construction to Permanent Loan rate will apply to Commercial transactions only.

- B. Increased liability charges will be added at 50% of the Basic Rate for any increase in the liability amount of the Loan Policy in excess of the liability amount of the prior Loan Policy.



5. RESIDENTIAL JUNIOR LOAN POLICY

When a Junior Loan Policy is issued to insure a loan on Residential Land (1) which is intended to be subordinate and junior to an existing loan, or (2) which is a home equity line of credit or home equity loan, the following charges will be applied:

(For Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Grand, Jefferson, La Plata, Moffat, Pueblo, Routt, San Miguel, Summit Counties only)

The rate will be based on the Junior Loan Policy Rate Schedule A.

(For all other counties)

The rate will be based on the Junior Loan Policy Rate Schedule B

6. COMMERCIAL LOAN POLICIES

A. SHORT-TERM (RE-ISSUE) RATE

- A. If a Loan Policy is issued with a liability not exceeding \$5,000,000 within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Loan Policy to be issue, of 50% of the Basic Rate.
- B. If a Loan Policy is issued with a liability amount in excess of \$5,000,000 within ten years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Loan Policy to be issued, of 50% of the Basic Rate.

Note: The Short-Term (Re-Issue) Rate applies only to Commercial Land.

B. CONCURRENT LOAN POLICY RATE

If two or more Loan Policies are issued concurrently on the same Land, the charge for the Loan Policy in the most senior lien position will be based on the Applicable Rate. The charge for each Loan Policy insuring a loan in a junior lien position will be calculated as the difference between the Premium at the Applicable Rate for the combined liability of that junior Loan Policy plus all senior Loan Policies and the Premium at the Applicable Rate for the liability (or combined liability) of the Loan Policy (or Policies) insuring the loan (or loans) in senior lien position(s).



7. RESIDENTIAL BUNDLED REFINANCE RATE

For Loans on Residential Land 7.1 insuring a loan made for a Residential non-purchase transaction;	Refer to the Bundled Refinance Rate Schedule applicable to the county where the Land is situated
7.2 insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy describing in 7.1 above For the purposes of this Rate in 7.1 and 7.2, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement	Refer to the Junior Loan Policy Rates

A.

Note 1: *The Bundled Refinance Rate includes a Loan Policy, endorsements as determined and authorized by the Company, and a tax certificate.*

Note 2: *In the event a client requests that the tax certificate be omitted from the Bundled Refinance Rate, a credit of the applicable tax certificate charge for the county in which the Land is situated will be applied.*

Note 3: *For Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Eagle, Elbert and Jefferson counties, the Short Form Loan Policy will be issued, unless the Lender requests the ALTA Loan Policy of Title Insurance (6-17-06)*

8. SUBSTITUTION LOAN RATE

- A. When a Loan Policy has been issued, and within five years of the effective date of the Loan Policy, a substitution loan is made by the same lender to the same borrower secured by the same Land, the charge is 50% of the Basic Rate for that portion of the new loan which is equal to the liability amount of the existing loan.
- B. Increased liability charges, if any, will be added at 50% of the Basic Rate for any liability in excess of the liability amount of the existing Loan Policy.

Note: The Substitution Loan Rate applies to Commercial Land only.

9. ABSTRACT RETIREMENT RATE

When the proposed insured for a Loan Policy surrenders to the Company the ownership of the complete abstract(s) of title covering all or a portion of the Land to be insured, regardless of the number of abstracts surrendered, a credit equal to 0.10 % of the liability amount in the Loan Policy shall be given with a minimum credit allowable of \$25 and a maximum credit allowable of \$100. No credit will be given if the abstract is not surrendered prior to commencement of the title examination.



Note: *When an abstract has been surrendered it can be returned, upon request, after completion of the examination.*

10. INSURING OVER EXCEPTIONS

- A. All or any of the Preprinted Exceptions in Schedule B-Part I of the Loan Policy may be omitted by deletion or by endorsement upon compliance with the requirements of the Company's underwriters and upon payment of the additional amounts set forth in the Endorsements Section, paragraph 2.
- B. When the Company determines it may insure against loss by reason of encumbrances or defects (other than Preprinted Exceptions), affirmative insurance over such encumbrances or defects may be given by the issuance of specifically filed endorsements at the appropriate rate for the endorsement as set forth in the Endorsement Section.

11. ADDITIONAL CHARGES FOR ADDITIONAL COVERAGES OR ENDORSEMENTS

- A. Additional charges may be made for unusual conditions of title that are encountered or when special or unusual risks are insured against, for special services rendered in connection with the issuance of a Loan Policy, or an endorsement to the Loan Policy.
- B. The charge for special or unusual risks will be determined by the Company's underwriters based on the nature and extent of the special or unusual risk being assumed, or addressed through an endorsement to the Loan Policy.
- C. The charge for unusual conditions of title and/or special services will be a minimum charge of \$135.00 per hour.

12. MULTIPLE PARCELS AS SECURITY – EXTRA PARCEL CHARGE

- A. In the event a loan is secured by two or more parcels of Land, a Loan Policy may be issued as to one or more of such parcels provided that the Loan Policy is issued for not less than the amount of the loan allocated to such parcel or parcels.
- B. The Basic Rate contemplates the examination of a single parcel. If multiple parcels are to be insured, an additional charge of \$150 may be made for each additional parcel in excess of the first parcel.

Note: *This Section applies only when there is no Owner's Policy issued concurrently with the Loan Policy. If an Owner's Policy is issued concurrently with the Loan Policy, see Section 13 below.*



13. SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL

If a purchaser obtains a loan secured by the Land being acquired and also by other Land owned by the purchaser, and an Owner's Policy will be issued on the Land being acquired at the Basic Rate for the purchase price concurrent with a separate Loan Policy covering all of the Land, the rate for the Loan Policy is the Concurrent Rate (Lender's Insurance, paragraph 2) plus the Extra Parcel Charge (Lender's Insurance, paragraph 12), plus increased liability charges at the applicable Basic Rate, for any liability in excess of the liability amount of the Owner's Policy.

14. LOAN POLICY INSURING DEED OF TRUST WITH LOAN AMOUNT IN EXCESS OF LAND VALUE

A Loan Policy may be required in some cases and under conditions for which no rate has been provided for in this manual, such as where specific land is not the primary security, but is in fact additional security in connection with other primary security. The total loan amount may be in excess of the value of the land upon which a Deed of Trust is so placed. In such situations, upon a letter of request stating the circumstances from the lender, the Loan Policy may be issued for an amount based on the Fair Value of the real property. The charge for the Policy shall be the rate applicable to the type of Policy and amount of insurance.



15. RECORD TITLE INSURANCE LOAN POLICY

- A. The Record Title Insurance Loan Policy provides (1) that the vestee in the chain of title is as stated and is as recorded and (2) all mortgage liens of record affecting the Land, and (3) a general index search.
- B. The charges for the Record Title Insurance Loan Policy shall be as follows:

(For all counties except La Plata, Larimer and Weld)	
Liability amounts of \$0 to \$50,000	\$115
Liability amounts of \$50,001 to \$100,000	\$165
Liability amounts of \$100,001 to \$150,000	\$215
Liability amounts of \$150,001 to \$200,000	\$265
(For La Plata County only)	
Liability amounts of \$0 to \$50,000	\$250
Liability amounts of \$50,001 to \$100,000	\$300
Liability amounts of \$100,001 to \$150,000	\$350
Liability amounts of \$150,001 to \$200,000	\$400
(For Larimer and Weld Counties only)	
Liability amounts of \$0 to \$50,000	\$75
Liability amounts of \$50,001 to \$100,000	\$105
Liability amounts of \$100,001 to \$150,000	\$135
Liability amounts of \$150,001 to \$200,000	\$165



16. TITLE GUARANTEE LOAN POLICY

A. The Title Guarantee Loan Policy provides (1) that the vestee in the chain of title is as stated and is as recorded, and (2) mortgage liens of record affecting the Land.

Note: *The Title Guarantee Loan Policy is not offered in La Plata County*

B. The charge for the Title Guarantee Loan Policy shall be as follows:

(For all counties except Garfield, Larimer, Pitkin and Weld)	
Liability amounts of \$0 to \$50,000	\$100
Liability amounts of \$50,001 to \$100,000	\$150
Liability amounts of \$100,001 to \$150,000	\$200
Liability amounts of \$150,001 to \$200,000	\$250
(For Larimer and Weld Counties only)	
Liability amounts of \$0 to \$50,000	\$70
Liability amounts of \$50,001 to \$100,000	\$90
Liability amounts of \$100,001 to \$150,000	\$120
Liability amounts of \$150,001 to \$200,000	\$150
(For Garfield and Pitkin Counties only)	
Liability amounts of \$0 to \$50,000	\$115
Liability amounts of \$50,001 to \$100,000	\$165
Liability amounts of \$100,001 to \$150,000	\$215
Liability amounts of \$150,001 to \$200,000	\$265



BUNDLED PURCHASE LOAN RATE SCHEDULE A

(For all counties except Summit County)

LIABILITY	RATE
\$0 to \$100,000	\$350
\$100,001 to \$300,000	\$425
\$300,001 to \$500,000	\$525
\$500,001 to \$1,000,000	\$575
\$1,000,001 to \$1,500,000	\$825
\$1,500,001 to \$2,000,000	\$1,125
\$2,000,001 to \$3,000,000	add \$1.50 per \$1,000
\$3,000,001 to \$5,000,000	add \$1.40 per \$1,000
\$5,000,001 to \$8,000,000	add \$1.30 per \$1,000
\$8,000,001 to \$10,000,000	add \$1.20 per \$1,000
10,000,001 to \$50,000,000	add \$1.10 per \$1,000
\$50,000,001 and above	add \$1.00 per \$1,000



BUNDLED PURCHASE LOAN RATE SCHEDULE B

(For Summit County only)

LIABILITY	RATE
\$0 to \$100,000	\$500
\$100,001 to \$200,000	\$550
\$200,001 to \$300,000	\$600
\$300,001 to \$750,000	\$650
\$750,001 to \$1,000,000	\$700
\$1,00,001 to \$3,000,000	add \$1.50 per \$1,000
\$3,000,001 to \$5,000,000	add \$1.40 per \$1,000
\$5,000,001 to \$8,000,000	add \$1.30 per \$1,000
\$8,000,001 to \$10,000,000	add \$1.20 per \$1,000
10,000,001 to \$50,000,000	add \$1.10 per \$1,000
\$50,000,001 and above	add \$1.00 per \$1,000



JUNIOR LOAN POLICY RATE SCHEDULE A

LIABILITY	RATE
\$0 to \$25,000	\$250
\$25,001 to \$37,500	\$275
\$37,501 to \$50,000	\$300
\$50,001 to \$62,500	\$325
\$62,501 to \$75,000	\$350
\$75,001 to \$87,500	\$375
\$87,501 to \$100,000	\$400
\$100,001 to \$150,000	\$475
\$150,001 to \$200,000	\$550
\$200,001 to \$250,000	\$625
\$250,001 to \$300,000	\$700
\$300,001 to \$400,000	\$775
\$400,001 to \$500,000	\$850
For liability amounts exceeding \$500,000	Add \$1.25 per \$1,000



JUNIOR LOAN POLICY RATE SCHEDULE B

LIABILITY	RATE
\$0 to \$37,500	\$250
\$37,501 to \$62,500	\$275
\$62,501 to \$87,500	\$300
\$87,501 to \$100,000	\$325
\$100,001 to \$150,000	\$350
\$150,001 to \$200,000	\$400
\$200,001 to \$250,000	\$450
\$250,001 to \$300,000	\$550
\$300,001 to \$400,000	\$650
\$400,001 to \$500,000	\$750
For liability amounts exceeding \$500,000	Add \$1.25 per \$1,000



BUNDLED REFINANCE RATE SCHEDULES

(For all counties except Delta, Eagle, Fremont, Garfield, Grand, Gunnison, La Plata, Mesa, Moffat, Montrose, Ouray, Pitkin, Pueblo, San Miguel, and Summit Counties)

LIABILITY	RATE
\$0 to \$100,000	\$570
\$100,001 to \$250,000	\$670
\$250,001 to \$750,000	\$845
\$750,001 to \$950,000	\$1,495
\$950,001 to \$1,500,000	\$1,595
\$1,500,001 to \$2,000,000	\$1,795

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Delta, Mesa, Montrose, and Ouray Counties)

LIABILITY	RATE	RATE
	(with more than one endorsement)	(with up to one endorsement)
\$0 to \$100,000	\$450	\$375
\$100,001 to \$150,000	\$550	\$425
\$150,001 to \$200,000	\$675	\$525
\$200,001 to \$300,000	\$800	\$625
\$300,001 to \$400,000	\$925	\$725
\$400,001 to \$500,000	\$1,100	\$825
\$500,001 to \$750,000	\$1,250	\$950
\$750,001 to \$1,000,000	\$1,575	\$1,200
\$1,000,001 to \$1,500,000	\$2,225	\$1,500
\$1,500,001 to \$2,000,000	\$2,875	\$1,900

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Eagle, Gunnison, Pitkin and Garfield Counties)

LIABILITY	RATE	RATE
	(with more than one endorsement)	(with up to one endorsement)
\$0 to \$100,000	\$550	\$425
\$100,001 to \$150,000	\$625	\$500
\$150,001 to \$200,000	\$700	\$575
\$200,001 to \$300,000	\$775	\$650
\$300,001 to \$400,000	\$900	\$775
\$400,001 to \$500,000	\$1,025	\$900
\$500,001 to \$750,000	\$1,150	\$1,025
\$750,001 to \$1,000,000	\$1,450	\$1,325
\$1,000,001 to \$1,500,000	\$1,950	\$1,825
\$1,500,001 to \$2,000,000	\$2,500	\$2,375

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Fremont and Pueblo Counties)

LIABILITY	RATE
\$0 to \$100,000	\$500
\$100,001 to \$250,000	\$600
\$250,001 to \$450,000	\$725
\$450,001 to \$750,000	\$950
\$750,001 to \$1,000,000	\$1,350
\$1,000,001 to \$2,000,000	\$1,855

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Grand County)

LIABILITY	RATE
\$0 to \$100,000	\$550
\$100,001 to \$150,000	\$625
\$150,001 to \$200,000	\$675
\$200,001 to \$300,000	\$725
\$300,001 to \$400,000	\$825
\$400,001 to \$500,000	\$975
\$500,001 to \$750,000	\$1,225
\$750,001 to \$1,000,000	\$1,525
\$1,000,001 to \$1,500,000	\$2,025
\$1,500,001 to \$2,000,000	\$2,525

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For La Plata County)

LIABILITY	RATE
\$0 to \$100,000	\$590
\$100,001 to \$150,000	\$670
\$150,001 to \$200,000	\$720
\$200,001 to \$300,000	\$820
\$300,001 to \$400,000	\$920
\$400,001 to \$500,000	\$1,020
\$500,001 to \$750,000	\$1,170
\$750,001 to \$1,000,000	\$1,420
\$1,000,001 to \$1,500,000	\$1,920
\$1,500,001 to \$2,000,000	\$2,520

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Moffat and Routt Counties)

LIABILITY	RATE
\$0 to \$100,000	\$550.00
\$100,001 to \$150,000	\$610.00
\$150,001 to \$200,000	\$660.00
\$200,001 to \$300,000	\$760.00
\$300,001 to \$400,000	\$860.00
\$400,001 to \$500,000	\$960.00
\$500,001 to \$750,000	\$1,160.00
\$750,001 to \$1,000,000	\$1,410.00
\$1,000,001 to \$1,500,000	\$2,010.00
\$1,500,001 to \$2,000,000	\$2,660.00

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For San Miguel County)

LIABILITY	RATE
\$0 to \$100,000	\$570
\$100,001 to \$150,000	\$620
\$150,001 to \$200,000	\$670
\$200,001 to \$300,000	\$770
\$300,001 to \$400,000	\$870
\$400,001 to \$500,000	\$970
\$500,001 to \$750,000	\$1,170
\$750,001 to \$1,000,000	\$1,420
\$1,000,001 to \$1,500,000	\$2,000
\$1,500,001 to \$2,000,000	\$2,650

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



(For Summit County)

LIABILITY	RATE
\$0 to \$100,000	\$575
\$100,001 to \$150,000	\$655
\$150,001 to \$200,000	\$705
\$200,001 to \$300,000	\$805
\$300,001 to \$400,000	\$905
\$400,001 to \$500,000	\$1,005
\$500,001 to \$750,000	\$1,155
\$750,001 to \$1,000,000	\$1,405
\$1,000,001 to \$1,500,000	\$1,905
\$1,500,001 to \$2,000,000	\$2,505

For liability from \$2,000,001 up to and including \$3,000,000	add \$1.65 per \$1,000
For liability from \$3,000,001 up to and including \$5,000,000	add \$1.55 per \$1,000
For liability from \$5,000,001 up to and including \$8,000,000	add \$1.45 per \$1,000
For liability from \$8,000,001 up to and including \$10,000,000	add \$1.35 per \$1,000
For liability from \$10,000,001 up to and including \$50,000,000	add \$1.20 per \$1,000
For liability from \$50,000,001	add \$1.00 per \$1,000

For the purposes of this Bundled Refinance Rate Schedule, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement



GUARANTEES

1. LITIGATION GUARANTEE

- A. The Litigation Guarantee guarantees the accuracy of interests in Land, according to the Public Records for purposes of legal proceedings.
- B. The rate will be the Basic Rate for an Owner's Policy for the amount of insurance requested.
- C. If the time required to complete a Litigation Guarantee exceeds four hours, there will be an additional charge of \$135 for each extra hour required to complete the guarantee.
- D. One written update will be provided at no additional cost, on request, within one year of the effective date of the Litigation Guarantee. Additional written updates may be issued, on request, at a cost of \$50 per update.
- E. Notwithstanding 1D above, no further updates will be provide which will extend the effective date of the Litigation Guarantee to a date more than two years beyond the original effective date of the Litigation Guarantee.

