

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND CHARGES FOR THE STATE OF COLORADO



EFFECTIVE: September 12, 2011

(Unless Otherwise Specified Herein)

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SECTION A

APPLICATION OF SCHEDULE OF RATES

A-1 Charges - Computing:

All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown herein. As used herein, the term basic rate or basic charge shall mean the charge calculated using the Schedule of Basic Rates for Title Insurance before the application of any discounts or other adjustments. As used herein, the term applicable rate or applicable charge shall be the resulting charge after applying discounts or other adjustments to the charge calculated using the Schedule of Basic Rates for Title Insurance. Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.

Throughout this manual there are references to increased liability or increased liability in the applicable brackets. Unless defined differently in the section where the reference appears, the appropriate charge for increased liability is the difference between the charge based on the amount of insurance in the initial policy or other form of insurance coverage and the charge based on the ultimate amount of insurance issued, each computed at the appropriate rate for the type of insurance involved. Unless otherwise set forth in this manual, no discounts will apply to increased liability charges.

The method for such calculation shall be as follows:

Determine the applicable charge for the total amount of insurance, including the increased amount of liability. Then determine the applicable charge for the prior amount of insurance. Subtract this amount from the amount shown for the total amount of insurance to be issued to determine the fee for the increased liability, e.g.:

Total liability \$100,000	\$998.00
Prior Insurance \$50,000	\$866.00
Charge for \$50,000 of liability	\$132.00

A-2 Additional Charge Provisions:

Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured, or when special services are rendered, or when physical inspections are required. The charge for an extraordinary title examination will be a minimum premium of \$100.00. These additional charges shall be broken out as separate line items.

A-2.1 Out of County Search Fee:

A minimum additional fee of \$120.00 or the actual cost of the title search and each update thereto, whichever is more, will be charged when the title search to a requested title order is contracted out to a third party provider and the issuing company does not regularly provide services, nor have the title records and an office in the Area/County where the subject property is located.

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A-3 Application of Charges:

Except where otherwise designated, all charges for additional coverage's shall be added to and become a part of the rate. When the schedule provides for the addition of a given percentage, each percentage is computed upon the charge in the appropriate bracket set forth in the Basic Schedule of Rates.

A-4 Percentage Calculations:

Unless otherwise stated, all percentage based calculations shall be charged as a percentage of the Basic Schedule of Rates.

A-5 Definitions:

A-5.1 Inspections:

A physical inspection of the property by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

A-5.2 Fair Value:

The fair value shall be considered to be the full value of the property, including all encumbrances of record which specifically affect the property, but excluding all blanket type of encumbrances. If no sale is involved, the fair value is determined from available information.

A-5.3 Insured Owner:

- (a) The named insured, the vested, or the parties as defined in a policy of title insurance.
- (b) A corporation acquiring title from its insured stockholders, or stockholders in an insured corporation acquiring title from the corporation.
- (c) A distributee in an estate of a deceased insured owner.
- (d) A principal acquiring title from an insured nominee or trustee, or a nominee or trustee acquiring title from an insured principal.
- (e) A grantee by gift from an insured owner.
- (f) A trustee acquiring title from an insured owner to establish a trust in which the insured owner is a beneficiary, or a beneficiary acquiring title from an insured trustee to terminate or change a trust.
- (g) A partnership acquiring title from insured owners who are members of a partnership, or partners acquiring title from an insured partnership.

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NOTE: These definitions of "insured owner" are for use only in connection with this schedule of fees and charges and are not applicable to the definition of "insured's" as defined under any policy of title insurance.

A-5.4 Parcel Definitions:

- (a) Property in the same tract, subdivision or section, title to which is vested in one ownership, is considered to be one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate ownerships, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one ownership, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$100.00 is made for each such separate parcel. This \$100.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.
- (d) Property divided by a county line is considered to be non-contiguous and the extra parcel charge will apply. (See Section A-2)
- (e) Any vacated portion of a street or alley or an easement or right-of-way not previously insured. (Section I-1)

A-5.5 Intentionally Deleted

A-6 Commitments:

A-6.1 Usage:

Except as otherwise provided, a commitment will be issued only as an incident to the issuance of a title policy for which a charge is made.

A-6.2 Cancellation Charges:

Prior to commencement of search, charges may be waived. If a commitment is issued, and relied upon, the applicable schedule charge must be paid. If the commitment is issued and if the order is cancelled, a cancellation fee of \$100.00 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 with 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.

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A-6.3 Credit for Cancellation Charges on Commitments:

- (a) Where no substantial change in the title has occurred subsequent to the original commitment, the order may be reopened within six (6) months and all of the cancellation charge for the commitment may be credited on a subsequent policy charge.
- (b) Where a substantial change in the title has occurred subsequent to the date of the commitment and a policy is to be issued covering additional documents, the insurance rate applicable shall be charged and no credit will be allowed for the cancellation charge.

A-7 Issuance of Policies:

The conditions of the title commitment require that the premium and charges be paid prior to the issuance of the title policy. Therefore, no policy will be issued until the charges have been remitted to the issuing agent. Furthermore, the conditions of the title commitment state that the requirements under Schedule B-Section 1 be complied with before the final policy is issued or that those items not complied with will be reflected as an exception on the final policy if said policy can be and is issued.

A-8 Duplicate Policies:

Duplicate policies in which no additional insurance is given may be furnished to the insured at the discretion of the issuing company. The duplicate policy must contain a statement: "This policy is issued in lieu of lost policy number _____, which is hereby cancelled."

A-9 Correction Due to Error or Misunderstanding:

The charge for a policy to correct an error or misunderstanding not the fault of the issuing company, by or between the parties to a transaction will be a minimum charge of \$25.00 and a maximum charge of \$250.00. Endorsement Form 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.

A-10 Outstanding Contracts:

Any order for title insurance or service placed prior to the effective date of a filing will be governed by the then existing rates and procedures, even though the transaction may not be consummated until the amended filings are in effect. Any existing contract entered into between a title insurer or agent with a customer, i.e. developers, U.S. Government, Urban Renewal, etc., prior to the filing date, in which a specified rate or procedure is to be used through the duration of said contract, which rates and procedures are different from rates and procedures hereby filed, shall continue at the contract rate until the expiration of the contract. The minimum charges set forth in Section A-16 below shall not apply.