2. PUBLIC TRUSTEE'S SALE GUARANTEE

- A. The Public Trustee's Sale Guarantee guarantees the accuracy of interests in land, according to the Public Records, recorded subsequent to the deed of trust being foreclosed for the purpose of a public trustee's sale.
- B. The rate will be 50% of the Basic Rate for a Loan Policy based on the amount of the deed of trust being foreclosed.
- C. If the time required to complete a Public Trustee's Sale Guarantee exceeds four hours, there will be an additional charge of \$135 for each extra hour required to complete the guarantee.
- D. One written update will be provided at no additional cost. Additional written updates may be issued, on request, at a cost of \$50 per update.
- E. Notwithstanding 2D above, no further updates will be provided which will extend the effective date of the Public Trustee's Sale Guarantee to a date more than two years beyond the original effective date of the Public Trustee's Sale Guarantee.



3. LIMITED PROPERTY INFORMATION GUARANTEE

The Limited Property Information Guarantee (“LPIG”) guarantees (1) title being vested other than as shown in the LPIG; and (2) the accuracy of recorded instruments which create Monetary Liens.

The rate will be based on the LPIG Rate Schedule below.

One written update will be provided at no additional costs. Additional written updates may be issued, on request, at a cost of \$50 per update.

The LPIG is intended for use where the Assured requires a limited search to confirm the matters shown in A above. Examples include an assured participating in the Program under the Co-PACE-Act (C.R.S. 32-20-101 et seq.), and lenders and other in a foreclosure.

LIMITED PROPERTY INFORMATION GUARANTEE RATE SCHEDULE

LIABILITY (up to and including)	RATE
\$100,000	\$165
\$200,000	\$265
\$300,000	\$365
\$400,000	\$465
\$500,000	\$565
\$600,000	\$585
\$700,000	\$605
\$800,000	\$625
\$900,000	\$645
\$1,000,000	\$665
\$1,100,000	\$685
\$1,200,000	\$705
\$1,300,000	\$725
\$1,400,000	\$745
\$1,500,000	\$765
\$1,600,000	\$785
\$1,700,000	\$805
\$1,800,000	\$825
\$1,900,000	\$845
\$2,000,000	\$865
\$2,500,000	\$965
\$3,000,000	\$1,065
\$3,500,000	\$1,165
\$4,000,000	\$1,265
\$4,500,000	\$1,365
\$5,000,000	\$1,465

For liability of \$5,000,001 and above, add \$0.20 per \$1,000



BUILDER/DEVELOPER TRANSACTION INSURANCE

1. RESIDENTIAL BUILDER/DEVELOPER TRANSACTIONS

The Builder/Developer Rate for an Owner's Policy insuring Residential Builder/Developer Transactions is 50% of the Basic Rate for the county in which the Land is situated, except as modified by the notes below.

Note 1: The rate will be 40% of the Basic Rate, provided that:

- (a) The Land has not been configured through any process other than a Subdivision Plat;
- (b) a subdivision base file is used in the preparation of the insured's title commitment;
- (c) a dedicated transaction coordinator, who is employed by the Builder/Developer, is involved in the subject transaction.

Note 2: When the subject property is not encumbered by a deed of trust or mortgage, an additional 7% reduction will be applied to the applicable rate for the Policy to be issued (Except Summit County.)

Note 3: When the aggregate amount of the Builder's/Developer's encumbrances is in excess of twenty million dollars, an additional 5% reduction will be applied to the applicable rate for the Policy to be issued (Except Summit County).

Note 4: In the event the Builder/Developer in a Residential Builder/Developer Transaction requests the use of the Combined Rate, the Builder/Developer will be charged a \$50.00 construction loan fee for the issuance of each individual Loan Policy. A 15% additional charge will be added to each individual Owner's Policy for the new residential unit in all counties except for Larimer and Weld Counties. An 8% additional charge will be added to each individual Owner's Policy for the new residential unit in Larimer and Weld Counties only. If the subsequent Owner's Policy is not issued by the Company, the Builder/Developer will be liable to the Company for the cost of the Loan Policy insuring the construction lender.

2. COMMERCIAL BUILDER/DEVELOPER TRANSACTIONS

The Builder/Developer Rate for an Owner's Policy insuring Commercial Builder/Developer Transactions is 50% of the Basic Rate for the county in which the Land is situated.

3. BOTH RESIDENTIAL BUILDER/DEVELOPER AND COMMERCIAL BUILDER/DEVELOPER TRANSACTIONS

Note 1: Once a Loan Policy has been issued insuring a construction lender's interest in a construction loan, endorsements to the Policy for insuring additional security to the deed of trust may be issued. For each endorsement issued, the charge will be \$50.00 per subdivision, or portion of a subdivision

Note 2: The short-term rate does not apply to this section.

Note 3: (El Paso County only) When a construction Loan Policy has been issued, and the 50% charge has been applied, the charge for the owner's title insurance on the sale of a builder of a new residential (1-4 family) will be 30% of the Basic Rate for the Owner's Policy.



LEASEHOLD INSURANCE

This Section is applicable to both an Owner’s Policy and Loan Policy insuring the lessee’s or lender’s interest in a leasehold estate in Land.

1. OWNER’S POLICY

- A. The ALTA Owner’s Policy (6-17-06) will be issued, at the Basic Rate, with ALTA Endorsement 13-06 attached (at no additional charge).
- B. The Policy may be issued insuring the interest of the lessee for the Applicable Rate calculated on either the Fair Value of the Land and existing improvements or on a lesser amount relating to the term of the lease as follows:

Lease Term or Remaining Lease Term of 25 years or less	10 times the annual rental
Lease Term or Remaining Lease Term of more than 25 years but less than 50 years	20 times the annual rental
Lease Term or Remaining Lease Term of 50 years or more	Fair Value of the land and existing improvements
Insurance in excess of the minimum amount may be issued at the applicable insurance rate	

- C. All or any of the Preprinted Exceptions in Schedule B of the Owner’s Policy may be omitted by deletion or by endorsement upon compliance with the Company’s underwriting requirements and upon payment of the additional charges set forth in the Endorsements Section, Paragraph 2.
- D. When the Company determines it may insure against loss by reason of encumbrances or defects (other than the Pre-printed Exceptions), affirmative insurance over such encumbrances or defects may be given by the issuance of specifically filed endorsements at the appropriate rate for the endorsement as set forth in the Endorsement Section.



2. LOAN POLICY

- A. The ALTA Loan Policy (6-17-06) will be issued, at the Applicable Rate; with ALTA Endorsement 13.1-06 attached (at no additional charge).
- B. The charges for added coverages or a separate Loan Policy issued concurrently with other policies covering the same leasehold estate are subject to the same formulas applicable to lender's insurance issued concurrently with an Owner's Policy on fee title.
- C. The Applicable Rate is calculated on the amount of the encumbrance allocated to the property or the amount produced by the formula in 1 above, whichever is the greater.
- D. All or any of the Preprinted Exceptions in Schedule B-Part I of the Loan Policy may be omitted by deletion or by endorsement upon compliance with the requirements of the Company's underwriters and upon payment of the additional amounts set forth in Endorsements Section, paragraph 2.
- E. When the Company determines it may insure against loss by reason of encumbrances or defects (other than Preprinted Exceptions), affirmative insurance over such encumbrances or defects may be given by the issuance of specifically filed endorsements at the appropriate rate for the endorsement as set forth in the Endorsement Section.

3. SHORT-TERM RATE

The Short-Term Rate applicable to an Owner's Policy (see Owner's Insurance Section 2) or Loan Policy (see Lender's Insurance Section 6) may be applied to this Section.

4. ADDITIONAL COVERAGES OR ENDORSEMENTS

Additional charges will be made for additional charges (see Owner's Insurance, Paragraph 8) or endorsements (see Owner's Insurance Paragraph 7)

5. CONCURRENT OWNER'S POLICIES INSURING FEE AND LEASEHOLD INTERESTS

- A. If an Owner's Policy insuring a leasehold estate in Land is issued concurrently with an Owner's Policy insuring the fee simple estate in Land, the charge for the Owner's Policy with the higher liability amount shall be the Basic Rate and the charge for the Owner's Policy with the lower liability amount shall be 30% of the amount charged for the Owner's Policy with the higher liability amount.
- B. If additional coverages are required see Endorsement Section.
- C. Where the same entity is both lessee and fee owner of estates or interest covered by the Owner's Policy and it is required that one Owner's Policy be used to insure all such estates or interest for Fair Value and without any segregation of liability, the owner's rate applicable (Owner Insurance, paragraph 1) based upon one policy amount is charged.



6. LEASEHOLD INTEREST IN LAND AND FEE INTEREST IN IMPROVEMENTS

- A. When an Owner's Policy insuring a fee simple estate in Land only and an Owner's Policy insuring a leasehold estate in the Land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total of the two policies added together and shall be 100% of the Basic Rate. If omission and/or additional coverage endorsements are requested, the charge for the endorsements will be computed based on the amount of the Owner's Policy on which such endorsements are required.
- B. Where ownership of the improvements is not separated from ownership of the land, the Owner's Policy written on the fee simple estate shall be for the total value of the Land and the improvements and the rate in paragraph 1 shall apply.

7. CONVERSION OF LEASEHOLD ESTATES TO FEE TITLE ESTATES

- A. An existing Owner's Policy, covering individual leasehold estates insuring a lessee or its assignee may be reissued to cover the conversion of the leasehold estate to a fee title estate where the terms of the lease so provide, or contain an option to purchase, for the following charge:

25% of the Basic Rate, calculated on the liability amount of the existing Policy (with a minimum charge of \$100) plus the Basic Rate applicable for each \$1,000, or fraction thereof, of insurance issued in excess of the original liability amount. If a separate Loan Policy is required in connection with the reissue Policy, the appropriate additional charge (see Lender Insurance, Paragraph 2) will be added to the other charges.

- B. As an alternative to the above pricing, the following formula may be used if such formula results in a lesser charge:

An existing Owner's Policy covering individual leasehold estates insuring a lessee or its assignee may be reissued to cover the conversion of the leasehold estate into a fee title estate, provided the liability under said Policy, as reissued, does not exceed the total of the original Policy amount and the land value of the fee title conveyed, where the terms of said lease so provide or contain an option to purchase, or such is agreed upon by the parties thereto for the following charge:

The Basic Rate applicable to the land value of the fee title conveyed, based upon the same type of existing insurance to which is added an increased liability charge, if any, based upon the rate applicable for each unit of insurance issued in excess of the total of the original Policy amount and the land value of the fee conveyed. If a separate Loan Policy is required in connection with the issuance of the Owner's Policy, the appropriate additional charge (see Lender Section, Paragraph 2) will be added to the other charge.



8. ABSTRACT RETIREMENT RATE

When the proposed insured for a Policy surrenders to the Company, the ownership of the complete abstract(s) of title covering all or a portion of the Land to be insured, regardless of the number of abstracts surrendered, a credit equal to 0.10 % of the liability amount in the Policy shall be given with a minimum credit allowable of \$25 and a maximum credit allowable of \$100. No credit will be given if the abstract is not surrendered prior to commencement of the title examination.

Note: *When an abstract has been surrendered it can be returned, upon request, after completion of the examination.*



TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST INSURANCE

- A. This Section is applicable to title insurance insuring the Timeshare/Interval Estate/Fractional Interest of an owner, purchaser, and lender.
- B. The charge for an Owner's Policy or Loan Policy will be calculated in terms of the Timeshare/Interval Estate/Fractional Interest Rate Schedule below and based upon the Fair Value of the estate or interest covered.
- C. If a commitment is not issued, a credit of \$50.00 will be applied. The Policy will be issued to the insured after recording of the Warranty Deed and/or Deed of Trust.
- D. The charge for a TBD Commitment insuring the Timeshare/Interval Estate/Fractional Interest of an owner, purchaser, and lender is 50% of the lowest Rate in the Timeshare/Interval Estate/Fractional Interest Rate Schedule. If, within the 12-month period, the sale, lease, or loan is consummated, the Company will credit the charge paid for the TBD Commitment either:
 - a. to the final premiums paid upon the consummation of the transaction if the premiums were paid by the same party who paid for the TBD Commitment, or
 - b. to the party who paid for the TBD Commitment if other than the party described in (a) above.



TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST RATE SCHEDULE

(For all counties except San Miguel)

FOR LIABILITY AMOUNTS FROM \$0 UP TO AND INCLUDING \$50,000:

LIABILITY	RATE
\$0 to \$10,000	\$175
\$10,001 to \$30,000	\$225
\$30,001 to \$50,000	\$275

When required, a Concurrent Loan Policy will be \$100.00

FOR LIABILITY AMOUNTS IN EXCESS OF \$50,000:

- A. An Owner’s Policy will be issued in accordance with the provisions applicable in the Owner’s Insurance Section.
- B. A Loan Policy will be issued in accordance with the provisions applicable in the Lender’s Insurance Section.

(For San Miguel County)

FOR LIABILITY AMOUNTS FROM \$0 UP TO AND INCLUDING \$150,000:

LIABILITY	RATE
\$0 to \$10,000	\$175
\$10,001 to \$30,000	\$225
\$30,001 to \$50,000	\$275
\$50,001 to \$100,000	\$400
\$100,001 to \$150,000	\$440

When required, a Concurrent Loan Policy will be \$100.00

FOR LIABILITY AMOUNTS IN EXCESS OF \$150,000:

- A. An Owner’s Policy will be issued in accordance with the provisions applicable in the Owner’s Insurance Section.
- B. A Loan Policy will be issued in accordance with the provisions applicable in the Lender’s Insurance Section.



BUILDER/DEVELOPER TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST RATE SCHEDULE

(For all counties except San Miguel)

FOR LIABILITY AMOUNTS FROM \$0 UP TO AND INCLUDING \$50,000:

LIABILITY	RATE
\$0 to \$30,000	\$180
\$30,001 to \$50,000	\$230

When required, a Concurrent Loan Policy will be \$100.00

FOR LIABILITY AMOUNTS IN EXCESS OF \$50,000:

- A. An Owner's Policy will be issued in accordance with the provisions applicable in the Builder/Developer Transaction Insurance Section.
- B. A Loan Policy will be issued in accordance with the provisions applicable in the Lender's Insurance Section.

(For San Miguel County)

FOR LIABILITY AMOUNTS FROM \$0 UP TO AND INCLUDING \$50,000:

LIABILITY	RATE
\$0 to \$30,000	\$180
\$30,001 to \$50,000	\$230
\$50,001 to \$100,00	\$400
\$100,001 to \$150,000	\$440

When required, a Concurrent Loan Policy will be \$100.00

FOR LIABILITY AMOUNTS IN EXCESS OF \$50,000:

- A. An Owner's Policy will be issued in accordance with the provisions applicable in the Builder/Developer Transaction Insurance Section.
- B. A Loan Policy will be issued in accordance with the provisions applicable in the Lender's Insurance Section.



PROPERTY INFORMATION BINDERS AND PROPERTY REPORTS

1. PROPERTY INFORMATION BINDER

A. The Property Information Binder (the “Binder”) provides a report on the documents recorded in the clerk and recorder’s office for a specified legal description. The Binder is intended to cover the period from the patent of the land into private ownership until the current certification date of the real estate records of the clerk and recorder for the applicable county. A shorter time period can be stipulated by the proposed insured.

B. Minimum charge:

The minimum charge will be \$500.00, which will provide coverage, on the terms and conditions set out in the Binder, up to an amount of \$50,000.00 and will include up to four hours of work, and one update to the effective date of the Binder.

C. Additional charges:

(a) Increased liability charges will be added, at the rate of \$2.50 per one thousand dollars, for any increased liability over \$50,000.00, up to the maximum liability amount of \$500,000.00.

(b) An additional work charge will be made for any search that exceeds four hours, at a minimum charge of \$135.00 per hour.

(c) The charges include the cost of all copies that may be required to produce the Property Information Binder.

D. Credit:

A credit equal to the total charge paid for the Binder (but excluding the cost of any updates) will be applied toward the charges paid for a Policy of title insurance if such Policy is issued within 12 months of the last effective date of the Binder or within 36 months of the effective date of the Binder if no updates have been issued.

E. Updates:

Additional updates to the effective date of the Binder (beyond the first update which is included in the minimum charge) may be requested by the proposed insured at a charge of \$125.00 per update. For each update provided, a revised Binder will be issued showing the new effective date and any matters which may have been recorded since the effective date of the previous Binder.

F. At the request of the customer, a To Be Determined Commitment to issue a Property Information Binder may be provided for the charges outlined in this section. The Property Information Binder will be issued upon payment of the charges.



2. WIRELESS FACILITY PROPERTY INFORMATION BINDER

A. Similar to the Property Information Binder, the Wireless Facility Property Information Binder ("WF Binder") is intended to provide a report on the status of title of property intended for use as a wireless facility . The WF Binder provides a report on the documents recorded in the clerk and recorder's office for a specified legal description. The WF Binder is intended to cover the period from the patent of the land into private ownership until the current certification date of the real estate records of the clerk and recorder for the applicable county. A shorter time period can be stipulated by the proposed insured.

B. Charge:

The charge will be \$1,250.00 which will provide coverage on the terms and conditions set out in the WF Binder, up to an amount of \$75,000.00. The charge includes all work charges.