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A-11 Employee Rate:

A charge of 25% of the applicable schedule of rates shall be made to employees of the Company, its subsidiaries or affiliated companies (including employees on approved retirement), for policies, endorsements and other charges issued in connection with the financing, refinancing, sale or purchase of the employee's principal residence. The discount rate for such charges is authorized only in connection with those costs that the employee would be obligated to pay, by established custom, as a party to the transaction. No other discount can be combined with this rate. The minimum charges set forth in Section A-16 below shall not apply.

A-12 Churches or Charitable Non-Profit Organizations:

A charge of 50% of the Basic Schedule of Rates for Title Insurance shall be charged for owner's and/or lender's insurance policies properly paid for by insured churches, charitable or like eleemosynary non-profit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended. This reduction shall only apply to the basic policy premium and shall not apply to extended coverage charges, endorsement charges or any other charges incurred.

The term "properly paid for" is construed as meaning the amount paid by the party who would customarily be responsible for payment of such charges. No other discount can be combined with this rate. The minimum charges set forth in Section A-16 below shall not apply.

A-13 Evidence or Indicators of Prior Title Insurance:

For purposes of granting reduced rate policies, the following are acceptable proof as Evidence or Indicators of Prior Title Insurance:

1. Surrender Prior Policy

Surrender of an existing Title Insurance Policy from any producer prior to the issuance of the Commitment For Title Insurance.

2. Abstract Surrender

Surrender of an existing Abstract Of Title prior to issuance of the Commitment For Title Insurance.

3. Data Base Evidence

Data entries in databases that are part of the competing title company's shared resources, indicating an order for Title insurance has been opened.

4. Documents of Public Record

Insignias, logos or other identifying marks that appear on documents placed of public record that indicate a title policy may have been issued.

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A-14

Short Term Rate:

When an Owner's, Leasehold Owner's, Loan or Leasehold Loan Policy is ordered within a specified time period after the effective date of a prior policy of title insurance issued by any title insurer, and provided satisfactory Evidence or Indicators of Prior Title Insurance is obtainable by the issuing company prior to the issuance of the Title Commitment and subsequent policy, the charge for the new Owner's, Loan, or Leasehold Policy shall be based on the full liability of the new policy at the rate set forth below.

Affects all zones EXCEPT: 2, 3, 4, 7, 11 and 12

Time Period	Charge
≤ 1 year	55% of the Basic Rate
> 1 year and ≤ 3 years	65% of the Basic Rate
> 3 years and ≤ 4 years	70% of the Basic Rate
> 4 years and ≤ 5 years	85% of the Basic Rate

Affects Zone 12

Time Period	Charge
≤ 1 year	55% of the Basic Rate
> 1 year and ≤ 3 years	65% of the Basic Rate
> 3 years and ≤ 4 years	70% of the Basic Rate

Affects Zone 7

Time Period	Charge
≤ 3 years	50% of the Basic Rate
> 3 years and ≤ 4 years	60% of the Basic Rate
> 4 years and ≤ 5 years	70% of the Basic Rate

Affects Zones 2, 3, 4 and 11

Time Period	Charge
≤ 5 years	50% of the Basic Rate

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A-15 Abstract Retirement Rate:

When an applicant for an owner's, loan or leasehold policy surrenders to the insuring company the ownership of the complete abstract(s) of title covering all or a portion of the premises to be insured, regardless of the number of abstracts surrendered, a credit equal to 1/10 of 1% of the insured amount in the policy shall be given with a maximum credit allowable of \$100.00 and a minimum credit allowable of \$25.00.

NOTE: Where an abstract is surrendered which covers more real property than that described in the application for title insurance, the abstract may be returned to the applicant for surrender on future transactions. When applicable, this discount can be used in combination with the Short Term Rate.

A-16 Minimum Charges:

Unless otherwise stated, the minimum charge shall be the lowest premium shown in the Basic Schedule of Rates for the Title Insurance for the county in which the land is located.

A-17 Schedule of Basic Rates:

The Schedules of Basic Rates for Title Insurance are as shown on the following pages.

A-18 Non-Residential Transactions of \$10 Million or More:

Notwithstanding the rates set forth in this manual, the charges for policies, endorsements and/or guarantees where the aggregate amount of insurance or liability is \$10,000,000.00 or more may be subject to negotiation and agreement between the Company and the customer.

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**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 1: For policies issued on land located only in the counties of Adams, Arapahoe, Broomfield, Clear Creek , Denver, Douglas, Elbert, Gilpin and Jefferson

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$ 710.00	\$205,000	\$1,192.00
\$ 10,000	\$ 732.00	\$210,000	\$1,202.00
\$ 15,000	\$ 754.00	\$215,000	\$1,211.00
\$ 20,000	\$ 772.00	\$220,000	\$1,220.00
\$ 25,000	\$ 789.00	\$225,000	\$1,229.00
\$ 30,000	\$ 805.00	\$230,000	\$1,239.00
\$ 35,000	\$ 820.00	\$235,000	\$1,248.00
\$ 40,000	\$ 835.00	\$240,000	\$1,257.00
\$ 45,000	\$ 851.00	\$245,000	\$1,266.00
\$ 50,000	\$ 866.00	\$250,000	\$1,276.00
\$ 55,000	\$ 879.00	\$255,000	\$1,285.00
\$ 60,000	\$ 893.00	\$260,000	\$1,294.00
\$ 65,000	\$ 906.00	\$265,000	\$1,303.00
\$ 70,000	\$ 919.00	\$270,000	\$1,313.00
\$ 75,000	\$ 932.00	\$275,000	\$1,322.00
\$ 80,000	\$ 945.00	\$280,000	\$1,331.00
\$ 85,000	\$ 959.00	\$285,000	\$1,340.00
\$ 90,000	\$ 972.00	\$290,000	\$1,350.00
\$ 95,000	\$ 985.00	\$295,000	\$1,359.00
\$100,000	\$ 998.00	\$300,000	\$1,368.00
\$105,000	\$1,007.00	\$305,000	\$1,377.00
\$110,000	\$1,017.00	\$310,000	\$1,387.00
\$115,000	\$1,026.00	\$315,000	\$1,396.00
\$120,000	\$1,035.00	\$320,000	\$1,405.00
\$125,000	\$1,044.00	\$325,000	\$1,414.00
\$130,000	\$1,054.00	\$330,000	\$1,424.00
\$135,000	\$1,063.00	\$335,000	\$1,433.00
\$140,000	\$1,072.00	\$340,000	\$1,442.00
\$145,000	\$1,081.00	\$345,000	\$1,451.00
\$150,000	\$1,091.00	\$350,000	\$1,461.00
\$155,000	\$1,100.00	\$355,000	\$1,470.00
\$160,000	\$1,109.00	\$360,000	\$1,479.00
\$165,000	\$1,118.00	\$365,000	\$1,488.00
\$170,000	\$1,128.00	\$370,000	\$1,498.00
\$175,000	\$1,137.00	\$375,000	\$1,507.00
\$180,000	\$1,146.00	\$380,000	\$1,516.00
\$185,000	\$1,155.00	\$385,000	\$1,525.00
\$190,000	\$1,165.00	\$390,000	\$1,535.00
\$195,000	\$1,174.00	\$395,000	\$1,544.00
\$200,000	\$1,183.00	\$400,000	\$1,553.00