C. Additional charges:

(a) Increased liability charges will be added, at the rate of \$2.50 per one thousand dollars, for any increased liability over \$75,000.00, up to the maximum liability amount of \$500,000.00.

(b) An additional work charge will be made for any search that exceeds four hours, at a minimum charge of \$135.00 per hour.

(c) The charges include the cost of all copies that may be required to produce the WF Binder.

D. Credit:

A credit equal to the total charge paid by the insured for the WF Binder (but excluding the cost of any updates) will be applied to the charge for a Policy of title insurance if such Policy is issued within 12 months of the last effective date of the WF Binder or within 36 months of the effective date of the WF Binder if no updates have been issued.

E. Updates:

Additional updates to the effective date of the WF Binder (beyond the first update, which is included) may be requested by the proposed insured at a charge of \$125.00 per update. For each update provided, a revised WF Binder will be issued showing the new effective date and any matters which may have been recorded since the effective date of the previous WF Binder.



3. LIMITED WIRELESS FACILITY PROPERTY INFORMATION BINDER

A. Similar to the Property Information Binder, the Limited Wireless Facility Information Binder (“LWF Binder”) is intended to provide a report on the status of title of property intended for use as a wireless facility. The LWF Binder provides a report on the documents recorded in the clerk and recorder’s office for a specified legal description. The LWF Binder is intended to cover a period not exceeding 30 years prior to the current certification date of the real estate records of the clerk and recorder for the applicable county.

B. Charge:

The charge will be \$750.00 which will provide coverage on the terms and conditions set out in the LWF Binder, up to an amount of \$75,000.00, and includes all work charges.

C. Additional charges:

Increased liability charges will be added, at the rate of \$2.50 per one thousand dollars, for any increased liability over \$75,000.00, up to the maximum liability amount of \$500,000.00.

An additional work charge will be made for any search that exceeds three hours, at a minimum charge of \$135.00 per hour.

The charges include the cost of all copies that may be required to produce the LWF Binder.

D. Credit:

A credit equal to the total charge paid by the insured for the LWF Binder (but excluding the cost of any updates) will be applied to the charge for a Policy of title insurance if such Policy is issued within 12 months of the last effective date of the LWF Binder or within 36 months of the effective date of the LWF Binder if no updates have been issued.

E. Updates:

Additional updates to the effective date of the LWF Binder (beyond the first update, which is included) may be requested by the proposed insured at a charge of \$125.00 per update. For each update provided, a revised LWF Binder will be issued showing the new effective date and any matters which may have been recorded since the effective date of the previous LWF Binder.



SPECIAL RULES AND DEFINITIONS

ALTA ©	The abbreviation ALTA means the American Land Title Association
Application of Rates	When calculating a rate, if more than one rate may be applicable to the transaction, the lowest rate will be applied, based upon the information provided to the Company at the time that the order is placed.
Applicable Rate	Applicable Rate is the Rate in effect at the date when the Company receives the order to provide a policy of title insurance and includes all qualifying credits to the Basic Rate
Basic Rate	The Basic Rate is 1) the minimum charge for the amount of insurance requested by the proposed insured, without any adjustments or credits that may be applicable in terms of this Rate Manual; and 2) the Rate in effect at the date when the Company receives the order to provide a policy of title insurance.
Builder/Developer Transactions - Residential	Residential builder/developer transactions are defined as transactions in which policies subject to this rate filing are issued insuring purchasers' interests in new single family residences, duplexes, condominiums, lofts, timeshares, and town homes. For the purposes of this section of the Rate Manual, the term "new" shall include the reconstruction and/or substantial alteration of the improvements on the Land.
Builder/Developer Transactions - Commercial	Commercial builder/developer transactions are defined as transactions in which policies subject to this rate filing are issued insuring purchasers' interests in tracts intended for development or for commercial property including: multiple parcels, metes and bounds property, lots, blocks, and tracts.



<p>Cancellation Charge</p>	<p>If an order is cancelled prior to commencement of a search, charges may be waived. If an order is cancelled after a commitment is issued, and relied upon, the applicable rate schedule charge must be paid. If the commitment is issued, and if the order is cancelled, a cancellation fee for search, examination, and related work performed, charged at the rate of \$135.00 per hour or actual cost incurred must be paid, except that the cancellation fee need not be imposed where a title insurance commitment is furnished in good faith in furtherance of a bona fide sale, purchase or loan transaction which for good reason is not consummated. The fee need not be imposed if, through error, the customer has entered duplicate orders, either in the same or competing companies. If unusual work has been performed, an increased cancellation fee may be charged to compensate the company for its expenses provided the customer is informed of the reason for the increased charge. Work charges may be credited if the order is reopened within 24 months of the original cancellation.</p>
<p>Charges for additional coverage</p>	<p>Except where otherwise designated, all charges for additional coverage shall be added to and become a part of the rate. Where the schedule provides for the addition of a given percentage and then for an additional percentage each percentage is computed upon the charge set forth in the Basic Rate.</p>
<p>Company</p>	<p>Company means Land Title Insurance Corporation, a Colorado corporation</p>
<p>Combined Rate</p>	<p>The Combined Rate for the purposes of Note 4 of the Builder/Developer Rate means the rate applicable when a Recognized Builder/Developer enters into the Builder Rate Agreement for the issuance of a Loan Policy insuring a construction loan and each subsequent Owner's Policy on the same parcel of land, insured under the Loan Policy insuring the construction loan.</p>
<p>Commercial</p>	<p>Commercial means Land that is intended for a use other than Residential.</p>
<p>Commitment</p>	<p>A commitment will be issued only as an incident to the issuance of a title Policy for which a charge is made. The ALTA Commitment Form (6-17-06) or ALTA Plain Language Commitment Form (6-17-06) will be issued based on the type of Policy issued.</p>



Construction Loans	Construction Loans are defined as loans where a portion of the proceeds are used to finance the construction, repair, or alteration of residential, commercial or industrial improvements on the Land covered by the insured mortgage.
Duplicate Policies	A duplicate Policy, in which (1) no additional insurance is given, and (2) no change has been made, may be provided to the insured, on request by the insured. If a change is made to a Policy to correct a typing or other obvious error, and in which no additional insurance is given, on request by the insured, a duplicate Policy may be provided to the insured. In this case, the duplicate Policy must contain the following statement: "This Policy is issued in lieu of Policy number _____ which is hereby cancelled". There will be no charge to issue a duplicate Policy.
Extended Coverage	A Policy in which the Pre-Printed Exceptions 1, 2, 3, 4 and 5 have been omitted from Schedule B of the Policy issued.
Fair Value	The Fair Value is considered to be the full value of the Land including all encumbrances of record which specifically affect the Land but excluding all blanket type encumbrances. If no sale is involved the Fair Value is determined from available information, including, but not limited to, construction costs, condemnation value, assessed value or appraised value. In no event shall the Fair Value be less than the total of all encumbrances of record.
Indebtedness	Indebtedness shall have the meaning contained in the definition of Indebtedness in the Conditions to the ALTA Loan Policy (6/17/06), as it may be amended from time to time.
Inspections	A physical inspection of the Land may be made by a representative of designee of the Company to determine facts that are not matters of record and which are insured against in policies or endorsements. The charge for an Inspection shall be \$135.00 per hour (which charge shall include the time for traveling to and from the Land).
Insured Owner	Insured Owner is determined according to the definition of the Insured in the type of Owner's Policy that is to be issued.
Insured Lender	Insured Lender is determined according to the definition of the Insured in the type of Loan Policy that is to be issued.
Issuance of Policies	No Policy, binder or endorsement will be issued until all the conditions set out in the commitment have been fulfilled to the satisfaction of the Company.



Junior Loan Policy	A Junior Loan Policy means the ALTA Residential Limited Coverage Junior Loan Policy (Revised 8-1-12)
Land	Land, for the purposes of this Manual, means the land described in Schedule A of the Policy, and affixed improvements, that by law constitute real property. The term “Land” does not include any property beyond the lines of the area described in Schedule A of the Policy, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
Loan Policy	Loan Policy includes either the ALTA Loan Policy of Title Insurance (6-1-06) or the ALTA Short Form Residential Loan Policy One-to-Four Family (Revised 12/03/12) that may be issued in terms of this Manual.
Owner’s Policy	Owner’s Policy includes any one or more of the forms of the Owner’s Policy of title insurance that may be issued in terms of this Manual.
Parcel	<p>A. Single Parcel Properties in the same tract, subdivision, or section, title to which is vested in one ownership, is considered to be a single parcel and no additional charges will be made.</p> <p>B. Multiple Parcels In the circumstances below, the properties or interests are considered to be separate parcels and additional charges may be charged for each separate parcel. Properties which are vested in separate ownerships. Properties in different tracts, subdivisions, or sections. Any vacated portion of a street or alley not previously insured, and title to which is being conveyed, for the first time, to an adjoining owner, who has acquired title, or is about to acquire title simultaneously, to the adjoining property. Any easement or right-of-way, not previously insured, in which the interest thereto is being conveyed, for the first time, as an appurtenant interest, to another owner, who has acquired title, or is about to acquire title simultaneously, to the benefited property.</p> <p>C. Parcel in two or more counties If a property is divided by a county line, all charges will be calculated on the rate applicable to each county, adjusted in relation to the percentage of the property that is within each county.</p>



<p>Percentage Calculations</p>	<p>All percentage calculations must be based on 100% of the rate applicable set forth in the Basic Rates. If an order qualifies for the Short-Term Rate, and there is more than one prior Policy on which a percentage discount can be based, the largest dollar amount discount shall be applied.</p>
<p>Policy</p>	<p>Policy includes any one or more of the forms of title insurance policy that may be issued in terms of this Manual.</p>
<p>Pre-Printed Exceptions</p>	<p>Pre-Printed Exceptions mean the following exceptions in Schedule B of the Commitment, or Policy:</p> <ol style="list-style-type: none"> 1. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land. 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records. 3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records. 4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records. 5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching to the subsequent effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment. 6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records. 7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water.
<p>Premium</p>	<p>The amount charged by the Company, or its agent, to an insured or an applicant for insurance for the assumption by the Company of the risk created by the issuance of the Policy, including the cost of doing business and a reasonable profit but excluding service charge, if any.</p>



Rates and Rate Calculation	<p>All charges for title insurance are to be calculated in accordance with these rules and the Basic Rates herein. These rates shall apply to all Commitments or Policies issued. The total basic rate should be rounded to the nearest whole dollar.</p> <p>All premium calculations shall be rounded incrementally in accordance with the following rule: Wherever a premium determination involves multiple calculations involving additives and multipliers the product of the multiplier or multipliers shall be rounded to the nearest whole dollar prior to applying said products to any additives. The rounded product or products shall then be applied to any additive or additives which sums shall also be rounded incrementally.</p>
Residential	Residential means Land (including individual units of condominiums and cooperatives) designed principally for the occupancy of one to four families.
Service Charge	The amount charged by a title insurance company, agent for a title insurance company, or either of them to an insured or an applicant for insurance to cover the cost of procuring and examining evidence of title.
Short Form Loan Policy	The "Short Form Loan Policy" shall mean the ALTA Short Form Residential Loan Policy One-to-Four Family (Revised 12-03-12)
Standard Coverage	The Policy issued will include the Pre-Printed Exceptions as exceptions from the coverage in Schedule B of the Policy.
Subdivision Plat	A map of a group of lots, tracts, or parcels of land, which meets all the requirements of C.R.S.38-51-106, and which has recorded for the purpose of creating land parcels which can be identified uniquely by reference to the map
To Be Determined Commitment	The To Be Determined Commitment ("TBD Commitment") provides for the issuance of a commitment, for a period not to exceed 24months, for the limited purpose of offering to insure a future sale, lease, or loan transaction by the owners of record, provided no documents are recorded as of the effective date of, or subsequent to, the issuance of the TBD Commitment.



ENDORSEMENTS

Endorsements (including insuring clauses) providing additional coverages or insurance may be issued upon compliance with the underwriter’s requirements for the charges listed below. Where a charge is not shown for a particular endorsement or insuring clause, it indicates that normally such endorsement or insuring clause is not available for the form of policy to be issued. Where percentage figures are listed, the percentage is computed on the applicable Rate.

1. ENDORSEMENTS AVAILABLE

Endorsement Number	Brief Description of Endorsement	Insured	Charge
C-1 (Commitment Endorsement)	Discloses vesting deeds recorded within a one or two year period prior to commitment date	Lender	\$20
100-06	Comprehensive Covenants Conditions and Restrictions	Lender	Residential - \$50 \$100 in Summit County Commercial - 10 percent of Basic Rate (minimum charge \$100; maximum charge \$2,000) 10 percent of Basic Rate (minimum charge \$100; maximum charge \$4,000) in Summit County
100.1-06	Comprehensive Covenants Conditions and Restrictions – Unimproved Property	Lender	Residential - \$40 Commercial – 10 percent of Basic Rate (minimum charge \$100; maximum charge \$1,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
100.4-06	Present violation of particular restrictions (only applicable to Residential Land)	Lender	\$40
100.5-06	Present violation of particular restrictions (only applicable to Residential Land)	Lender	\$40
100.6-06	Restrictions—present or future violations	Owner or Lender Owner Lender	Residential - \$40 Commercial 30 percent of Basic Rate (minimum charge \$100; maximum charge \$5,000) 20 percent of Basic Rate (minimum charge \$100; maximum charge \$5,000) The Company may exceed the maximum charge on its determination that it is assuming extraordinary risk in issuing this endorsement
100.11-06	Violation or restrictions—liquor reverter	Owner or Lender	Residential - \$40 Commercial - \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
100.12-06	Right of enforcement under Covenants Conditions and Restrictions ineffective	Owner or Lender Owner Lender	Residential - \$40 Commercial 30 percent of Basic Rate (minimum charge \$100; maximum charge \$5,000) 20 percent of Basic Rate (minimum charge \$100; maximum charge \$5,000) The Company may exceed the maximum charge on its determination that it is assuming extraordinary risk in issuing this endorsement
100.13-06	Assessment liens subordinate to lien of mortgage	Lender	Residential - \$40 Commercial - \$100
100.16-06	Mortgage exempt from membership in association	Lender	Residential - \$40 Commercial - \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
100.20-06	Present violation of Covenants, Conditions and Restrictions	Owner or Lender Owner Lender	Residential - \$40 Commercial 20 percent of Basic Rate (minimum charge \$100; maximum charge \$5,000) 10 percent of Basic Rate (minimum charge \$100; maximum charge \$1,000)
100.23-06	Mineral rights, damage to existing improvements – specific oil and gas lease	Lender	10 percent of Basic Rate (minimum charge \$50) 15 percent of Basic Rate (minimum charge \$50) in Garfield, Moffat, Pitkin, Routt and Summit Counties
100.24-06	Mineral rights, lessee under a specific oil and gas lease does not have the right to use the surface-	Lender	10 percent of Basic Rate (minimum charge \$50) 15 percent of Basic Rate (minimum charge \$50) in Garfield, Moffat, Pitkin, Routt and Summit Counties



Endorsement Number	Brief Description of Endorsement	Insured	Charge
100.29-06	Mineral rights, damage to existing improvements	Owner or Lender	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>
100.30-06	Mineral rights, physical but not aesthetic damage to existing or future improvements	Lender	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>



Endorsement Number	Brief Description of Endorsement	Insured	Charge
100.31-06	Mineral rights, physical but not aesthetic damage to existing or future improvements	Owner	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>
100.32-06	Mineral rights, damage to existing or future improvements, including lawn, shrubbery, trees	Owner or Lender	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>
101-06	Limited Mechanic's Lien Protection During Construction	Lender	\$1.00 per \$1,000 calculated on the construction loan amount. When combined with Construction Disbursing Services see Paragraph 2.B.



Endorsement Number	Brief Description of Endorsement	Insured	Charge
101.1-06	Insurance over particular mechanic's lien	Owner or Lender	Residential - \$50 Commercial - \$100, plus \$10 per each additional lien over one
101.5-06	Insures against potential mechanic liens arising from work performed prior to construction Deed of Trust	Lender	20 percent of Basic Rate (minimum charge \$200)
102.4-06	Foundation—no violation, no encroachment onto adjoining land	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$750)
102.5-06	Foundation—no violation, no encroachment onto easements or adjoining land	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$750)
103-06	Insuring additional security under a loan policy which insures a loan for construction purposes	Lender	\$50



Endorsement Number	Brief Description of Endorsement	Insured	Charge
103.1-06	Damages to existing buildings as a result of the use or maintenance of easement referred to in Schedule B	Lender	Residential (Single-Family) - \$40 per item Residential (Multi-Parcel) and Commercial - \$100 per item 15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500) 20 percent of Basic Rate in Summit County (maximum charge \$2,000)
103.1A-06	Damages to existing buildings as a result of the use or maintenance of easement referred to in Schedule B	Owner	Residential (Single-Family) - \$50 Residential (Multi-Parcel) and Commercial – 10 percent of Basic Rate (maximum charge \$1,000) 15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500) 20 percent of Basic Rate in Summit County (maximum charge \$2,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
103.2-06	Encroachment - Forced removal of improvements encroaching onto adjoining land, as referred to in Schedule B	Lender	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)</p>
103.2A-06	Encroachment - Forced removal of improvements encroaching onto adjoining land, as referred to in Schedule B	Owner	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)
103.3-06	Encroachment - Forced removal of improvements encroaching onto easement, as referred to in Schedule B	Lender	<p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)</p>



Endorsement Number	Brief Description of Endorsement	Insured	Charge
103.3A-06	Encroachment - Forced removal of improvements encroaching onto easement, as referred to in Schedule B	Owner	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)
103.4-06	Access - Ingress and egress to public street by way of easement, as referred to in Schedule A	Owner or Lender	Residential - \$50 Commercial - \$100
103.5-06	Water Rights – damage to existing improvements from exercise of right to use surface of Land for extraction/development of water, as referred to in Schedule B	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)
103.7-06	Access – Land abuts on physically open street Note: The charge will be made per endorsement issued	Owner or Lender	Residential - \$50 Commercial - \$100
104-06	Assignment of beneficial interest in mortgage	Lender	Residential \$50 Commercial \$100
104.1-06	Assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage	Lender	10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
104.2-06	Assignment of beneficial interest in mortgage and change effective date (Used only where no documents other than assignments affecting the insured Mortgage have been recorded subsequent to the date of the policy)	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$500)
104.3-06	Collateral assignment of beneficial interest in mortgage	Lender	Residential \$50 Commercial \$100
104.4-06	Collateral assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage	Lender	10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$500)
104.6-06	Assignment of Rents/Leases	Lender	\$100
104.7-06	Prior assignment of Rents/Leases	Lender	\$100
107.2-06	Increase in the face amount of insurance	Owner or Lender	Residential \$50, Commercial \$100 plus Applicable Rate on increased liability



Endorsement Number	Brief Description of Endorsement	Insured	Charge
107.3-06	Increase in the face amount of insurance, change of effective date and title date-down	Owner or Lender	10 percent of the Basic Rate on the initial policy amount (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500) plus Applicable Rate on increased liability
107.6-06	Waiver of defense of knowledge imputed from lender to another lender	Lender	10 percent of Basic Rate
107.6A-06	Waiver of defense of knowledge imputed from owner to another owner	Owner	20 percent of Basic Rate
107.9-06	Adding additional insured with limitations on coverage	Owner or Lender	\$100
107.9-T-06	Adding a trust as an additional insured under the definition of insured in ALTA 2006 Owner's Policy	Owner	No charge
107.10-06	Adding additional insured without limitations on coverage	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
107.12-06	Change effective date with title date down and confirmation of vesting	Owner or Lender	10 percent of Basic Rate Residential (minimum charge \$50) Commercial (minimum charge \$100, maximum charge \$4,000)
107.12a-06	Date Down of Title - policy date not changed	Owner or Lender	\$300
107.13-06	Title date down – For Guarantees only	Lender	\$50/update
108.8-06	Additional advance with confirmation of vesting, priority of mortgage and no releases, modifications or subordinations of the insured mortgage	Lender	Residential \$50, plus Basic Rate on increased liability Commercial \$100 plus Applicable rate on increased liability
110.1-06	Deletion of specific exception in Schedule B	Owner or Lender	No charge
110.2-06	Insuring over particular exception for which no other specifically filed endorsement is available	Owner or Lender	Underwriter to determine charge



Endorsement Number	Brief Description of Endorsement	Insured	Charge
110.3-06	For correction of commitments and/or policies and extending commitments (not to be used for affirmative coverage)	Owner or Lender	No charge to correct error
110.4-06	Modification of deed of trust (not applicable for additional advances)	Lender	10 percent of Basic Rate based upon the unpaid balance of the encumbrance
110.5-06	Modification of deed of trust including priority (not applicable for additional advances)	Lender	20 percent of Basic Rate based upon the unpaid balance of the encumbrance
110.5AP	Lender adding additional parcel as collateral under existing loan/note (only to be issued post policy)	Lender	Residential \$150 for each additional parcel Commercial 10 percent of Basic Rate (minimum charge \$150; maximum charge \$1,000) for the first additional parcel, and \$150 for each additional parcel in excess of the first additional parcel
110.5E-06	Modification of deed of trust – Extension of maturity date	Lender	\$300
110.5PB	Piggyback	Lender	25 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge \$200)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
110.7 -06 (ALTA 6-06)	Variable interest rate mortgage	Lender	Residential - \$40 Residential - \$50 in San Miguel and Summit Counties Commercial - \$100
110.8-06	Re-negotiable rate mortgage	Lender	Residential - \$40 Commercial - \$100
111-06	Partial release of mortgage without impairment of priority	Lender	10 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge Residential \$50, Commercial \$100, maximum charge \$250)
111.3-06	Partial release, no impairment of priority and no encroachments as a result of the release	Lender	20 percent of Basic Rate based upon the unpaid balance of the encumbrance
111.10-06	Revolving line of credit Commercial	Lender	\$100
111.11-06	Revolving line of credit Residential	Lender	\$40
112.1-06	Bondholder	Lender	\$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
115-06	Estate insured as condominium Note: The charge will be made per endorsement issued	Lender	Residential - \$40 Commercial - \$100
115.1-06 (ALTA 4-06)	Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over assessment liens in statutes or condominium documents	Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County
115.1B-06	Comprehensive Covenants Conditions and Restrictions - condominium	Owner	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)
115.2-06	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over unpaid assessments	Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County
115.2B-06	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD)	Owner	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
116-06	Designation of improvements and location at street address	Lender	Residential \$50 Commercial \$100
116.1-06	Description in policy same property shown in survey	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
116.2-06	Designation of condominium and location at street address	Lender	10 percent of Basic Rate
116.4-06	Contiguous parcels	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100, maximum charge \$1, 500)
121-06	Update to Public Trustee's Sale Guarantee	Lender	First written update no charge. Each additional written update \$50
122-06	Mechanic's lien update prior to disbursement of Construction Funds	Owner or Lender	\$100 for each written update *When included with Construction Disbursing Services, See Section 2



Endorsement Number	Brief Description of Endorsement	Insured	Charge
123.1-06 (ALTA 3-06)	Zoning – unimproved land	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
123.2-06 (ALTA 3.1-06)	Zoning – improved land	Owner or Lender	25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)
125-06	Truth-in-lending; right of rescission	Lender	\$1.00 per \$1,000 of the liability amount (not to exceed \$100)
130-06	Additional coverage for mechanic's liens, parties in possession and encroachments	Owner	Residential \$65 Commercial \$100
201.1-06	Variable rate line of credit	Lender	Residential \$40 Commercial \$100
300.7-06	Line of credit agreement	Lender	Residential - \$40 Commercial - \$100
300.8-06	Revolving line or home equity line of credit	Lender	Residential - \$40 Commercial - \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 1-06	Street Assessments	Lender	\$100
ALTA 2-06	Truth In Lending	Lender	\$1.00 per \$1,000 of the liability amount (not to exceed \$100)
ALTA 3-06	Zoning – unimproved Land	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
ALTA 3.1-06	Zoning – Improved land	Owner or Lender	25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
ALTA 3.2-06	Zoning – Future Improvements	Owner or Lender	25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)
ALTA 3.3-06	Zoning – Completed Improvement	Owner or Lender	25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)
ALTA 3.4-06	Zoning – No Zoning Classification	Owner or Lender	25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 4-06	Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over assessment liens in statutes or condominium documents	Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County
ALTA 4.1-06	Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over unpaid assessments at date of policy	Owner or Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County
ALTA 5-06	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over assessment liens	Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County
ALTA 5.1-06	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over unpaid assessments	Owner or Lender	15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) 20 percent of Basic Rate in Garfield County



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 6-06	Variable Rate Mortgage –	Lender	Residential - \$40 Residential - \$50 in San Miguel and Summit Counties Commercial \$100
ALTA 6.2-06	Variable Rate Mortgage - Negative amortization	Lender	Residential \$40 Commercial \$100
ALTA 7-06	Manufactured Housing	Lender	\$40
ALTA 7.1-06	Manufactured Housing – Conversion	Lender	\$40
ALTA 7.2-06	Manufactured Housing - Conversion	Owner	\$40
ALTA 8.1-06	Environmental Lien Protection - Residential	Lender	\$50
ALTA 8.2-06	Environmental Protection Lien - Commercial	Owner or Lender	\$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 9-06	Restrictions, encroachments , minerals	Lender	Residential - \$50 \$100 in Summit County Commercial 10 percent of Basic Rate (minimum charge \$100; maximum charge \$2,000) 10 percent of Basic Rate (minimum charge \$100; maximum charge \$4,000) in Summit County
ALTA 9.1-06	Covenants Conditions and Restrictions - Unimproved Land	Owner	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)
ALTA 9.2-06	Covenants Conditions and Restrictions - Improved Land	Owner	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)
ALTA 9.3-06	Covenants Conditions and Restrictions	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 9.6-06	Private rights	Lender	Residential \$40, plus 10 percent of Basic Rate (maximum charge \$1,000) Commercial \$100 plus 10 percent of Basic Rate (maximum charge \$2,000)
ALTA 9.6.1-06	Private Rights – Current Assessments	Lender	Residential \$40, plus 10 percent of Basic Rate (maximum charge \$1,000) Commercial \$100 plus 10 percent of Basic Rate (maximum charge \$2,000)
ALTA 9.7-06	Restrictions, encroachments, minerals - Land under development	Lender	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)
ALTA 9.8-06	Covenants Conditions and Restrictions - Land under development	Owner	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)
ALTA 9.9-06	Private Rights	Owner	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 9.10-06	Restrictions, encroachments, minerals – Current Violations	Lender	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100, maximum charge \$2,000)
ALTA 10-06	Assignment	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)
ALTA 10.1-06	Assignment and Date Down	Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100)
ALTA 11-06	Mortgage Modification	Lender	20 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$4000)
ALTA 11.1-06	Mortgage Modification with Subordination	Lender	25 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$4000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance	Lender	20 percent of Basic Rate on the initial policy amount (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) plus Applicable Rate on increased liability
ALTA 12-06	Aggregation	Lender	10 percent of Basic Rate
ALTA 12.1-06	Aggregation – State Limits	Lender	10 percent of Basic Rate
ALTA 13-06	Leasehold Coverage	Owner	No charge
ALTA 13.1-06	Leasehold Coverage	Lender	No Charge
ALTA 14-06	Future Advance – Priority	Lender	\$100
ALTA 14.1-06	Future Advance – Knowledge	Lender	\$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 14.2-06	Future Advance – Letter of Credit	Lender	\$100
ALTA 14.3-06	Future Advance Reverse Mortgage	Lender	\$100
ALTA 15.06	Non imputation – Full Equity Transfer	Owner	20 percent of Basic Rate (minimum charge \$100; maximum charge \$2500)
ALTA 15.1.06	Non imputation – Additional Insured	Owner	20 percent of Basic Rate (minimum charge \$100; maximum charge \$2500)
ALTA 15.2.06	Non imputation – Partial Equity Transfer	Owner	20 percent of Basic Rate (minimum charge \$100; maximum charge \$2500)
ALTA 16-06	Mezzanine Financing	Owner	20 percent of Basic Rate based on the amount of Mezzanine Loan
ALTA 17-06	Access and Entry	Owner or Lender	10 percent of Basic Rate (maximum charge \$500)
ALTA 17.1-06	Indirect Access and Entry	Owner or Lender	10 percent of Basic Rate (maximum charge \$500)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 17.2-06	Utility Access	Owner or Lender	10 percent of Basic Rate (maximum charge \$500)
ALTA 18-06	Single Tax Parcel	Owner or Lender	\$100
ALTA 18.1-06	Multiple Tax Parcels - Easements	Owner or Lender	\$100
ALTA 18.2-06	Multiple Tax Parcels	Owner or Lender	\$100
ALTA 18.3-06	Single Tax Parcel and ID	Owner or Lender	\$100
ALTA 19-06	Contiguity – Multiple Parcels	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 19.1-06	Contiguity – Single Parcel	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)
ALTA 19.2-06	Contiguity-Specified Parcels	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)
ALTA 20-06	First Loss – Multiple Parcel Transactions	Lender	\$100
ALTA 22-06	Street address / Location – no map attached	Owner or Lender	Residential \$50 Commercial \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 22.1-06	Street address / Location – map attached	Owner or Lender	Residential \$50 Commercial \$100
ALTA 23-06	Co-Insurance – Single Policy	Owner or Lender	\$100
ALTA 23.1-06	Co-Insurance -Multiple Parcels	Owner or Lender	\$100
ALTA 24-06	Doing Business	Lender	\$100
ALTA 25-06	Same as Survey	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
ALTA 25.1.06	Same as Portion of Survey	Owner or Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 26-06	Subdivision	Owner	20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
		Lender	10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)
ALTA 27-06	Usury	Lender	\$100
ALTA 28-06	Easement – Damage or Enforced Removal	Owner	Residential (Single-Family) - \$50 Residential (Multi-Parcel) and Commercial – 10 percent of Basic Rate (maximum charge \$1,000)
			15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500)
			20 percent of Basic Rate in Summit County (maximum charge \$2,000)
			(continued next page)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
		Lender	<p>Residential (Single-Family) - \$40per item</p> <p>Residential (Multi-Parcel) and Commercial - \$100 per item (maximum charge \$2,000)</p> <p>15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500)</p> <p>20 percent of Basic Rate in Summit County (maximum charge \$2,000)</p>
ALTA 28.1-06	Encroachments - Boundaries and Easements	Owner or Lender	<p>Residential – 10 percent of Basic Rate (minimum charge \$50)</p> <p>Commercial – 10 percent of Basic Rate (minimum charge \$100) (maximum charge (\$2,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt, and Summit Counties</p>



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 28.2-06	Encroachments – Boundaries and Easements – Described Improvements	Owner or Lender	<p>Residential – 10 percent of Basic Rate (minimum charge \$50)</p> <p>Commercial – 10 percent of Basic Rate (minimum charge \$100) (maximum charge \$2,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>
ALTA 28.3-06	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	Owner or Lender	<p>Residential – 10 percent of Basic Rate (minimum charge \$50)</p> <p>Commercial – 10 percent of Basic Rate (minimum charge \$100) (maximum charge \$2,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties</p>



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 29-06	Interest Rate Swap Endorsement – Direct Obligation	Lender	10 percent of Basic Rate
ALTA 29.1-06	Interest Rate Swap – Additional Interest	Lender	10 percent of Basic Rate
ALTA 29.2-06	Interest Rate Swap Endorsement – Direct Obligation – Defined amount	Lender	10 percent of Basic Rate plus Basic Rate on increased liability
ALTA 29.3-06	Interest Rate Swap – Additional Interest – Defined amount	Lender	10 percent of Basic Rate plus Basic Rate on increased liability
ALTA 30-06	One to Four Family Shared Appreciation Mortgage	Lender	\$50
ALTA 30.1-06	Commercial Participation Interest	Lender	10 percent of Basic Rate
ALTA 31-06	Severable Improvements Endorsement	Owner or Lender	Underwriter to determine charge (minimum charge 10 percent of Basic Rate)
ALTA 32-06	Construction Loan Pending Disbursements – Loss of Priority	Lender	See Endorsements when combined with Construction Disbursing Services Rate Schedule



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 32.1-06	Construction Loan - Loss of Priority – Direct Payment	Lender	See Endorsements when combined with Construction Disbursing Services Rate Schedule
ALTA 32.2-06	Construction Loan – Loss of Priority – Insured’s Direct Payment	Lender	See Endorsements when combined with Construction Disbursing Services Rate Schedule
ALTA 33-06	Disbursement	Lender	See Endorsements when combined with Construction Disbursing Services Rate Schedule
ALTA 34-06	Identified Risk Coverage	Owner or Lender	Underwriter to determine charge (minimum charge 10 percent of Basic Rate)
ALTA 35-06	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge \$50, maximum charge \$1,000) Commercial – 10 percent of Basic Rate (minimum charge \$100, maximum charge \$1,000) 15 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge \$50, maximum charge \$1,500)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	<p>Residential – 10 percent of Basic Rate (minimum charge \$50, maximum charge \$1,000)</p> <p>Commercial – 10 percent of Basic Rate (minimum charge \$100, maximum charge \$1,000)</p> <p>15 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge \$50, maximum charge \$1,500)</p>
ALTA 35.2-06	Minerals and Other Subsurface Substances – Described Improvements	Owner or Lender	<p>Residential – 10 percent of Basic Rate (minimum charge \$50, maximum charge \$1,000)</p> <p>Commercial – 10 percent of Basic Rate (minimum charge \$100, maximum charge \$1,000)</p> <p>15 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge \$50, maximum charge \$1,500)</p>



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 35.3.-06	Minerals and Other Subsurface Substances – Land under Development	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge \$50, maximum charge \$1,000) Commercial – 10 percent of Basic Rate (minimum charge \$100.00, maximum charge \$1,000) 15 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge \$50, maximum charge \$1,500)
ALTA 36-06	Energy project – Leasehold/Easement	Owner	No charge
ALTA 36.1-06	Energy project – Leasehold/Easement	Lender	No charge
ALTA 36.2-06	Energy project – Leasehold	Owner	No charge
ALTA 36.3-06	Energy project – Leasehold	Lender	No charge