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**ZONE 1:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,562.00	\$605,000	\$1,943.00
\$410,000	\$1,572.00	\$610,000	\$1,953.00
\$415,000	\$1,581.00	\$615,000	\$1,963.00
\$420,000	\$1,590.00	\$620,000	\$1,973.00
\$425,000	\$1,599.00	\$625,000	\$1,983.00
\$430,000	\$1,609.00	\$630,000	\$1,993.00
\$435,000	\$1,618.00	\$635,000	\$2,003.00
\$440,000	\$1,627.00	\$640,000	\$2,013.00
\$445,000	\$1,636.00	\$645,000	\$2,023.00
\$450,000	\$1,646.00	\$650,000	\$2,033.00
\$455,000	\$1,655.00	\$655,000	\$2,043.00
\$460,000	\$1,664.00	\$660,000	\$2,053.00
\$465,000	\$1,673.00	\$665,000	\$2,063.00
\$470,000	\$1,683.00	\$670,000	\$2,073.00
\$475,000	\$1,692.00	\$675,000	\$2,083.00
\$480,000	\$1,701.00	\$680,000	\$2,093.00
\$485,000	\$1,710.00	\$685,000	\$2,103.00
\$490,000	\$1,720.00	\$690,000	\$2,113.00
\$495,000	\$1,729.00	\$695,000	\$2,123.00
\$500,000	\$1,738.00	\$700,000	\$2,133.00
\$505,000	\$1,747.00	\$705,000	\$2,143.00
\$510,000	\$1,756.00	\$710,000	\$2,153.00
\$515,000	\$1,765.00	\$715,000	\$2,163.00
\$520,000	\$1,773.00	\$720,000	\$2,173.00
\$525,000	\$1,783.00	\$725,000	\$2,183.00
\$530,000	\$1,793.00	\$730,000	\$2,193.00
\$535,000	\$1,803.00	\$735,000	\$2,203.00
\$540,000	\$1,813.00	\$740,000	\$2,213.00
\$545,000	\$1,823.00	\$745,000	\$2,223.00
\$550,000	\$1,833.00	\$750,000	\$2,233.00
\$555,000	\$1,843.00	\$755,000	\$2,243.00
\$560,000	\$1,853.00	\$760,000	\$2,253.00
\$565,000	\$1,863.00	\$765,000	\$2,263.00
\$570,000	\$1,873.00	\$770,000	\$2,273.00
\$575,000	\$1,883.00	\$775,000	\$2,283.00
\$580,000	\$1,893.00	\$780,000	\$2,293.00
\$585,000	\$1,903.00	\$785,000	\$2,303.00
\$590,000	\$1,913.00	\$790,000	\$2,313.00
\$595,000	\$1,923.00	\$795,000	\$2,323.00
\$600,000	\$1,933.00	\$800,000	\$2,333.00

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**ZONE 1:
SCHEDULE OF BASIC RATES (Page Three)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$805,000	\$2,343.00	\$ 905,000	\$2,543.00
\$810,000	\$2,353.00	\$ 910,000	\$2,553.00
\$815,000	\$2,363.00	\$ 915,000	\$2,563.00
\$820,000	\$2,373.00	\$ 920,000	\$2,573.00
\$825,000	\$2,383.00	\$ 925,000	\$2,583.00
\$830,000	\$2,393.00	\$ 930,000	\$2,593.00
\$835,000	\$2,403.00	\$ 935,000	\$2,603.00
\$840,000	\$2,413.00	\$ 940,000	\$2,613.00
\$845,000	\$2,423.00	\$ 945,000	\$2,623.00
\$850,000	\$2,433.00	\$ 950,000	\$2,633.00
\$855,000	\$2,443.00	\$ 955,000	\$2,643.00
\$860,000	\$2,453.00	\$ 960,000	\$2,653.00
\$865,000	\$2,463.00	\$ 965,000	\$2,663.00
\$870,000	\$2,473.00	\$ 970,000	\$2,673.00
\$875,000	\$2,483.00	\$ 975,000	\$2,683.00
\$880,000	\$2,493.00	\$ 980,000	\$2,693.00
\$885,000	\$2,503.00	\$ 985,000	\$2,703.00
\$890,000	\$2,513.00	\$ 990,000	\$2,713.00
\$895,000	\$2,523.00	\$ 995,000	\$2,723.00
\$900,000	\$2,533.00	\$1,000,000	\$2,733.00

For liabilities over \$1,000,000 add the following charges.

	<u>Premium</u>
\$1,000,001 to \$5,000,000	add \$1.68 per \$1,000.....\$9,453.00
\$5,000,001 to \$10,000,000\$.....	add \$1.47 per \$1,000.....\$16,803.00
\$10,000,001 to \$20,000,000\$.....	add \$1.3125 per \$1,000.....\$29,928.00
\$20,000,001 to \$50,000,000\$.....	add \$1.155 per \$1,000.....\$64,578.00
\$50,000,001 and over.....	add \$1.05 per \$1,000