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 36.4-06	Energy project – Covenants Conditions and Restrictions Land under development based on plans/blueprints	Owner	20 percent of Basic Rate
ALTA 36.5-06	Energy project –Covenants Conditions and Restrictions Land under development based on plans/blueprints	Lender	20 percent of Basic Rate
ALTA 36.6-06	Energy project – encroachments	Owner or Lender	20 percent of Basic Rate
ALTA 36.7-06	Energy project – Fee Estate	Owner	20 percent of Basic Rate
ALTA 36.8-06	Energy project – Fee Estate	Lender	20 percent of Basic Rate
ALTA 37-06	Assignment of Rents or Leases	Lender	Residential - \$50 Commercial - \$100
ALTA 39-06	Policy Authentication	Owner or Lender	No charge
ALTA 40-06	Tax Credit	Owner	Residential - \$50 Commercial - \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 40.1-06	Tax Credit – Defined Amount	Owner	Residential - \$50 Commercial - \$100
ALTA 41-06	Water – Building	Owner or Lender	Residential - \$50 Commercial – 10 percent of Basic Rate (maximum charge \$500)
ALTA 41.1-06	Water – Improvements	Owner or Lender	Residential - \$50 Commercial – 10 percent of Basic Rate (maximum charge \$1,000)
ALTA 41.2-06	Water – Described Improvements	Owner or Lender	Residential - \$50 Commercial – 10 percent of Basic Rate (maximum charge \$500)
ALTA 41.3-06	Water – Land Under Development	Owner or Lender	Residential - \$100 Commercial – 20 percent of Basic Rate (maximum charge \$2,500)
ALTA 42-06	Commercial Lender Group	Lender	Residential - \$50 Commercial - \$100
ALTA 43-06	Anti-Taint	Lender	Residential - \$50 Commercial - \$100
ALTA 44-06	Insured Mortgage Recording	Lender	Residential - \$50 Commercial - \$100



Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 45-06	Pari Passu Mortgage	Lender	Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)
ALTA 46-06	Option	Owner	Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500) Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500)
Arbitration Deletion	Arbitration Deletion	Owner or Lender	Residential \$40 Commercial \$100
Balloon A	FNMA balloon mortgage (issued with original policy)	Lender	\$40
Balloon B	FNMA balloon mortgage (issued after policy when recording—modification agreement)	Lender	10 percent of Basic Rate (minimum charge \$50)
Extended Insured	Clarifies the definition of “Insured” and incorporates the same definition of “Insured” as contained under the ALTA Owner’s Policy (6-17-06)	Owner	No Charge



Endorsement Number	Brief Description of Endorsement	Insured	Charge
Fairway Partnership	Fairway Partnership	Owner or Lender	10 percent of Basic Rate
Fairway, LLC	Fairway, LLC	Owner or Lender	10 percent of Basic Rate
Gap	Gap	Owner or Lender	\$30
HUD 111.4	HUD 111.4	Lender	\$100
Inflation	Inflation	Owner	No Charge
Lack of Signature	Policy issued without signature or electronically	Owner or Lender	No Charge
Last Dollar	Last Dollar	Lender	10 percent of Basic Rate
Non-Merger of Lien	Non-Merger of Lien	Lender	\$250



Endorsement Number	Brief Description of Endorsement	Insured	Charge
Patent	Patent	Owner or Lender	Residential \$50 Commercial \$100
Reverse Annuity Priority	Reverse Annuity Priority	Lender	10 percent of Basic Rate
Prospective Forgery	Post policy loss for forgery or impersonation	Owner or Lender	Residential \$50
Revolving Credit A	Revolving Credit A – Obligatory Advances – Majority Law	Lender	20 percent of Basic Rate
Revolving Credit B	Revolving Credit B – Obligatory Advances – Minority Law	Lender	20 percent of Basic Rate
Scrivener's Error	Scrivener's Error	Lender	\$40
Shared Appreciation Mortgage	Shared Appreciation Mortgage	Lender	10 percent of Basic Rate, not to exceed \$500
Shopping Center Reciprocal Easement Agreement	Shopping Center Reciprocal Easement Agreement	Owner or Lender	10 percent of Basic Rate (minimum charge \$100, maximum charge \$2,000)



Endorsement Number	Brief Description of Endorsement	Insured	Charge
Special	For special coverages for which no other endorsement is available	Owner or Lender	To be determined on a case by case basis by the Company based on the risk assumed
Tie-In	Tie-In	Lender	10 percent of Basic Rate
ALTA United States Policy Date Down	Change effective date	Owner	\$25



DELETION OF PRE-PRINTED EXCEPTIONS

- A. An endorsement, either by separate instrument or in the policy, deleting any of the printed exceptions as contained in Schedule B, items 1-4 of an Owner's Policy, Leasehold Owner's Policy, Loan Policy or Leasehold Loan Policy, which do not insure a construction loan, or by omitting the printed exceptions in Schedule B, Items 1-4, of these Policies, may be issued upon compliance with underwriter's requirements and will bear the following charges for the type of policy indicated.

Deletion of Items 1, 2, 3 and 4 (outside statutory mechanic's lien period):

ALTA Owner's Policy insuring Residential Land	\$75
ALTA Loan Policy and Junior Loan Policy, whether or not concurrent with an Owner's Policy insuring Improved Residential Land	No charge
ALTA Owner's Policy or ALTA Loan Policy whether or not concurrent with an Owner's Policy insuring Commercial Land	\$100

Deletion of Items 1, 2, 3 and 4 (post construction but within the statutory mechanic's lien period) and on satisfaction of underwriter's requirements:

ALTA Owner's Policy insuring Residential Land	\$75
ALTA Loan Policy and Junior Loan Policy, whether or not concurrent with an Owner's Policy insuring Improved Residential Land	No charge
ALTA Owner's Policy or ALTA Loan Policy whether or not concurrent with an Owner's Policy insuring Commercial Land	10% of Basic Rate (Minimum charge \$100)



B. Item 4 may be (1) omitted from a Loan Policy or (2) omitted from a Loan Policy during construction of improvements, or (3) modified in the Loan Policy through the use of the Endorsements listed below if underwriter's requirements are satisfied. Such deletion or modification will bear the charges shown below:

Loan Policy - Residential or Commercial Land		
Deletion of item 4 (Loan Policy)	Insured is responsible for disbursement of construction loan	\$3.00 per \$1,000
Deletion of item 4 (Loan Policy)	In conjunction with Construction Disbursement Services provided by the Company or its agent	\$2.00 per \$1,000



ENDORSEMENTS WHEN COMBINED WITH CONSTRUCTION DISBURSING SERVICES RATE SCHEDULE

Endorsement 122-06 when combined with Construction Disbursement Services (Endorsement 122-06 included)	Up to 6 draws	Up to 12 draws	Up to 18 Draws	Up to 24 Draws	Up to 30 Draws
Includes datedown and disbursement for each draw	\$1,200	\$1,800	\$2,700	\$ 3,600	\$4,800
Includes datedown, disbursement, and inspection of project, for each draw (Front Range counties)	\$1,950	\$3,300	\$4,950	\$6,600	\$9,300
Includes datedown, disbursement, and inspection of project, for each draw (Western Slope and mountain communities)	\$2,700	\$4,800	\$7,200	\$9,600	\$13,800

Endorsement 101-06, or ALTA 32-06, ALTA 32.1-06, ALTA 32.2-06, and ALTA 33-06 when combined with Construction Disbursement Services	Up to 6 draws	Up to 12 draws	Up to 18 Draws	Up to 24 Draws	Up to 30 Draws
Includes datedown and disbursement for each draw	\$1,200 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$1,800 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$2,700 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$3,600 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$4,800 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount



Includes datedown, disbursement, and inspection of project, for each draw (Front Range counties)	\$1,950 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$3,300 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$4,950 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$6,600 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$9,300 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount
Includes datedown, disbursement, and inspection of project, for each draw (Western Slope and mountain communities)	\$2,700 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$4,800 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$7,200 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$9,600 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$13,800 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount

Note: For Construction Disbursement Services which exceed 36 draws, the charge will be increased by \$150 per draw.

- C. The Owner's Policy may be modified during construction through the use of endorsement 107.12 when construction funds are disbursed through the Company. Such modification will bear the charges shown below. The endorsement will be issued only when all underwriter requirements have been satisfied.

Owner Policy- Residential or Commercial Land		
When combined with construction disbursing, modification by endorsement 107.12-06	Up to and including \$500,000	\$1,000
	In excess of \$500,000	\$1,000 plus \$1.00 per \$1,000 over \$500,000



C. ENDORSEMENT FOR CORRECTION OF COMMITMENTS AND/OR POLICIES AND FOR EXTENSION OF COMMITMENTS (ENDORSEMENT 110.3)

- A. Endorsement 110.3 is authorized for use to correct errors in commitments and/or policies and where no change in the effective date of the policy is required.
- B. This endorsement is not authorized for use in providing affirmative coverage or for other coverages provided by specifically filed endorsements.

D. INSURING OVER OBJECTIONS IN LENDER'S POLICY

- A. When the Company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement.
- B. Exclusive of the charges set forth in the Endorsements Section for the issuance of Endorsement Form 101.1 or insuring clause, the following rating practices will apply if the conditions set forth herein exist:
 - C. When a lender has acquired an interest in a construction project, either legal or equitable, in the settlement of a defaulted or delinquent construction loan, the Company, upon compliance with the underwriter's requirements, will, upon application by the lender, issue Endorsement 101.1 insuring over filed mechanics' liens on individual owner's and mortgagee's policies issued to purchasers of property in the project in furtherance of the settlement of the construction loan for a flat fee of \$40, without regard to the number of individual liens which may have been filed.
 - D. When the company has previously insured a lender against unfiled mechanics' liens during the course of construction by appropriate endorsement and the company now has acquired liability by virtue of mechanics' liens now being filed, the company will, upon application, issue Endorsement 101.1 on owner's and mortgagee's policies issued to subsequent purchasers insuring over those mechanics' liens for which the company is, in fact, liable without any charge for such endorsement.

COUNTIES: ALL COUNTIES EXCEPT BOULDER, CROWLEY, CUSTER, DELTA, EAGLE, EL PASO, FREMONT, GARFIELD, GRAND, GUNNISON, HUERFANO, LA PLATA, LARIMER, LAS ANIMAS, MESA, MOFFAT, MONTROSE, OTERO, OURAY, PITKIN, PUEBLO, ROUTT, SAN MIGUEL, SUMMIT AND WELD

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20
5,000	846	255,000	1,421
10,000	866	260,000	1,430
15,000	886	265,000	1,439
20,000	905	270,000	1,449
25,000	921	275,000	1,458
30,000	937	280,000	1,467
35,000	952	285,000	1,476
40,000	968	290,000	1,486
45,000	984	295,000	1,495
50,000	1,000	300,000	1,504
55,000	1,013	305,000	1,513
60,000	1,028	310,000	1,523
65,000	1,041	315,000	1,532
70,000	1,054	320,000	1,541
75,000	1,067	325,000	1,550
80,000	1,081	330,000	1,560
85,000	1,094	335,000	1,569
90,000	1,107	340,000	1,578
95,000	1,120	345,000	1,588
100,000	1,132	350,000	1,598
105,000	1,141	355,000	1,607
110,000	1,151	360,000	1,616
115,000	1,160	365,000	1,625
120,000	1,169	370,000	1,635
125,000	1,178	375,000	1,644
130,000	1,188	380,000	1,653
135,000	1,197	385,000	1,662
140,000	1,206	390,000	1,672
145,000	1,216	395,000	1,681
150,000	1,226	400,000	1,690
155,000	1,235	405,000	1,699
160,000	1,244	410,000	1,709
165,000	1,253	415,000	1,718
170,000	1,263	420,000	1,727
175,000	1,272	425,000	1,736
180,000	1,281	430,000	1,746
185,000	1,290	435,000	1,755
190,000	1,300	440,000	1,764
195,000	1,309	445,000	1,774
200,000	1,318	450,000	1,784
205,000	1,327	455,000	1,793
210,000	1,337	460,000	1,802
215,000	1,346	465,000	1,811
220,000	1,355	470,000	1,821
225,000	1,364	475,000	1,830
230,000	1,374	480,000	1,839
235,000	1,383	485,000	1,848
240,000	1,392	490,000	1,858
245,000	1,402	495,000	1,867
250,000	1,412	500,000	1,876

COUNTIES: ALL COUNTIES EXCEPT BOULDER, CROWLEY, CUSTER, DELTA, EAGLE, EL PASO, FREMONT, GARFIELD, GRAND, GUNNISON, HUERFANO, LA PLATA, LARIMER, LAS ANIMAS, MESA, MOFFAT, MONTROSE, OTERO, OURAY, PITKIN, PUEBLO, ROUTT, SAN MIGUEL, SUMMIT AND WELD

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20
505,000	1886	755,000	2385
510,000	1895	760,000	2395
515,000	1903	765,000	2405
520,000	1912	770,000	2415
525,000	1922	775,000	2425
530,000	1932	780,000	2435
535,000	1942	785,000	2445
540,000	1952	790,000	2455
545,000	1963	795,000	2465
550,000	1973	800,000	2475
555,000	1983	805,000	2485
560,000	1993	810,000	2495
565,000	2003	815,000	2505
570,000	2013	820,000	2516
575,000	2023	825,000	2526
580,000	2033	830,000	2536
585,000	2043	835,000	2546
590,000	2053	840,000	2556
595,000	2063	845,000	2566
600,000	2073	850,000	2576
605,000	2083	855,000	2586
610,000	2093	860,000	2596
615,000	2103	865,000	2606
620,000	2113	870,000	2616
625,000	2123	875,000	2626
630,000	2133	880,000	2636
635,000	2144	885,000	2646
640,000	2154	890,000	2656
645,000	2164	895,000	2666
650,000	2174	900,000	2676
655,000	2184	905,000	2686
660,000	2194	910,000	2696
665,000	2204	915,000	2707
670,000	2214	920,000	2717
675,000	2224	925,000	2727
680,000	2234	930,000	2737
685,000	2244	935,000	2748
690,000	2254	940,000	2758
695,000	2264	945,000	2768
700,000	2274	950,000	2778
705,000	2284	955,000	2788
710,000	2294	960,000	2798
715,000	2304	965,000	2808
720,000	2314	970,000	2818
725,000	2324	975,000	2828
730,000	2335	980,000	2838
735,000	2345	985,000	2848
740,000	2355	990,000	2858
745,000	2365	995,000	2868
750,000	2375	1,000,000	2878

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTY: BOULDER
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20
5,000	623	255,000	1,196
10,000	639	260,000	1,206
15,000	643	265,000	1,212
20,000	664	270,000	1,222
25,000	674	275,000	1,232
30,000	684	280,000	1,237
35,000	704	285,000	1,247
40,000	724	290,000	1,257
45,000	734	295,000	1,267
50,000	744	300,000	1,277
55,000	754	305,000	1,287
60,000	774	310,000	1,297
65,000	790	315,000	1,307
70,000	799	320,000	1,317
75,000	814	325,000	1,327
80,000	834	330,000	1,337
85,000	845	335,000	1,342
90,000	859	340,000	1,347
95,000	870	345,000	1,357
100,000	885	350,000	1,367
105,000	890	355,000	1,377
110,000	905	360,000	1,387
115,000	919	365,000	1,398
120,000	930	370,000	1,408
125,000	940	375,000	1,418
130,000	950	380,000	1,428
135,000	960	385,000	1,438
140,000	970	390,000	1,448
145,000	980	395,000	1,458
150,000	995	400,000	1,463
155,000	1,005	405,000	1,468
160,000	1,015	410,000	1,478
165,000	1,026	415,000	1,488
170,000	1,036	420,000	1,498
175,000	1,046	425,000	1,508
180,000	1,056	430,000	1,518
185,000	1,066	435,000	1,528
190,000	1,076	440,000	1,538
195,000	1,086	445,000	1,548
200,000	1,091	450,000	1,558
205,000	1,096	455,000	1,568
210,000	1,106	460,000	1,578
215,000	1,121	465,000	1,584
220,000	1,126	470,000	1,594
225,000	1,131	475,000	1,599
230,000	1,146	480,000	1,609
235,000	1,156	485,000	1,624
240,000	1,166	490,000	1,629
245,000	1,176	495,000	1,639
250,000	1,186	500,000	1,649

COUNTY: BOULDER
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 08/31/20
505,000	1,658	755,000	2,110
510,000	1,667	760,000	2,119
515,000	1,676	765,000	2,128
520,000	1,685	770,000	2,137
525,000	1,694	775,000	2,147
530,000	1,703	780,000	2,156
535,000	1,712	785,000	2,165
540,000	1,721	790,000	2,174
545,000	1,730	795,000	2,183
550,000	1,739	800,000	2,192
555,000	1,748	805,000	2,201
560,000	1,757	810,000	2,210
565,000	1,766	815,000	2,219
570,000	1,776	820,000	2,228
575,000	1,785	825,000	2,237
580,000	1,794	830,000	2,246
585,000	1,803	835,000	2,255
590,000	1,812	840,000	2,264
595,000	1,821	845,000	2,273
600,000	1,830	850,000	2,282
605,000	1,839	855,000	2,291
610,000	1,848	860,000	2,300
615,000	1,857	865,000	2,309
620,000	1,866	870,000	2,318
625,000	1,875	875,000	2,328
630,000	1,884	880,000	2,337
635,000	1,893	885,000	2,346
640,000	1,902	890,000	2,355
645,000	1,911	895,000	2,364
650,000	1,920	900,000	2,373
655,000	1,929	905,000	2,382
660,000	1,938	910,000	2,391
665,000	1,947	915,000	2,400
670,000	1,957	920,000	2,409
675,000	1,966	925,000	2,418
680,000	1,975	930,000	2,427
685,000	1,984	935,000	2,436
690,000	1,993	940,000	2,445
695,000	2,002	945,000	2,454
700,000	2,011	950,000	2,463
705,000	2,020	955,000	2,472
710,000	2,029	960,000	2,481
715,000	2,038	965,000	2,490
720,000	2,047	970,000	2,499
725,000	2,056	975,000	2,508
730,000	2,065	980,000	2,518
735,000	2,074	985,000	2,527
740,000	2,083	990,000	2,536
745,000	2,092	995,000	2,545
750,000	2,101	1,000,000	2,554

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTIES: CROWLEY, CUSTER, FREMONT, HUERFANO, LAS ANIMAS AND
OTERO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE <u>09/16/19</u>	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE <u>09/16/19</u>
5,000	558	255,000	1,219
10,000	573	260,000	1,230
15,000	592	265,000	1,239
20,000	608	270,000	1,251
25,000	633	275,000	1,262
30,000	648	280,000	1,273
35,000	663	285,000	1,282
40,000	678	290,000	1,294
45,000	692	295,000	1,305
50,000	705	300,000	1,318
55,000	723	305,000	1,335
60,000	740	310,000	1,339
65,000	764	315,000	1,350
70,000	781	320,000	1,361
75,000	820	325,000	1,370
80,000	841	330,000	1,382
85,000	859	335,000	1,393
90,000	877	340,000	1,404
95,000	895	345,000	1,414
100,000	906	350,000	1,426
105,000	915	355,000	1,437
110,000	923	360,000	1,447
115,000	932	365,000	1,457
120,000	940	370,000	1,469
125,000	951	375,000	1,480
130,000	959	380,000	1,490
135,000	968	385,000	1,500
140,000	979	390,000	1,512
145,000	988	395,000	1,523
150,000	996	400,000	1,551
155,000	1,005	405,000	1,562
160,000	1,016	410,000	1,574
165,000	1,029	415,000	1,586
170,000	1,041	420,000	1,587
175,000	1,053	425,000	1,607
180,000	1,064	430,000	1,619
185,000	1,076	435,000	1,630
190,000	1,088	440,000	1,639
195,000	1,100	445,000	1,650
200,000	1,107	450,000	1,661
205,000	1,118	455,000	1,672
210,000	1,137	460,000	1,681
215,000	1,147	465,000	1,692
220,000	1,157	470,000	1,704
225,000	1,166	475,000	1,714
230,000	1,176	480,000	1,725
235,000	1,186	485,000	1,736
240,000	1,195	490,000	1,747
245,000	1,205	495,000	1,757
250,000	1,218	500,000	1,767

COUNTIES: CROWLEY, CUSTER, FREMONT, HUERFANO, LAS ANIMAS AND
OTERO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,776	755,000	2,216
510,000	1,785	760,000	2,225
515,000	1,794	765,000	2,234
520,000	1,803	770,000	2,243
525,000	1,811	775,000	2,251
530,000	1,820	780,000	2,260
535,000	1,829	785,000	2,269
540,000	1,838	790,000	2,278
545,000	1,847	795,000	2,287
550,000	1,855	800,000	2,295
555,000	1,864	805,000	2,304
560,000	1,873	810,000	2,313
565,000	1,882	815,000	2,322
570,000	1,891	820,000	2,331
575,000	1,899	825,000	2,339
580,000	1,908	830,000	2,348
585,000	1,917	835,000	2,357
590,000	1,926	840,000	2,366
595,000	1,935	845,000	2,375
600,000	1,943	850,000	2,383
605,000	1,952	855,000	2,392
610,000	1,961	860,000	2,401
615,000	1,970	865,000	2,410
620,000	1,979	870,000	2,418
625,000	1,987	875,000	2,427
630,000	1,996	880,000	2,436
635,000	2,005	885,000	2,445
640,000	2,014	890,000	2,454
645,000	2,023	895,000	2,462
650,000	2,031	900,000	2,471
655,000	2,040	905,000	2,480
660,000	2,049	910,000	2,489
665,000	2,058	915,000	2,498
670,000	2,067	920,000	2,506
675,000	2,075	925,000	2,515
680,000	2,084	930,000	2,524
685,000	2,093	935,000	2,533
690,000	2,102	940,000	2,542
695,000	2,111	945,000	2,550
700,000	2,119	950,000	2,559
705,000	2,128	955,000	2,568
710,000	2,137	960,000	2,577
715,000	2,146	965,000	2,586
720,000	2,155	970,000	2,594
725,000	2,163	975,000	2,603
730,000	2,172	980,000	2,612
735,000	2,181	985,000	2,621
740,000	2,190	990,000	2,630
745,000	2,199	995,000	2,638
750,000	2,207	1,000,000	2,647

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1000.
 For liability over \$50,000,000 add \$1.00 per \$1000.

The total basic charge should be rounded out to the nearest dollar.

COUNTIES: DELTA AND MONTROSE
BASIC RATE SCHEDULE

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>
5,000	523	255,000	1,146
10,000	523	260,000	1,156
15,000	533	265,000	1,166
20,000	548	270,000	1,176
25,000	568	275,000	1,186
30,000	588	280,000	1,196
35,000	608	285,000	1,206
40,000	618	290,000	1,216
45,000	643	295,000	1,226
50,000	663	300,000	1,237
55,000	679	305,000	1,247
60,000	694	310,000	1,257
65,000	709	315,000	1,267
70,000	724	320,000	1,277
75,000	744	325,000	1,287
80,000	764	330,000	1,297
85,000	774	335,000	1,307
90,000	794	340,000	1,317
95,000	814	345,000	1,327
100,000	834	350,000	1,337
105,000	844	355,000	1,347
110,000	854	360,000	1,357
115,000	865	365,000	1,367
120,000	875	370,000	1,377
125,000	885	375,000	1,387
130,000	895	380,000	1,397
135,000	905	385,000	1,407
140,000	915	390,000	1,418
145,000	925	395,000	1,428
150,000	935	400,000	1,438
155,000	945	405,000	1,448
160,000	955	410,000	1,458
165,000	965	415,000	1,468
170,000	975	420,000	1,478
175,000	985	425,000	1,488
180,000	995	430,000	1,498
185,000	1,005	435,000	1,508
190,000	1,015	440,000	1,518
195,000	1,025	445,000	1,528
200,000	1,035	450,000	1,538
205,000	1,046	455,000	1,548
210,000	1,056	460,000	1,558
215,000	1,066	465,000	1,568
220,000	1,076	470,000	1,578
225,000	1,086	475,000	1,588
230,000	1,096	480,000	1,598
235,000	1,106	485,000	1,609
240,000	1,116	490,000	1,619
245,000	1,126	495,000	1,629
250,000	1,136	500,000	1,639

COUNTIES: DELTA AND MONTROSE
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21
505,000	1,647	755,000	2,075
510,000	1,656	760,000	2,083
515,000	1,664	765,000	2,092
520,000	1,673	770,000	2,100
525,000	1,681	775,000	2,109
530,000	1,690	780,000	2,117
535,000	1,699	785,000	2,126
540,000	1,707	790,000	2,134
545,000	1,716	795,000	2,143
550,000	1,724	800,000	2,151
555,000	1,733	805,000	2,160
560,000	1,741	810,000	2,169
565,000	1,750	815,000	2,177
570,000	1,758	820,000	2,186
575,000	1,767	825,000	2,194
580,000	1,775	830,000	2,203
585,000	1,784	835,000	2,211
590,000	1,793	840,000	2,220
595,000	1,801	845,000	2,228
600,000	1,810	850,000	2,237
605,000	1,818	855,000	2,245
610,000	1,827	860,000	2,254
615,000	1,835	865,000	2,263
620,000	1,844	870,000	2,271
625,000	1,852	875,000	2,280
630,000	1,861	880,000	2,288
635,000	1,869	885,000	2,297
640,000	1,878	890,000	2,305
645,000	1,887	895,000	2,314
650,000	1,895	900,000	2,322
655,000	1,904	905,000	2,331
660,000	1,912	910,000	2,339
665,000	1,921	915,000	2,348
670,000	1,929	920,000	2,357
675,000	1,938	925,000	2,365
680,000	1,946	930,000	2,374
685,000	1,955	935,000	2,382
690,000	1,963	940,000	2,391
695,000	1,972	945,000	2,399
700,000	1,981	950,000	2,408
705,000	1,989	955,000	2,416
710,000	1,998	960,000	2,425
715,000	2,006	965,000	2,433
720,000	2,015	970,000	2,442
725,000	2,023	975,000	2,451
730,000	2,032	980,000	2,459
735,000	2,040	985,000	2,468
740,000	2,049	990,000	2,476
745,000	2,057	995,000	2,485
750,000	2,066	1,000,000	2,493

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add 1.35 per \$1,000.
 For liability over \$10,000,000 up and including to \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

For a Policy insuring Commercial Land, the Basic Rate will be \$585 for amounts of insurance up to and including \$70,000

COUNTIES: EAGLE, GARFIELD AND PITKIN

BASIC RATE SCHEDULE

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>
5,000	433	255,000	1,080
10,000	453	260,000	1,089
15,000	474	265,000	1,099
20,000	494	270,000	1,108
25,000	514	275,000	1,117
30,000	534	280,000	1,126
35,000	554	285,000	1,136
40,000	574	290,000	1,145
45,000	594	295,000	1,154
50,000	614	300,000	1,163
55,000	634	305,000	1,173
60,000	655	310,000	1,182
65,000	675	315,000	1,191
70,000	695	320,000	1,200
75,000	709	325,000	1,211
80,000	724	330,000	1,220
85,000	739	335,000	1,229
90,000	754	340,000	1,238
95,000	769	345,000	1,248
100,000	784	350,000	1,257
105,000	793	355,000	1,266
110,000	803	360,000	1,275
115,000	812	365,000	1,284
120,000	822	370,000	1,293
125,000	831	375,000	1,302
130,000	842	380,000	1,311
135,000	851	385,000	1,320
140,000	861	390,000	1,329
145,000	870	395,000	1,338
150,000	880	400,000	1,347
155,000	890	405,000	1,356
160,000	901	410,000	1,365
165,000	910	415,000	1,374
170,000	919	420,000	1,382
175,000	927	425,000	1,391
180,000	936	430,000	1,400
185,000	946	435,000	1,409
190,000	956	440,000	1,418
195,000	965	445,000	1,426
200,000	975	450,000	1,435
205,000	984	455,000	1,444
210,000	994	460,000	1,453
215,000	1,003	465,000	1,462
220,000	1,013	470,000	1,470
225,000	1,022	475,000	1,479
230,000	1,033	480,000	1,488
235,000	1,042	485,000	1,497
240,000	1,052	490,000	1,506
245,000	1,061	495,000	1,514
250,000	1,071	500,000	1,523

COUNTIES: EAGLE, GARFIELD AND PITKIN
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE 09/16/19
505,000	1,531	755,000	1,971
510,000	1,540	760,000	1,980
515,000	1,549	765,000	1,989
520,000	1,558	770,000	1,998
525,000	1,567	775,000	2,006
530,000	1,575	780,000	2,015
535,000	1,584	785,000	2,024
540,000	1,593	790,000	2,033
545,000	1,602	795,000	2,042
550,000	1,611	800,000	2,050
555,000	1,619	805,000	2,059
560,000	1,628	810,000	2,068
565,000	1,637	815,000	2,077
570,000	1,646	820,000	2,086
575,000	1,655	825,000	2,094
580,000	1,663	830,000	2,103
585,000	1,672	835,000	2,112
590,000	1,681	840,000	2,121
595,000	1,690	845,000	2,130
600,000	1,699	850,000	2,138
605,000	1,707	855,000	2,147
610,000	1,716	860,000	2,156
615,000	1,725	865,000	2,165
620,000	1,734	870,000	2,174
625,000	1,743	875,000	2,182
630,000	1,751	880,000	2,191
635,000	1,760	885,000	2,200
640,000	1,769	890,000	2,209
645,000	1,778	895,000	2,218
650,000	1,787	900,000	2,226
655,000	1,795	905,000	2,235
660,000	1,804	910,000	2,244
665,000	1,813	915,000	2,253
670,000	1,822	920,000	2,262
675,000	1,831	925,000	2,270
680,000	1,839	930,000	2,279
685,000	1,848	935,000	2,288
690,000	1,857	940,000	2,297
695,000	1,866	945,000	2,306
700,000	1,874	950,000	2,314
705,000	1,883	955,000	2,323
710,000	1,892	960,000	2,332
715,000	1,901	965,000	2,341
720,000	1,910	970,000	2,350
725,000	1,918	975,000	2,358
730,000	1,927	980,000	2,367
735,000	1,936	985,000	2,376
740,000	1,945	990,000	2,385
745,000	1,954	995,000	2,394
750,000	1,962	1,000,000	2,402

For liability over \$1,000,000 up to and including \$5,000,000, add \$1.65 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.40 per \$1,000.
 For liability over \$10,000,000 up to and including \$20,000,000, add \$1.25 per \$1,000.
 For liability over \$20,000,000 up to and including \$50,000,000, add \$1.10 per \$1,000.
 For liability over \$50,000,000 add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTY: EL PASO
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
5,000	541	255,000	1,127
10,000	561	260,000	1,136
15,000	581	265,000	1,145
20,000	597	270,000	1,154
25,000	613	275,000	1,162
30,000	639	280,000	1,176
35,000	654	285,000	1,185
40,000	668	290,000	1,194
45,000	682	295,000	1,202
50,000	704	300,000	1,212
55,000	716	305,000	1,226
60,000	728	310,000	1,235
65,000	740	315,000	1,243
70,000	752	320,000	1,252
75,000	764	325,000	1,261
80,000	776	330,000	1,270
85,000	788	335,000	1,278
90,000	800	340,000	1,287
95,000	812	345,000	1,296
100,000	824	350,000	1,305
105,000	844	355,000	1,313
110,000	853	360,000	1,322
115,000	861	365,000	1,331
120,000	870	370,000	1,340
125,000	879	375,000	1,348
130,000	893	380,000	1,357
135,000	901	385,000	1,366
140,000	910	390,000	1,375
145,000	919	395,000	1,383
150,000	928	400,000	1,392
155,000	936	405,000	1,402
160,000	945	410,000	1,411
165,000	954	415,000	1,419
170,000	963	420,000	1,428
175,000	971	425,000	1,437
180,000	985	430,000	1,451
185,000	994	435,000	1,454
190,000	1,003	440,000	1,463
195,000	1,011	445,000	1,472
200,000	1,020	450,000	1,486
205,000	1,030	455,000	1,499
210,000	1,039	460,000	1,508
215,000	1,047	465,000	1,517
220,000	1,056	470,000	1,526
225,000	1,065	475,000	1,534
230,000	1,079	480,000	1,543
235,000	1,087	485,000	1,552
240,000	1,096	490,000	1,561
245,000	1,105	495,000	1,569
250,000	1,114	500,000	1,578

COUNTY: EL PASO
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,588	755,000	2,032
510,000	1,597	760,000	2,041
515,000	1,605	765,000	2,050
520,000	1,614	770,000	2,059
525,000	1,623	775,000	2,067
530,000	1,632	780,000	2,076
535,000	1,640	785,000	2,085
540,000	1,649	790,000	2,094
545,000	1,658	795,000	2,102
550,000	1,667	800,000	2,111
555,000	1,675	805,000	2,120
560,000	1,684	810,000	2,129
565,000	1,693	815,000	2,137
570,000	1,702	820,000	2,147
575,000	1,710	825,000	2,156
580,000	1,719	830,000	2,165
585,000	1,728	835,000	2,173
590,000	1,737	840,000	2,182
595,000	1,745	845,000	2,191
600,000	1,754	850,000	2,200
605,000	1,763	855,000	2,208
610,000	1,773	860,000	2,217
615,000	1,781	865,000	2,226
620,000	1,790	870,000	2,235
625,000	1,799	875,000	2,243
630,000	1,808	880,000	2,252
635,000	1,816	885,000	2,261
640,000	1,825	890,000	2,270
645,000	1,834	895,000	2,278
650,000	1,843	900,000	2,287
655,000	1,851	905,000	2,296
660,000	1,860	910,000	2,305
665,000	1,869	915,000	2,313
670,000	1,879	920,000	2,322
675,000	1,886	925,000	2,332
680,000	1,895	930,000	2,341
685,000	1,904	935,000	2,349
690,000	1,913	940,000	2,358
695,000	1,921	945,000	2,367
700,000	1,935	950,000	2,376
705,000	1,944	955,000	2,384
710,000	1,953	960,000	2,393
715,000	1,962	965,000	2,402
720,000	1,971	970,000	2,411
725,000	1,980	975,000	2,419
730,000	1,989	980,000	2,428
735,000	1,997	985,000	2,437
740,000	2,006	990,000	2,446
745,000	2,015	995,000	2,454
750,000	2,024	1,000,000	2,468

For liability over \$1,000,000 up to and including \$5,000,000, add \$1.75 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.55 per \$1,000.
 For liability over \$10,000,000, add \$1.40 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTY: GRAND
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
5,000	452	255,000	1,042
10,000	478	260,000	1,052
15,000	503	265,000	1,061
20,000	523	270,000	1,070
25,000	543	275,000	1,080
30,000	563	280,000	1,089
35,000	583	285,000	1,098
40,000	603	290,000	1,107
45,000	618	295,000	1,117
50,000	633	300,000	1,126
55,000	648	305,000	1,135
60,000	664	310,000	1,145
65,000	679	315,000	1,154
70,000	694	320,000	1,163
75,000	704	325,000	1,173
80,000	714	330,000	1,182
85,000	724	335,000	1,191
90,000	734	340,000	1,200
95,000	744	345,000	1,210
100,000	754	350,000	1,219
105,000	763	355,000	1,228
110,000	773	360,000	1,238
115,000	782	365,000	1,247
120,000	791	370,000	1,256
125,000	801	375,000	1,266
130,000	810	380,000	1,275
135,000	819	385,000	1,284
140,000	828	390,000	1,293
145,000	838	395,000	1,303
150,000	847	400,000	1,312
155,000	856	405,000	1,321
160,000	866	410,000	1,331
165,000	875	415,000	1,340
170,000	884	420,000	1,349
175,000	894	425,000	1,359
180,000	903	430,000	1,368
185,000	912	435,000	1,377
190,000	921	440,000	1,386
195,000	931	445,000	1,396
200,000	940	450,000	1,405
205,000	949	455,000	1,414
210,000	959	460,000	1,424
215,000	968	465,000	1,433
220,000	977	470,000	1,442
225,000	987	475,000	1,452
230,000	996	480,000	1,461
235,000	1,005	485,000	1,470
240,000	1,014	490,000	1,479
245,000	1,024	495,000	1,489
250,000	1,033	500,000	1,498