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 2: For policies issued on land located only in the county of Pueblo.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$465.00	\$205,000	\$ 1,034.00
\$ 10,000	\$485.00	\$210,000	\$ 1,043.00
\$ 15,000	\$504.00	\$215,000	\$ 1,053.00
\$ 20,000	\$524.00	\$220,000	\$ 1,063.00
\$ 25,000	\$545.00	\$225,000	\$ 1,072.00
\$ 30,000	\$560.00	\$230,000	\$1,082.00
\$ 35,000	\$574.00	\$235,000	\$1,092.00
\$ 40,000	\$589.00	\$240,000	\$1,101.00
\$ 45,000	\$603.00	\$245,000	\$1,111.00
\$ 50,000	\$616.00	\$250,000	\$1,123.00
\$ 55,000	\$634.00	\$255,000	\$1,124.00
\$ 60,000	\$651.00	\$260,000	\$1,135.00
\$ 65,000	\$669.00	\$265,000	\$1,144.00
\$ 70,000	\$686.00	\$270,000	\$1,156.00
\$ 75,000	\$725.00	\$275,000	\$1,167.00
\$ 80,000	\$745.00	\$280,000	\$1,178.00
\$ 85,000	\$763.00	\$285,000	\$1,187.00
\$ 90,000	\$781.00	\$290,000	\$1,199.00
\$ 95,000	\$799.00	\$295,000	\$1,210.00
\$100,000	\$813.00	\$300,000	\$1,221.00
\$105,000	\$822.00	\$305,000	\$1,238.00
\$110,000	\$830.00	\$310,000	\$1,242.00
\$115,000	\$839.00	\$315,000	\$1,253.00
\$120,000	\$847.00	\$320,000	\$1,264.00
\$125,000	\$858.00	\$325,000	\$1,273.00
\$130,000	\$866.00	\$330,000	\$1,285.00
\$135,000	\$875.00	\$335,000	\$1,296.00
\$140,000	\$883.00	\$340,000	\$1,306.00
\$145,000	\$892.00	\$345,000	\$1,316.00
\$150,000	\$900.00	\$350,000	\$1,328.00
\$155,000	\$909.00	\$355,000	\$1,339.00
\$160,000	\$920.00	\$360,000	\$1,349.00
\$165,000	\$932.00	\$365,000	\$1,359.00
\$170,000	\$944.00	\$370,000	\$1,371.00
\$175,000	\$956.00	\$375,000	\$1,382.00
\$180,000	\$967.00	\$380,000	\$1,392.00
\$185,000	\$979.00	\$385,000	\$1,402.00
\$190,000	\$991.00	\$390,000	\$1,414.00
\$195,000	\$1,003.00	\$395,000	\$1,425.00
\$200,000	\$1,013.00	\$400,000	\$1,453.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 2:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,464.00	\$455,000	\$1,574.00
\$410,000	\$1,476.00	\$460,000	\$1,584.00
\$415,000	\$1,487.00	\$465,000	\$1,595.00
\$420,000	\$1,497.00	\$470,000	\$1,607.00
\$425,000	\$1,508.00	\$475,000	\$1,617.00
\$430,000	\$1,520.00	\$480,000	\$1,628.00
\$435,000	\$1,531.00	\$485,000	\$1,639.00
\$440,000	\$1,541.00	\$490,000	\$1,651.00
\$445,000	\$1,552.00	\$495,000	\$1,661.00
\$450,000	\$1,563.00	\$500,000	\$1,671.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$2,546.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$5,846.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$8,946.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,296.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,996.00
For liability over \$10,000,000 up to \$50,000,000..... Add \$1.20 per \$1,000	\$63,996.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 3: For policies issued on land located only in the counties of El Paso, Pitkin and Teller.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$533.00	\$205,000	\$1,009.00
\$ 10,000	\$553.00	\$210,000	\$1,019.00
\$ 15,000	\$573.00	\$215,000	\$1,028.00
\$ 20,000	\$589.00	\$220,000	\$1,037.00
\$ 25,000	\$605.00	\$225,000	\$1,046.00
\$ 30,000	\$631.00	\$230,000	\$1,056.00
\$ 35,000	\$645.00	\$235,000	\$1,065.00
\$ 40,000	\$659.00	\$240,000	\$1,074.00
\$ 45,000	\$673.00	\$245,000	\$1,083.00
\$ 50,000	\$695.00	\$250,000	\$1,093.00
\$ 55,000	\$707.00	\$255,000	\$1,102.00
\$ 60,000	\$719.00	\$260,000	\$1,111.00
\$ 65,000	\$731.00	\$265,000	\$1,120.00
\$ 70,000	\$743.00	\$270,000	\$1,130.00
\$ 75,000	\$755.00	\$275,000	\$1,139.00
\$ 80,000	\$767.00	\$280,000	\$1,148.00
\$ 85,000	\$779.00	\$285,000	\$1,157.00
\$ 90,000	\$791.00	\$290,000	\$1,167.00
\$ 95,000	\$803.00	\$295,000	\$1,176.00
\$100,000	\$815.00	\$300,000	\$1,185.00
\$105,000	\$824.00	\$305,000	\$1,194.00
\$110,000	\$834.00	\$310,000	\$1,204.00
\$115,000	\$843.00	\$315,000	\$1,213.00
\$120,000	\$852.00	\$320,000	\$1,222.00
\$125,000	\$861.00	\$325,000	\$1,231.00
\$130,000	\$871.00	\$330,000	\$1,241.00
\$135,000	\$880.00	\$335,000	\$1,250.00
\$140,000	\$889.00	\$340,000	\$1,259.00
\$145,000	\$898.00	\$345,000	\$1,268.00
\$150,000	\$908.00	\$350,000	\$1,278.00
\$155,000	\$917.00	\$355,000	\$1,287.00
\$160,000	\$926.00	\$360,000	\$1,296.00
\$165,000	\$935.00	\$365,000	\$1,305.00
\$170,000	\$945.00	\$370,000	\$1,315.00
\$175,000	\$954.00	\$375,000	\$1,324.00
\$180,000	\$963.00	\$380,000	\$1,333.00
\$185,000	\$972.00	\$385,000	\$1,342.00
\$190,000	\$982.00	\$390,000	\$1,352.00
\$195,000	\$991.00	\$395,000	\$1,361.00
\$200,000	\$1,000.00	\$400,000	\$1,370.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 3:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,379.00	\$455,000	\$1,472.00
\$410,000	\$1,389.00	\$460,000	\$1,481.00
\$415,000	\$1,398.00	\$465,000	\$1,490.00
\$420,000	\$1,407.00	\$470,000	\$1,500.00
\$425,000	\$1,416.00	\$475,000	\$1,509.00
\$430,000	\$1,426.00	\$480,000	\$1,518.00
\$435,000	\$1,435.00	\$485,000	\$1,527.00
\$440,000	\$1,444.00	\$490,000	\$1,537.00
\$445,000	\$1,453.00	\$495,000	\$1,546.00
\$450,000	\$1,463.00	\$500,000	\$1,555.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000.....	\$2,430.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000.....	\$5,730.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000.....	\$8,830.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000.....	\$13,180.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000.....	\$15,880.00
For liability over \$10,000,000 up to \$50,000,000 Add \$1.20 per \$1,000.....	\$63,880.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 4: For policies issued on land located only in the counties of Eagle, Hinsdale, Mineral and San Juan.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$431.00	\$205,000	\$ 979.00
\$ 10,000	\$451.00	\$210,000	\$ 989.00
\$ 15,000	\$471.00	\$215,000	\$ 998.00
\$ 20,000	\$491.00	\$220,000	\$1,008.00
\$ 25,000	\$511.00	\$225,000	\$1,017.00
\$ 30,000	\$531.00	\$230,000	\$1,027.00
\$ 35,000	\$551.00	\$235,000	\$1,036.00
\$ 40,000	\$571.00	\$240,000	\$1,046.00
\$ 45,000	\$591.00	\$245,000	\$1,055.00
\$ 50,000	\$611.00	\$250,000	\$1,065.00
\$ 55,000	\$631.00	\$255,000	\$1,074.00
\$ 60,000	\$651.00	\$260,000	\$1,083.00
\$ 65,000	\$671.00	\$265,000	\$1,093.00
\$ 70,000	\$691.00	\$270,000	\$1,102.00
\$ 75,000	\$705.00	\$275,000	\$1,111.00
\$ 80,000	\$720.00	\$280,000	\$1,120.00
\$ 85,000	\$735.00	\$285,000	\$1,130.00
\$ 90,000	\$750.00	\$290,000	\$1,139.00
\$ 95,000	\$765.00	\$295,000	\$1,148.00
\$100,000	\$780.00	\$300,000	\$1,157.00
\$105,000	\$789.00	\$305,000	\$1,167.00
\$110,000	\$799.00	\$310,000	\$1,176.00
\$115,000	\$808.00	\$315,000	\$1,185.00
\$120,000	\$818.00	\$320,000	\$1,194.00
\$125,000	\$827.00	\$325,000	\$1,204.00
\$130,000	\$837.00	\$330,000	\$1,213.00
\$135,000	\$846.00	\$335,000	\$1,222.00
\$140,000	\$856.00	\$340,000	\$1,231.00
\$145,000	\$865.00	\$345,000	\$1,241.00
\$150,000	\$875.00	\$350,000	\$1,250.00
\$155,000	\$885.00	\$355,000	\$1,259.00
\$160,000	\$896.00	\$360,000	\$1,268.00
\$165,000	\$905.00	\$365,000	\$1,277.00
\$170,000	\$914.00	\$370,000	\$1,286.00
\$175,000	\$922.00	\$375,000	\$1,295.00
\$180,000	\$931.00	\$380,000	\$1,304.00
\$185,000	\$941.00	\$385,000	\$1,313.00
\$190,000	\$951.00	\$390,000	\$1,322.00
\$195,000	\$960.00	\$395,000	\$1,331.00
\$200,000	\$970.00	\$400,000	\$1,340.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 4:
SCHEDULE OF BASIC RATES (Page Two)**

For liabilities over \$400,000 add the following charges		<u>Premium</u>
\$400,001 to \$1,000,000	add \$1.75 per \$1,000	\$2,390.00
\$1,000,001 to \$5,000,000	add \$1.60 per \$1,000	\$8,790.00
\$5,000,001 to \$10,000,000\$	add \$1.40 per \$1,000	\$15,790.00
\$10,000,001 to \$20,000,000	add \$1.25 per \$1,000	\$28,290.00
\$20,000,001 to \$50,000,000	add \$1.10 per \$1,000	\$61,290.00
\$50,000,001 and over.....	add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$150.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SCHEDULE OF BASIC RATES FOR TITLE INSURANCE

ZONE 5: For policies issued on land located only in the counties of Alamosa, Archuleta, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Dolores, Gunnison, Huerfano, Kiowa, Kit Carson, La Plata, Lake, Las Animas, Lincoln, Logan, Montezuma, Morgan, Otero, Phillips, Prowers, Rio Grande, Saguache, Sedgwick, Washington, and Yuma

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$417.00	\$205,000	\$ 879.00
\$ 10,000	\$429.00	\$210,000	\$ 889.00
\$ 15,000	\$442.00	\$215,000	\$ 899.00
\$ 20,000	\$454.00	\$220,000	\$ 909.00
\$ 25,000	\$466.00	\$225,000	\$ 919.00
\$ 30,000	\$480.00	\$230,000	\$ 928.00
\$ 35,000	\$493.00	\$235,000	\$ 938.00
\$ 40,000	\$506.00	\$240,000	\$ 948.00
\$ 45,000	\$519.00	\$245,000	\$ 958.00
\$ 50,000	\$532.00	\$250,000	\$ 968.00
\$ 55,000	\$546.00	\$255,000	\$ 978.00
\$ 60,000	\$560.00	\$260,000	\$ 988.00
\$ 65,000	\$572.00	\$265,000	\$ 998.00
\$ 70,000	\$585.00	\$270,000	\$1,008.00
\$ 75,000	\$598.00	\$275,000	\$1,018.00
\$ 80,000	\$612.00	\$280,000	\$1,027.00
\$ 85,000	\$625.00	\$285,000	\$1,037.00
\$ 90,000	\$638.00	\$290,000	\$1,047.00
\$ 95,000	\$651.00	\$295,000	\$1,057.00
\$100,000	\$664.00	\$300,000	\$1,067.00
\$105,000	\$674.00	\$305,000	\$1,077.00
\$110,000	\$685.00	\$310,000	\$1,087.00
\$115,000	\$695.00	\$315,000	\$1,097.00
\$120,000	\$706.00	\$320,000	\$1,107.00
\$125,000	\$716.00	\$325,000	\$1,117.00
\$130,000	\$727.00	\$330,000	\$1,126.00
\$135,000	\$737.00	\$335,000	\$1,136.00
\$140,000	\$748.00	\$340,000	\$1,146.00
\$145,000	\$758.00	\$345,000	\$1,156.00
\$150,000	\$769.00	\$350,000	\$1,166.00
\$155,000	\$779.00	\$355,000	\$1,176.00
\$160,000	\$790.00	\$360,000	\$1,186.00
\$165,000	\$800.00	\$365,000	\$1,196.00
\$170,000	\$810.00	\$370,000	\$1,206.00
\$175,000	\$820.00	\$375,000	\$1,216.00
\$180,000	\$829.00	\$380,000	\$1,225.00
\$185,000	\$839.00	\$385,000	\$1,235.00
\$190,000	\$849.00	\$390,000	\$1,244.00
\$195,000	\$859.00	\$395,000	\$1,255.00
\$200,000	\$869.00	\$400,000	\$1,265.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 5:
SCHEDULE OF BASIC RATES (Page Two)**