COUNTY: GRAND
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,507	755,000	1,972
510,000	1,517	760,000	1,982
515,000	1,526	765,000	1,991
520,000	1,535	770,000	2,000
525,000	1,545	775,000	2,010
530,000	1,554	780,000	2,019
535,000	1,563	785,000	2,028
540,000	1,572	790,000	2,037
545,000	1,582	795,000	2,047
550,000	1,591	800,000	2,056
555,000	1,600	805,000	2,065
560,000	1,610	810,000	2,075
565,000	1,619	815,000	2,084
570,000	1,628	820,000	2,093
575,000	1,638	825,000	2,103
580,000	1,647	830,000	2,112
585,000	1,656	835,000	2,121
590,000	1,665	840,000	2,130
595,000	1,675	845,000	2,140
600,000	1,684	850,000	2,149
605,000	1,693	855,000	2,158
610,000	1,703	860,000	2,168
615,000	1,712	865,000	2,177
620,000	1,721	870,000	2,186
625,000	1,731	875,000	2,196
630,000	1,740	880,000	2,205
635,000	1,749	885,000	2,214
640,000	1,758	890,000	2,223
645,000	1,768	895,000	2,233
650,000	1,777	900,000	2,242
655,000	1,786	905,000	2,251
660,000	1,796	910,000	2,261
665,000	1,805	915,000	2,270
670,000	1,814	920,000	2,279
675,000	1,824	925,000	2,289
680,000	1,833	930,000	2,298
685,000	1,842	935,000	2,307
690,000	1,851	940,000	2,316
695,000	1,861	945,000	2,326
700,000	1,870	950,000	2,335
705,000	1,879	955,000	2,344
710,000	1,889	960,000	2,354
715,000	1,898	965,000	2,363
720,000	1,907	970,000	2,372
725,000	1,917	975,000	2,382
730,000	1,926	980,000	2,391
735,000	1,935	985,000	2,400
740,000	1,944	990,000	2,409
745,000	1,954	995,000	2,419
750,000	1,963	1,000,000	2,428

For liability over \$1,000,000 up to and including \$2,000,000 add \$1.85 per \$1,000.
 For liability over \$2,000,000 up to and including \$5,000,000 add \$1.75 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.65 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000 add \$1.50 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

**COUNTIES: GUNNISON AND MESA
BASIC RATE SCHEDULE**

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>
5,000	462	255,000	1,086
10,000	462	260,000	1,096
15,000	473	265,000	1,106
20,000	488	270,000	1,116
25,000	508	275,000	1,126
30,000	548	280,000	1,136
35,000	563	285,000	1,146
40,000	578	290,000	1,156
45,000	593	295,000	1,166
50,000	608	300,000	1,176
55,000	623	305,000	1,186
60,000	638	310,000	1,196
65,000	650	315,000	1,206
70,000	684	320,000	1,217
75,000	684	325,000	1,227
80,000	704	330,000	1,237
85,000	714	335,000	1,247
90,000	734	340,000	1,257
95,000	754	345,000	1,267
100,000	774	350,000	1,277
105,000	784	355,000	1,287
110,000	794	360,000	1,297
115,000	804	365,000	1,307
120,000	814	370,000	1,317
125,000	824	375,000	1,327
130,000	834	380,000	1,337
135,000	845	385,000	1,347
140,000	855	390,000	1,357
145,000	865	395,000	1,367
150,000	875	400,000	1,377
155,000	885	405,000	1,387
160,000	895	410,000	1,398
165,000	905	415,000	1,408
170,000	915	420,000	1,418
175,000	925	425,000	1,428
180,000	935	430,000	1,438
185,000	945	435,000	1,448
190,000	955	440,000	1,458
195,000	965	445,000	1,468
200,000	975	450,000	1,478
205,000	985	455,000	1,488
210,000	995	460,000	1,498
215,000	1,005	465,000	1,508
220,000	1,015	470,000	1,518
225,000	1,026	475,000	1,528
230,000	1,036	480,000	1,538
235,000	1,046	485,000	1,548
240,000	1,056	490,000	1,558
245,000	1,066	495,000	1,568
250,000	1,076	500,000	1,578

**COUNTIES: GUNNISON AND MESA
BASIC RATE SCHEDULE**

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,587	755,000	2,014
510,000	1,596	760,000	2,023
515,000	1,604	765,000	2,031
520,000	1,613	770,000	2,040
525,000	1,621	775,000	2,049
530,000	1,630	780,000	2,057
535,000	1,638	785,000	2,066
540,000	1,647	790,000	2,074
545,000	1,655	795,000	2,083
550,000	1,664	800,000	2,091
555,000	1,672	805,000	2,100
560,000	1,681	810,000	2,108
565,000	1,690	815,000	2,117
570,000	1,698	820,000	2,125
575,000	1,707	825,000	2,134
580,000	1,715	830,000	2,143
585,000	1,724	835,000	2,151
590,000	1,732	840,000	2,160
595,000	1,741	845,000	2,168
600,000	1,749	850,000	2,177
605,000	1,758	855,000	2,185
610,000	1,766	860,000	2,194
615,000	1,775	865,000	2,202
620,000	1,784	870,000	2,211
625,000	1,792	875,000	2,219
630,000	1,801	880,000	2,228
635,000	1,809	885,000	2,237
640,000	1,818	890,000	2,245
645,000	1,826	895,000	2,254
650,000	1,835	900,000	2,262
655,000	1,843	905,000	2,271
660,000	1,852	910,000	2,279
665,000	1,860	915,000	2,288
670,000	1,869	920,000	2,296
675,000	1,878	925,000	2,305
680,000	1,886	930,000	2,313
685,000	1,895	935,000	2,322
690,000	1,903	940,000	2,331
695,000	1,912	945,000	2,339
700,000	1,920	950,000	2,348
705,000	1,929	955,000	2,356
710,000	1,937	960,000	2,365
715,000	1,946	965,000	2,373
720,000	1,954	970,000	2,382
725,000	1,963	975,000	2,390
730,000	1,972	980,000	2,399
735,000	1,980	985,000	2,407
740,000	1,989	990,000	2,416
745,000	1,997	995,000	2,425
750,000	2,006	1,000,000	2,433

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

For a Policy insuring Commercial Land, the Basic Rate will be \$585 for amounts of insurance up to and including \$70,000

COUNTY: LA PLATA
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
5,000	863	255,000	1,168
10,000	863	260,000	1,179
15,000	863	265,000	1,189
20,000	863	270,000	1,199
25,000	863	275,000	1,208
30,000	863	280,000	1,218
35,000	863	285,000	1,228
40,000	863	290,000	1,238
45,000	863	295,000	1,247
50,000	863	300,000	1,257
55,000	863	305,000	1,268
60,000	863	310,000	1,278
65,000	863	315,000	1,287
70,000	863	320,000	1,297
75,000	863	325,000	1,307
80,000	863	330,000	1,317
85,000	863	335,000	1,326
90,000	863	340,000	1,336
95,000	863	345,000	1,347
100,000	863	350,000	1,357
105,000	873	355,000	1,366
110,000	883	360,000	1,376
115,000	892	365,000	1,386
120,000	902	370,000	1,396
125,000	912	375,000	1,405
130,000	922	380,000	1,415
135,000	931	385,000	1,426
140,000	942	390,000	1,436
145,000	952	395,000	1,445
150,000	962	400,000	1,455
155,000	971	405,000	1,465
160,000	981	410,000	1,475
165,000	991	415,000	1,484
170,000	1,001	420,000	1,494
175,000	1,010	425,000	1,505
180,000	1,021	430,000	1,515
185,000	1,031	435,000	1,524
190,000	1,041	440,000	1,534
195,000	1,050	445,000	1,544
200,000	1,060	450,000	1,554
205,000	1,070	455,000	1,563
210,000	1,080	460,000	1,573
215,000	1,089	465,000	1,583
220,000	1,100	470,000	1,594
225,000	1,110	475,000	1,603
230,000	1,120	480,000	1,613
235,000	1,129	485,000	1,623
240,000	1,139	490,000	1,633
245,000	1,149	495,000	1,642
250,000	1,159	500,000	1,652

COUNTY: LA PLATA
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,674	755,000	2,190
510,000	1,684	760,000	2,199
515,000	1,694	765,000	2,210
520,000	1,703	770,000	2,220
525,000	1,713	775,000	2,230
530,000	1,723	780,000	2,239
535,000	1,734	785,000	2,249
540,000	1,743	790,000	2,259
545,000	1,753	795,000	2,269
550,000	1,763	800,000	2,278
555,000	1,773	805,000	2,300
560,000	1,782	810,000	2,310
565,000	1,792	815,000	2,320
570,000	1,802	820,000	2,329
575,000	1,812	825,000	2,339
580,000	1,822	830,000	2,349
585,000	1,832	835,000	2,360
590,000	1,842	840,000	2,369
595,000	1,852	845,000	2,379
600,000	1,861	850,000	2,389
605,000	1,882	855,000	2,399
610,000	1,893	860,000	2,408
615,000	1,903	865,000	2,418
620,000	1,912	870,000	2,428
625,000	1,922	875,000	2,439
630,000	1,932	880,000	2,448
635,000	1,942	885,000	2,458
640,000	1,951	890,000	2,468
645,000	1,961	895,000	2,478
650,000	1,972	900,000	2,487
655,000	1,982	905,000	2,508
660,000	1,991	910,000	2,519
665,000	2,001	915,000	2,529
670,000	2,011	920,000	2,538
675,000	2,021	925,000	2,548
680,000	2,030	930,000	2,558
685,000	2,040	935,000	2,568
690,000	2,051	940,000	2,577
695,000	2,061	945,000	2,587
700,000	2,070	950,000	2,598
705,000	2,091	955,000	2,608
710,000	2,101	960,000	2,617
715,000	2,111	965,000	2,627
720,000	2,120	970,000	2,637
725,000	2,131	975,000	2,647
730,000	2,141	980,000	2,656
735,000	2,151	985,000	2,666
740,000	2,160	990,000	2,677
745,000	2,170	995,000	2,687
750,000	2,180	1,000,000	2,696

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.75 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.70 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.60 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.30 per \$1,000.
 For liability over \$50,000,000, add \$1.10 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTIES: LARIMER AND WELD
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
5,000	566	255,000	1,127
10,000	586	260,000	1,136
15,000	606	265,000	1,145
20,000	622	270,000	1,155
25,000	638	275,000	1,164
30,000	653	280,000	1,173
35,000	667	285,000	1,182
40,000	681	290,000	1,192
45,000	695	295,000	1,201
50,000	709	300,000	1,211
55,000	721	305,000	1,220
60,000	733	310,000	1,230
65,000	745	315,000	1,239
70,000	757	320,000	1,248
75,000	769	325,000	1,257
80,000	782	330,000	1,267
85,000	795	335,000	1,276
90,000	813	340,000	1,285
95,000	826	345,000	1,294
100,000	839	350,000	1,304
105,000	848	355,000	1,313
110,000	858	360,000	1,322
115,000	867	365,000	1,331
120,000	876	370,000	1,341
125,000	885	375,000	1,350
130,000	895	380,000	1,359
135,000	904	385,000	1,368
140,000	913	390,000	1,378
145,000	922	395,000	1,387
150,000	932	400,000	1,397
155,000	941	405,000	1,406
160,000	950	410,000	1,416
165,000	959	415,000	1,425
170,000	969	420,000	1,434
175,000	978	425,000	1,443
180,000	987	430,000	1,453
185,000	996	435,000	1,462
190,000	1,006	440,000	1,471
195,000	1,015	445,000	1,480
200,000	1,025	450,000	1,490
205,000	1,034	455,000	1,499
210,000	1,044	460,000	1,508
215,000	1,053	465,000	1,517
220,000	1,062	470,000	1,527
225,000	1,071	475,000	1,536
230,000	1,081	480,000	1,545
235,000	1,090	485,000	1,554
240,000	1,099	490,000	1,564
245,000	1,108	495,000	1,573
250,000	1,118	500,000	1,582

COUNTIES: LARIMER AND WELD
BASIC RATE SCHEDULE

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 09/16/19</u>
505,000	1,584	755,000	2,024
510,000	1,593	760,000	2,033
515,000	1,602	765,000	2,042
520,000	1,611	770,000	2,051
525,000	1,619	775,000	2,059
530,000	1,628	780,000	2,068
535,000	1,637	785,000	2,077
540,000	1,646	790,000	2,086
545,000	1,655	795,000	2,094
550,000	1,663	800,000	2,103
555,000	1,672	805,000	2,112
560,000	1,681	810,000	2,121
565,000	1,690	815,000	2,130
570,000	1,699	820,000	2,138
575,000	1,707	825,000	2,147
580,000	1,716	830,000	2,156
585,000	1,725	835,000	2,165
590,000	1,734	840,000	2,174
595,000	1,743	845,000	2,182
600,000	1,751	850,000	2,191
605,000	1,760	855,000	2,200
610,000	1,769	860,000	2,209
615,000	1,778	865,000	2,218
620,000	1,787	870,000	2,226
625,000	1,795	875,000	2,235
630,000	1,804	880,000	2,244
635,000	1,813	885,000	2,253
640,000	1,822	890,000	2,262
645,000	1,831	895,000	2,270
650,000	1,839	900,000	2,279
655,000	1,848	905,000	2,288
660,000	1,857	910,000	2,297
665,000	1,866	915,000	2,306
670,000	1,875	920,000	2,314
675,000	1,883	925,000	2,323
680,000	1,892	930,000	2,332
685,000	1,901	935,000	2,341
690,000	1,910	940,000	2,350
695,000	1,919	945,000	2,358
700,000	1,927	950,000	2,367
705,000	1,936	955,000	2,376
710,000	1,945	960,000	2,385
715,000	1,954	965,000	2,394
720,000	1,963	970,000	2,402
725,000	1,971	975,000	2,411
730,000	1,980	980,000	2,420
735,000	1,989	985,000	2,429
740,000	1,998	990,000	2,438
745,000	2,007	995,000	2,446
750,000	2,015	1,000,000	2,455

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTIES: MOFFAT AND ROUTT

BASIC RATE SCHEDULE

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>
5,000	530	255,000	1,118
10,000	530	260,000	1,133
15,000	530	265,000	1,148
20,000	530	270,000	1,163
25,000	530	275,000	1,178
30,000	540	280,000	1,188
35,000	550	285,000	1,208
40,000	570	290,000	1,228
45,000	580	295,000	1,244
50,000	600	300,000	1,254
55,000	620	305,000	1,264
60,000	630	310,000	1,274
65,000	640	315,000	1,284
70,000	650	320,000	1,294
75,000	660	325,000	1,304
80,000	670	330,000	1,319
85,000	681	335,000	1,334
90,000	691	340,000	1,349
95,000	701	345,000	1,359
100,000	716	350,000	1,369
105,000	731	355,000	1,379
110,000	741	360,000	1,389
115,000	756	365,000	1,399
120,000	771	370,000	1,409
125,000	786	375,000	1,430
130,000	811	380,000	1,440
135,000	836	385,000	1,450
140,000	861	390,000	1,460
145,000	887	395,000	1,475
150,000	902	400,000	1,490
155,000	907	405,000	1,505
160,000	917	410,000	1,515
165,000	927	415,000	1,525
170,000	937	420,000	1,535
175,000	947	425,000	1,545
180,000	957	430,000	1,555
185,000	967	435,000	1,565
190,000	977	440,000	1,585
195,000	987	445,000	1,595
200,000	997	450,000	1,611
205,000	1,007	455,000	1,621
210,000	1,017	460,000	1,631
215,000	1,027	465,000	1,641
220,000	1,037	470,000	1,651
225,000	1,047	475,000	1,661
230,000	1,058	480,000	1,671
235,000	1,068	485,000	1,681
240,000	1,078	490,000	1,691
245,000	1,088	495,000	1,701
250,000	1,103	500,000	1,711

COUNTIES: MOFFAT AND ROUTT
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE <u>04/26/21</u>	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE <u>04/26/21</u>
505,000	1,722	755,000	2,262
510,000	1,733	760,000	2,273
515,000	1,743	765,000	2,284
520,000	1,754	770,000	2,295
525,000	1,765	775,000	2,305
530,000	1,776	780,000	2,316
535,000	1,787	785,000	2,327
540,000	1,798	790,000	2,338
545,000	1,808	795,000	2,349
550,000	1,819	800,000	2,360
555,000	1,830	805,000	2,370
560,000	1,841	810,000	2,381
565,000	1,852	815,000	2,392
570,000	1,862	820,000	2,403
575,000	1,873	825,000	2,414
580,000	1,884	830,000	2,424
585,000	1,895	835,000	2,435
590,000	1,906	840,000	2,446
595,000	1,916	845,000	2,457
600,000	1,927	850,000	2,468
605,000	1,938	855,000	2,478
610,000	1,949	860,000	2,489
615,000	1,960	865,000	2,500
620,000	1,970	870,000	2,511
625,000	1,981	875,000	2,522
630,000	1,992	880,000	2,532
635,000	2,003	885,000	2,543
640,000	2,014	890,000	2,554
645,000	2,024	895,000	2,565
650,000	2,035	900,000	2,576
655,000	2,046	905,000	2,586
660,000	2,057	910,000	2,597
665,000	2,068	915,000	2,608
670,000	2,079	920,000	2,619
675,000	2,089	925,000	2,630
680,000	2,100	930,000	2,641
685,000	2,111	935,000	2,651
690,000	2,122	940,000	2,662
695,000	2,133	945,000	2,673
700,000	2,143	950,000	2,684
705,000	2,154	955,000	2,695
710,000	2,165	960,000	2,705
715,000	2,176	965,000	2,716
720,000	2,187	970,000	2,727
725,000	2,197	975,000	2,738
730,000	2,208	980,000	2,749
735,000	2,219	985,000	2,759
740,000	2,230	990,000	2,770
745,000	2,241	995,000	2,781
750,000	2,251	1,000,000	2,792