For liabilities over \$400,000 add the following charges	<u>Premium</u>
\$400,001 to \$1,000,000 add \$1.925 per \$1,000	\$ 2,420.00
\$1,000,001 to \$5,000,000 add \$1.76 per \$1,000	\$ 9,460.00
\$5,000,001 to \$10,000,000 add \$1.54 per \$1,000	\$17,160.00
\$10,000,001 to \$50,000,000..... add \$1.375 per \$1,000	\$72,160.00
\$50,000,001 and over..... add \$1.10 per \$1,000	

NOTE: Concurrent Lender's Policy is \$150.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 6: For policies issued on land located only in the county of Boulder

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$520.00	\$205,000	\$ 929.00
\$ 10,000	\$530.00	\$210,000	\$ 939.00
\$ 15,000	\$540.00	\$215,000	\$ 948.00
\$ 20,000	\$550.00	\$220,000	\$ 957.00
\$ 25,000	\$560.00	\$225,000	\$ 966.00
\$ 30,000	\$580.00	\$230,000	\$ 976.00
\$ 35,000	\$590.00	\$235,000	\$ 985.00
\$ 40,000	\$600.00	\$240,000	\$ 994.00
\$ 45,000	\$610.00	\$245,000	\$1,003.00
\$ 50,000	\$620.00	\$250,000	\$1,013.00
\$ 55,000	\$640.00	\$255,000	\$1,022.00
\$ 60,000	\$650.00	\$260,000	\$1,031.00
\$ 65,000	\$660.00	\$265,000	\$1,040.00
\$ 70,000	\$670.00	\$270,000	\$1,050.00
\$ 75,000	\$680.00	\$275,000	\$1,059.00
\$ 80,000	\$695.00	\$280,000	\$1,068.00
\$ 85,000	\$705.00	\$285,000	\$1,077.00
\$ 90,000	\$715.00	\$290,000	\$1,087.00
\$ 95,000	\$725.00	\$295,000	\$1,096.00
\$100,000	\$735.00	\$300,000	\$1,105.00
\$105,000	\$744.00	\$305,000	\$1,114.00
\$110,000	\$754.00	\$310,000	\$1,124.00
\$115,000	\$763.00	\$315,000	\$1,133.00
\$120,000	\$772.00	\$320,000	\$1,142.00
\$125,000	\$781.00	\$325,000	\$1,151.00
\$130,000	\$791.00	\$330,000	\$1,161.00
\$135,000	\$800.00	\$335,000	\$1,170.00
\$140,000	\$809.00	\$340,000	\$1,179.00
\$145,000	\$818.00	\$345,000	\$1,188.00
\$150,000	\$828.00	\$350,000	\$1,198.00
\$155,000	\$837.00	\$355,000	\$1,207.00
\$160,000	\$846.00	\$360,000	\$1,216.00
\$165,000	\$855.00	\$365,000	\$1,225.00
\$170,000	\$865.00	\$370,000	\$1,235.00
\$175,000	\$874.00	\$375,000	\$1,244.00
\$180,000	\$883.00	\$380,000	\$1,253.00
\$185,000	\$892.00	\$385,000	\$1,262.00
\$190,000	\$902.00	\$390,000	\$1,272.00
\$195,000	\$911.00	\$395,000	\$1,281.00
\$200,000	\$920.00	\$400,000	\$1,290.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 6:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,299.00	\$455,000	\$1,392.00
\$410,000	\$1,309.00	\$460,000	\$1,401.00
\$415,000	\$1,318.00	\$465,000	\$1,410.00
\$420,000	\$1,327.00	\$470,000	\$1,420.00
\$425,000	\$1,336.00	\$475,000	\$1,429.00
\$430,000	\$1,346.00	\$480,000	\$1,438.00
\$435,000	\$1,355.00	\$485,000	\$1,447.00
\$440,000	\$1,364.00	\$490,000	\$1,457.00
\$445,000	\$1,373.00	\$495,000	\$1,466.00
\$450,000	\$1,383.00	\$500,000	\$1,475.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$ 2,350.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$ 5,650.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$ 8,750.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,100.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,800.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,800.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 7: For policies issued on land located only in the counties of Grand, Jackson, Moffat, Routt and Summit

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$380.00	\$205,000	\$ 905.00
\$10,000	\$380.00	\$210,000	\$ 915.00
\$15,000	\$380.00	\$215,000	\$ 925.00
\$20,000	\$380.00	\$220,000	\$ 935.00
\$25,000	\$400.00	\$225,000	\$ 945.00
\$30,000	\$420.00	\$230,000	\$ 960.00
\$35,000	\$440.00	\$235,000	\$ 970.00
\$40,000	\$460.00	\$240,000	\$ 980.00
\$45,000	\$480.00	\$245,000	\$ 995.00
\$50,000	\$500.00	\$250,000	\$1,015.00
\$55,000	\$515.00	\$255,000	\$1,025.00
\$60,000	\$530.00	\$260,000	\$1,040.00
\$65,000	\$545.00	\$265,000	\$1,055.00
\$70,000	\$560.00	\$270,000	\$1,070.00
\$75,000	\$575.00	\$275,000	\$1,085.00
\$80,000	\$590.00	\$280,000	\$1,095.00
\$85,000	\$605.00	\$285,000	\$1,105.00
\$90,000	\$620.00	\$290,000	\$1,115.00
\$95,000	\$635.00	\$295,000	\$1,130.00
\$100,000	\$650.00	\$300,000	\$1,145.00
\$105,000	\$665.00	\$305,000	\$1,155.00
\$110,000	\$680.00	\$310,000	\$1,170.00
\$115,000	\$695.00	\$315,000	\$1,180.00
\$120,000	\$710.00	\$320,000	\$1,190.00
\$125,000	\$725.00	\$325,000	\$1,200.00
\$130,000	\$740.00	\$330,000	\$1,215.00
\$135,000	\$750.00	\$335,000	\$1,220.00
\$140,000	\$760.00	\$340,000	\$1,235.00
\$145,000	\$770.00	\$345,000	\$1,250.00
\$150,000	\$780.00	\$350,000	\$1,260.00
\$155,000	\$790.00	\$355,000	\$1,270.00
\$160,000	\$800.00	\$360,000	\$1,285.00
\$165,000	\$810.00	\$365,000	\$1,295.00
\$170,000	\$820.00	\$370,000	\$1,310.00
\$175,000	\$830.00	\$375,000	\$1,325.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$180,000	\$840.00	\$380,000	\$1,345.00
\$185,000	\$850.00	\$385,000	\$1,355.00
\$190,000	\$865.00	\$390,000	\$1,365.00
\$195,000	\$880.00	\$395,000	\$1,380.00
\$200,000	\$895.00	\$400,000	\$1,390.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 7:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,400.00	\$455,000	\$1,505.00
\$410,000	\$1,415.00	\$460,000	\$1,515.00
\$415,000	\$1,425.00	\$465,000	\$1,525.00
\$420,000	\$1,435.00	\$470,000	\$1,535.00
\$425,000	\$1,445.00	\$475,000	\$1,545.00
\$430,000	\$1,455.00	\$480,000	\$1,555.00
\$435,000	\$1,465.00	\$485,000	\$1,565.00
\$440,000	\$1,475.00	\$490,000	\$1,575.00
\$445,000	\$1,485.00	\$495,000	\$1,585.00
\$450,000	\$1,495.00	\$500,000	\$1,595.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$2.10 per \$1,000	\$ 2,645.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.93 per \$1,000	\$ 6,505.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.71 per \$1,000	\$ 9,925.00
For liability over \$5,000,000 up to \$10,000,000 Add \$1.45 per \$1,000	\$17,175.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.30 per \$1,000	\$69,175.00
For liability over \$50,000,000..... Add \$1.10 per \$1,000	

NOTE: Concurrent Lender's Policy is \$150.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 8: For policies issued on land located only in the counties of Delta, Mesa, Montrose and Ouray