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.90 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.70 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.26 per \$1,000.
 For liability over \$50,000,000, add \$1.05 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTY: OURAY
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21
5,000	470	255,000	1,124
10,000	470	260,000	1,134
15,000	481	265,000	1,144
20,000	496	270,000	1,154
25,000	516	275,000	1,164
30,000	536	280,000	1,174
35,000	556	285,000	1,184
40,000	566	290,000	1,194
45,000	591	295,000	1,204
50,000	611	300,000	1,214
55,000	626	305,000	1,225
60,000	641	310,000	1,235
65,000	656	315,000	1,245
70,000	672	320,000	1,255
75,000	692	325,000	1,265
80,000	712	330,000	1,275
85,000	722	335,000	1,285
90,000	742	340,000	1,295
95,000	762	345,000	1,305
100,000	812	350,000	1,315
105,000	822	355,000	1,325
110,000	832	360,000	1,335
115,000	842	365,000	1,345
120,000	853	370,000	1,355
125,000	863	375,000	1,365
130,000	873	380,000	1,375
135,000	883	385,000	1,385
140,000	893	390,000	1,395
145,000	903	395,000	1,406
150,000	913	400,000	1,416
155,000	923	405,000	1,426
160,000	933	410,000	1,436
165,000	943	415,000	1,446
170,000	953	420,000	1,456
175,000	963	425,000	1,466
180,000	973	430,000	1,476
185,000	983	435,000	1,486
190,000	993	440,000	1,496
195,000	1,003	445,000	1,506
200,000	1,013	450,000	1,516
205,000	1,023	455,000	1,526
210,000	1,034	460,000	1,536
215,000	1,044	465,000	1,546
220,000	1,054	470,000	1,556
225,000	1,064	475,000	1,566
230,000	1,074	480,000	1,576
235,000	1,084	485,000	1,586
240,000	1,094	490,000	1,597
245,000	1,104	495,000	1,607
250,000	1,114	500,000	1,617

COUNTY: OURAY
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21
505,000	1,625	755,000	2,052
510,000	1,634	760,000	2,061
515,000	1,642	765,000	2,070
520,000	1,651	770,000	2,078
525,000	1,659	775,000	2,087
530,000	1,668	780,000	2,095
535,000	1,676	785,000	2,104
540,000	1,685	790,000	2,112
545,000	1,694	795,000	2,121
550,000	1,702	800,000	2,129
555,000	1,711	805,000	2,138
560,000	1,719	810,000	2,146
565,000	1,728	815,000	2,155
570,000	1,736	820,000	2,164
575,000	1,745	825,000	2,172
580,000	1,753	830,000	2,181
585,000	1,762	835,000	2,189
590,000	1,770	840,000	2,198
595,000	1,779	845,000	2,206
600,000	1,788	850,000	2,215
605,000	1,796	855,000	2,223
610,000	1,805	860,000	2,232
615,000	1,813	865,000	2,240
620,000	1,822	870,000	2,249
625,000	1,830	875,000	2,258
630,000	1,839	880,000	2,266
635,000	1,847	885,000	2,275
640,000	1,856	890,000	2,283
645,000	1,864	895,000	2,292
650,000	1,873	900,000	2,300
655,000	1,882	905,000	2,309
660,000	1,890	910,000	2,317
665,000	1,899	915,000	2,326
670,000	1,907	920,000	2,334
675,000	1,916	925,000	2,343
680,000	1,924	930,000	2,352
685,000	1,933	935,000	2,360
690,000	1,941	940,000	2,369
695,000	1,950	945,000	2,377
700,000	1,958	950,000	2,386
705,000	1,967	955,000	2,394
710,000	1,976	960,000	2,403
715,000	1,984	965,000	2,411
720,000	1,993	970,000	2,420
725,000	2,001	975,000	2,429
730,000	2,010	980,000	2,437
735,000	2,018	985,000	2,446
740,000	2,027	990,000	2,454
745,000	2,035	995,000	2,463
750,000	2,044	1,000,000	2,471

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.
 For liability over \$50,000,000, add \$1.00 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

For a Policy insuring Commercial Land, the Basic Rate will be \$585 for amounts of insurance up to and including \$70,000

COUNTY: PUEBLO
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE <u>09/16/19</u>	AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE <u>09/16/19</u>
5,000	513	255,000	1,239
10,000	529	260,000	1,251
15,000	550	265,000	1,261
20,000	568	270,000	1,274
25,000	595	275,000	1,287
30,000	612	280,000	1,299
35,000	627	285,000	1,309
40,000	643	290,000	1,322
45,000	660	295,000	1,334
50,000	674	300,000	1,348
55,000	694	305,000	1,367
60,000	713	310,000	1,371
65,000	739	315,000	1,383
70,000	758	320,000	1,395
75,000	801	325,000	1,406
80,000	823	330,000	1,420
85,000	843	335,000	1,432
90,000	863	340,000	1,443
95,000	883	345,000	1,454
100,000	895	350,000	1,467
105,000	905	355,000	1,479
110,000	914	360,000	1,490
115,000	924	365,000	1,501
120,000	933	370,000	1,514
125,000	945	375,000	1,526
130,000	953	380,000	1,537
135,000	963	385,000	1,548
140,000	975	390,000	1,561
145,000	985	395,000	1,574
150,000	994	400,000	1,605
155,000	1,004	405,000	1,617
160,000	1,016	410,000	1,631
165,000	1,030	415,000	1,643
170,000	1,044	420,000	1,644
175,000	1,057	425,000	1,666
180,000	1,069	430,000	1,679
185,000	1,082	435,000	1,691
190,000	1,095	440,000	1,701
195,000	1,108	445,000	1,713
200,000	1,116	450,000	1,725
205,000	1,128	455,000	1,737
210,000	1,149	460,000	1,747
215,000	1,160	465,000	1,759
220,000	1,171	470,000	1,774
225,000	1,181	475,000	1,785
230,000	1,192	480,000	1,797
235,000	1,203	485,000	1,809
240,000	1,214	490,000	1,821
245,000	1,225	495,000	1,832
250,000	1,238	500,000	1,843

COUNTY: PUEBLO
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE <u>09/16/19</u>	AMOUNT OF INSURANCE UP TO AND <u>INCLUDING</u>	BASIC RATE <u>09/16/19</u>
505,000	1,852	755,000	2,292
510,000	1,860	760,000	2,300
515,000	1,869	765,000	2,309
520,000	1,878	770,000	2,318
525,000	1,887	775,000	2,327
530,000	1,896	780,000	2,336
535,000	1,904	785,000	2,344
540,000	1,913	790,000	2,353
545,000	1,922	795,000	2,362
550,000	1,931	800,000	2,371
555,000	1,940	805,000	2,380
560,000	1,948	810,000	2,388
565,000	1,957	815,000	2,397
570,000	1,966	820,000	2,406
575,000	1,975	825,000	2,415
580,000	1,984	830,000	2,424
585,000	1,992	835,000	2,432
590,000	2,001	840,000	2,441
595,000	2,010	845,000	2,450
600,000	2,019	850,000	2,459
605,000	2,028	855,000	2,468
610,000	2,036	860,000	2,476
615,000	2,045	865,000	2,485
620,000	2,054	870,000	2,494
625,000	2,063	875,000	2,503
630,000	2,072	880,000	2,511
635,000	2,080	885,000	2,520
640,000	2,089	890,000	2,529
645,000	2,098	895,000	2,538
650,000	2,107	900,000	2,547
655,000	2,116	905,000	2,555
660,000	2,124	910,000	2,564
665,000	2,133	915,000	2,573
670,000	2,142	920,000	2,582
675,000	2,151	925,000	2,591
680,000	2,160	930,000	2,599
685,000	2,168	935,000	2,608
690,000	2,177	940,000	2,617
695,000	2,186	945,000	2,626
700,000	2,195	950,000	2,635
705,000	2,204	955,000	2,643
710,000	2,212	960,000	2,652
715,000	2,221	965,000	2,661
720,000	2,230	970,000	2,670
725,000	2,239	975,000	2,679
730,000	2,248	980,000	2,687
735,000	2,256	985,000	2,696
740,000	2,265	990,000	2,705
745,000	2,274	995,000	2,714
750,000	2,283	1,000,000	2,723

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1000.
 For liability over \$50,000,000 add \$1.00 per \$1000.

The total basic charge should be rounded out to the nearest dollar.

For a Policy insuring Commercial Land, the Basic Rate will be \$679 for amounts of insurance up to and including \$70,000

COUNTY: SAN MIGUEL

BASIC RATE SCHEDULE

<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>	<u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u>	<u>BASIC RATE 04/26/21</u>
5,000	520	255,000	1,148
10,000	525	260,000	1,158
15,000	545	265,000	1,168
20,000	565	270,000	1,178
25,000	585	275,000	1,188
30,000	605	280,000	1,198
35,000	625	285,000	1,208
40,000	645	290,000	1,218
45,000	665	295,000	1,229
50,000	686	300,000	1,239
55,000	701	305,000	1,249
60,000	716	310,000	1,259
65,000	731	315,000	1,269
70,000	746	320,000	1,279
75,000	761	325,000	1,289
80,000	776	330,000	1,299
85,000	791	335,000	1,309
90,000	806	340,000	1,319
95,000	821	345,000	1,329
100,000	836	350,000	1,339
105,000	846	355,000	1,349
110,000	857	360,000	1,359
115,000	867	365,000	1,369
120,000	877	370,000	1,379
125,000	887	375,000	1,389
130,000	897	380,000	1,399
135,000	907	385,000	1,409
140,000	917	390,000	1,420
145,000	927	395,000	1,430
150,000	937	400,000	1,440
155,000	947	405,000	1,450
160,000	957	410,000	1,460
165,000	967	415,000	1,470
170,000	977	420,000	1,480
175,000	987	425,000	1,490
180,000	997	430,000	1,500
185,000	1,007	435,000	1,510
190,000	1,017	440,000	1,520
195,000	1,027	445,000	1,530
200,000	1,037	450,000	1,540
205,000	1,048	455,000	1,550
210,000	1,058	460,000	1,560
215,000	1,068	465,000	1,570
220,000	1,078	470,000	1,580
225,000	1,088	475,000	1,590
230,000	1,098	480,000	1,601
235,000	1,108	485,000	1,611
240,000	1,118	490,000	1,621
245,000	1,128	495,000	1,631
250,000	1,138	500,000	1,641

COUNTY: SAN MIGUEL

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 04/26/21
505,000	1,650	755,000	2,115
510,000	1,659	760,000	2,124
515,000	1,669	765,000	2,134
520,000	1,678	770,000	2,143
525,000	1,687	775,000	2,152
530,000	1,697	780,000	2,162
535,000	1,706	785,000	2,171
540,000	1,715	790,000	2,180
545,000	1,724	795,000	2,189
550,000	1,734	800,000	2,199
555,000	1,743	805,000	2,208
560,000	1,752	810,000	2,217
565,000	1,762	815,000	2,227
570,000	1,771	820,000	2,236
575,000	1,780	825,000	2,245
580,000	1,790	830,000	2,255
585,000	1,799	835,000	2,264
590,000	1,808	840,000	2,273
595,000	1,817	845,000	2,282
600,000	1,827	850,000	2,292
605,000	1,836	855,000	2,301
610,000	1,845	860,000	2,310
615,000	1,855	865,000	2,320
620,000	1,864	870,000	2,329
625,000	1,873	875,000	2,338
630,000	1,883	880,000	2,348
635,000	1,892	885,000	2,357
640,000	1,901	890,000	2,366
645,000	1,910	895,000	2,375
650,000	1,920	900,000	2,385
655,000	1,929	905,000	2,394
660,000	1,938	910,000	2,403
665,000	1,948	915,000	2,413
670,000	1,957	920,000	2,422
675,000	1,966	925,000	2,431
680,000	1,976	930,000	2,441
685,000	1,985	935,000	2,450
690,000	1,994	940,000	2,459
695,000	2,003	945,000	2,468
700,000	2,013	950,000	2,478
705,000	2,022	955,000	2,487
710,000	2,031	960,000	2,496
715,000	2,041	965,000	2,506
720,000	2,050	970,000	2,515
725,000	2,059	975,000	2,524
730,000	2,069	980,000	2,534
735,000	2,078	985,000	2,543
740,000	2,087	990,000	2,552
745,000	2,096	995,000	2,561
750,000	2,106	1,000,000	2,571

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.75 per \$1,000.
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.65 per \$1,000.
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.55 per \$1,000.
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000.
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.30 per \$1,000.
 For liability over \$50,000,000, add \$1.10 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.

COUNTY: SUMMIT
BASIC RATE SCHEDULE

AMOUNT OF LIABILITY UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF LIABILITY UP TO AND INCLUDING	BASIC RATE 09/16/19
5,000	603	255,000	1,177
10,000	623	260,000	1,187
15,000	643	265,000	1,197
20,000	660	270,000	1,207
25,000	676	275,000	1,217
30,000	690	280,000	1,227
35,000	704	285,000	1,237
40,000	718	290,000	1,247
45,000	732	295,000	1,257
50,000	746	300,000	1,267
55,000	758	305,000	1,277
60,000	770	310,000	1,287
65,000	782	315,000	1,297
70,000	794	320,000	1,307
75,000	806	325,000	1,317
80,000	818	330,000	1,327
85,000	830	335,000	1,337
90,000	843	340,000	1,347
95,000	855	345,000	1,357
100,000	867	350,000	1,367
105,000	877	355,000	1,377
110,000	887	360,000	1,387
115,000	897	365,000	1,397
120,000	907	370,000	1,407
125,000	917	375,000	1,417
130,000	927	380,000	1,427
135,000	937	385,000	1,437
140,000	947	390,000	1,447
145,000	957	395,000	1,457
150,000	967	400,000	1,467
155,000	977	405,000	1,477
160,000	987	410,000	1,487
165,000	997	415,000	1,497
170,000	1,007	420,000	1,507
175,000	1,017	425,000	1,517
180,000	1,027	430,000	1,527
185,000	1,037	435,000	1,537
190,000	1,047	440,000	1,547
195,000	1,057	445,000	1,557
200,000	1,067	450,000	1,567
205,000	1,077	455,000	1,577
210,000	1,087	460,000	1,587
215,000	1,097	465,000	1,597
220,000	1,107	470,000	1,607
225,000	1,117	475,000	1,617
230,000	1,127	480,000	1,627
235,000	1,137	485,000	1,637
240,000	1,147	490,000	1,647
245,000	1,157	495,000	1,657
250,000	1,167	500,000	1,667

COUNTY: SUMMIT
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 09/16/19
505,000	1,681	755,000	2,184
510,000	1,691	760,000	2,194
515,000	1,701	765,000	2,204
520,000	1,711	770,000	2,214
525,000	1,721	775,000	2,224
530,000	1,731	780,000	2,234
535,000	1,741	785,000	2,244
540,000	1,751	790,000	2,254
545,000	1,761	795,000	2,264
550,000	1,772	800,000	2,274
555,000	1,782	805,000	2,284
560,000	1,792	810,000	2,294
565,000	1,802	815,000	2,304
570,000	1,812	820,000	2,314
575,000	1,822	825,000	2,324
580,000	1,832	830,000	2,335
585,000	1,842	835,000	2,345
590,000	1,852	840,000	2,355
595,000	1,862	845,000	2,365
600,000	1,872	850,000	2,375
605,000	1,882	855,000	2,385
610,000	1,892	860,000	2,395
615,000	1,902	865,000	2,405
620,000	1,912	870,000	2,415
625,000	1,922	875,000	2,425
630,000	1,932	880,000	2,435
635,000	1,942	885,000	2,445
640,000	1,952	890,000	2,455
645,000	1,963	895,000	2,465
650,000	1,973	900,000	2,475
655,000	1,983	905,000	2,485
660,000	1,993	910,000	2,495
665,000	2,003	915,000	2,505
670,000	2,013	920,000	2,516
675,000	2,023	925,000	2,526
680,000	2,033	930,000	2,536
685,000	2,043	935,000	2,546
690,000	2,053	940,000	2,556
695,000	2,063	945,000	2,566
700,000	2,073	950,000	2,576
705,000	2,083	955,000	2,586
710,000	2,093	960,000	2,596
715,000	2,103	965,000	2,606
720,000	2,113	970,000	2,616
725,000	2,123	975,000	2,626
730,000	2,133	980,000	2,636
735,000	2,144	985,000	2,646
740,000	2,154	990,000	2,656
745,000	2,164	995,000	2,666
750,000	2,174	1,000,000	2,676

For liability over \$1,000,000 up to and including \$5,000,000, add \$1.90 per \$1,000.
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.60 per \$1,000.
 For liability over \$10,000,000, add \$1.40 per \$1,000.

The total basic charge should be rounded out to the nearest dollar.