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$360.00	\$205,000	\$ 890.00
\$ 10,000	\$360.00	\$210,000	\$ 900.00
\$ 15,000	\$360.00	\$215,000	\$ 910.00
\$ 20,000	\$375.00	\$220,000	\$ 920.00
\$ 25,000	\$395.00	\$225,000	\$ 930.00
\$ 30,000	\$405.00	\$230,000	\$ 940.00
\$ 35,000	\$435.00	\$235,000	\$ 950.00
\$ 40,000	\$455.00	\$240,000	\$ 960.00
\$ 45,000	\$475.00	\$245,000	\$ 970.00
\$ 50,000	\$495.00	\$250,000	\$ 980.00
\$ 55,000	\$515.00	\$255,000	\$ 990.00
\$ 60,000	\$535.00	\$260,000	\$1,000.00
\$ 65,000	\$555.00	\$265,000	\$1,010.00
\$ 70,000	\$575.00	\$270,000	\$1,020.00
\$ 75,000	\$595.00	\$275,000	\$1,030.00
\$ 80,000	\$615.00	\$280,000	\$1,040.00
\$ 85,000	\$635.00	\$285,000	\$1,050.00
\$ 90,000	\$650.00	\$290,000	\$1,060.00
\$ 95,000	\$665.00	\$295,000	\$1,070.00
\$100,000	\$680.00	\$300,000	\$1,080.00
\$105,000	\$690.00	\$305,000	\$1,090.00
\$110,000	\$700.00	\$310,000	\$1,100.00
\$115,000	\$710.00	\$315,000	\$1,110.00
\$120,000	\$720.00	\$320,000	\$1,120.00
\$125,000	\$730.00	\$325,000	\$1,130.00
\$130,000	\$740.00	\$330,000	\$1,140.00
\$135,000	\$750.00	\$335,000	\$1,150.00
\$140,000	\$760.00	\$340,000	\$1,160.00
\$145,000	\$770.00	\$345,000	\$1,170.00
\$150,000	\$780.00	\$350,000	\$1,180.00
\$155,000	\$790.00	\$355,000	\$1,190.00
\$160,000	\$800.00	\$360,000	\$1,200.00
\$165,000	\$810.00	\$365,000	\$1,210.00
\$170,000	\$820.00	\$370,000	\$1,220.00
\$175,000	\$830.00	\$375,000	\$1,230.00
\$180,000	\$840.00	\$380,000	\$1,240.00
\$185,000	\$850.00	\$385,000	\$1,250.00
\$190,000	\$860.00	\$390,000	\$1,260.00
\$195,000	\$870.00	\$395,000	\$1,270.00
\$200,000	\$880.00	\$400,000	\$1,280.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 8:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,290.00	\$455,000	\$1,390.00
\$410,000	\$1,300.00	\$460,000	\$1,400.00
\$415,000	\$1,310.00	\$465,000	\$1,410.00
\$420,000	\$1,320.00	\$470,000	\$1,420.00
\$425,000	\$1,330.00	\$475,000	\$1,430.00
\$430,000	\$1,340.00	\$480,000	\$1,440.00
\$435,000	\$1,350.00	\$485,000	\$1,450.00
\$440,000	\$1,360.00	\$490,000	\$1,460.00
\$445,000	\$1,370.00	\$495,000	\$1,470.00
\$450,000	\$1,380.00	\$500,000	\$1,480.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$2,355.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$5,655.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$ 8,755.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,105.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,805.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,805.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 9: For policies issued on land located only in the counties of Larimer and Weld.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$453.00	\$205,000	\$ 918.00
\$ 10,000	\$473.00	\$210,000	\$ 928.00
\$ 15,000	\$493.00	\$215,000	\$ 937.00
\$ 20,000	\$509.00	\$220,000	\$ 946.00
\$ 25,000	\$525.00	\$225,000	\$ 955.00
\$ 30,000	\$539.00	\$230,000	\$ 965.00
\$ 35,000	\$553.00	\$235,000	\$ 974.00
\$ 40,000	\$567.00	\$240,000	\$ 983.00
\$ 45,000	\$581.00	\$245,000	\$ 992.00
\$ 50,000	\$595.00	\$250,000	\$1,002.00
\$ 55,000	\$607.00	\$255,000	\$1,011.00
\$ 60,000	\$619.00	\$260,000	\$1,020.00
\$ 65,000	\$631.00	\$265,000	\$1,029.00
\$ 70,000	\$643.00	\$270,000	\$1,039.00
\$ 75,000	\$655.00	\$275,000	\$1,048.00
\$ 80,000	\$668.00	\$280,000	\$1,057.00
\$ 85,000	\$681.00	\$285,000	\$1,066.00
\$ 90,000	\$699.00	\$290,000	\$1,076.00
\$ 95,000	\$712.00	\$295,000	\$1,085.00
\$100,000	\$724.00	\$300,000	\$1,094.00
\$105,000	\$733.00	\$305,000	\$1,103.00
\$110,000	\$743.00	\$310,000	\$1,113.00
\$115,000	\$752.00	\$315,000	\$1,122.00
\$120,000	\$761.00	\$320,000	\$1,131.00
\$125,000	\$770.00	\$325,000	\$1,140.00
\$130,000	\$780.00	\$330,000	\$1,150.00
\$135,000	\$789.00	\$335,000	\$1,159.00
\$140,000	\$798.00	\$340,000	\$1,168.00
\$145,000	\$807.00	\$345,000	\$1,177.00
\$150,000	\$817.00	\$350,000	\$1,187.00
\$155,000	\$826.00	\$355,000	\$1,196.00
\$160,000	\$835.00	\$360,000	\$1,205.00
\$165,000	\$844.00	\$365,000	\$1,214.00
\$170,000	\$854.00	\$370,000	\$1,224.00
\$175,000	\$863.00	\$375,000	\$1,233.00
\$180,000	\$872.00	\$380,000	\$1,242.00
\$185,000	\$881.00	\$385,000	\$1,251.00
\$190,000	\$891.00	\$390,000	\$1,261.00
\$195,000	\$900.00	\$395,000	\$1,270.00
\$200,000	\$909.00	\$400,000	\$1,279.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 9:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,288.00	\$455,000	\$1,381.00
\$410,000	\$1,298.00	\$460,000	\$1,390.00
\$415,000	\$1,307.00	\$465,000	\$1,399.00
\$420,000	\$1,316.00	\$470,000	\$1,409.00
\$425,000	\$1,325.00	\$475,000	\$1,418.00
\$430,000	\$1,335.00	\$480,000	\$1,427.00
\$435,000	\$1,344.00	\$485,000	\$1,436.00
\$440,000	\$1,353.00	\$490,000	\$1,446.00
\$445,000	\$1,362.00	\$495,000	\$1,455.00
\$450,000	\$1,372.00	\$500,000	\$1,464.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$2,339.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$5,639.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$8,739.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,089.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,789.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,789.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 10: For policies issued on land located only in the county of San Miguel.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$470.00	\$205,000	\$1,000.00
\$ 10,000	\$490.00	\$210,000	\$1,010.00
\$ 15,000	\$510.00	\$215,000	\$1,020.00
\$ 20,000	\$530.00	\$220,000	\$1,030.00
\$ 25,000	\$550.00	\$225,000	\$1,040.00
\$ 30,000	\$570.00	\$230,000	\$1,050.00
\$ 35,000	\$590.00	\$235,000	\$1,060.00
\$ 40,000	\$610.00	\$240,000	\$1,070.00
\$ 45,000	\$630.00	\$245,000	\$1,080.00
\$ 50,000	\$650.00	\$250,000	\$1,090.00
\$ 55,000	\$668.00	\$255,000	\$1,100.00
\$ 60,000	\$685.00	\$260,000	\$1,110.00
\$ 65,000	\$703.00	\$265,000	\$1,120.00
\$ 70,000	\$720.00	\$270,000	\$1,130.00
\$ 75,000	\$735.00	\$275,000	\$1,140.00
\$ 80,000	\$750.00	\$280,000	\$1,150.00
\$ 85,000	\$760.00	\$285,000	\$1,160.00
\$ 90,000	\$770.00	\$290,000	\$1,170.00
\$ 95,000	\$780.00	\$295,000	\$1,180.00
\$100,000	\$790.00	\$300,000	\$1,190.00
\$105,000	\$800.00	\$305,000	\$1,200.00
\$110,000	\$810.00	\$310,000	\$1,210.00
\$115,000	\$820.00	\$315,000	\$1,220.00
\$120,000	\$830.00	\$320,000	\$1,230.00
\$125,000	\$840.00	\$325,000	\$1,240.00
\$130,000	\$850.00	\$330,000	\$1,250.00
\$135,000	\$860.00	\$335,000	\$1,260.00
\$140,000	\$870.00	\$340,000	\$1,270.00
\$145,000	\$880.00	\$345,000	\$1,280.00
\$150,000	\$890.00	\$350,000	\$1,290.00
\$155,000	\$900.00	\$355,000	\$1,300.00
\$160,000	\$910.00	\$360,000	\$1,310.00
\$165,000	\$920.00	\$365,000	\$1,320.00
\$170,000	\$930.00	\$370,000	\$1,330.00
\$175,000	\$940.00	\$375,000	\$1,340.00
\$180,000	\$950.00	\$380,000	\$1,350.00
\$185,000	\$960.00	\$385,000	\$1,360.00
\$190,000	\$970.00	\$390,000	\$1,370.00
\$195,000	\$980.00	\$395,000	\$1,380.00
\$200,000	\$990.00	\$400,000	\$1,390.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 10:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,400.00	\$455,000	\$1,500.00
\$410,000	\$1,410.00	\$460,000	\$1,510.00
\$415,000	\$1,420.00	\$465,000	\$1,520.00
\$420,000	\$1,430.00	\$470,000	\$1,530.00
\$425,000	\$1,440.00	\$475,000	\$1,540.00
\$430,000	\$1,450.00	\$480,000	\$1,550.00
\$435,000	\$1,460.00	\$485,000	\$1,560.00
\$440,000	\$1,470.00	\$490,000	\$1,570.00
\$445,000	\$1,480.00	\$495,000	\$1,580.00
\$450,000	\$1,490.00	\$500,000	\$1,590.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$2,465.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$5,765.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$8,865.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,215.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,915.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,915.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 11: For policies issued on land located only in the counties of Custer and Fremont

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$388.00	\$205,000	\$ 880.00
\$10,000	\$388.00	\$210,000	\$ 880.00
\$15,000	\$449.00	\$215,000	\$ 898.00
\$20,000	\$449.00	\$220,000	\$ 898.00
\$25,000	\$480.00	\$225,000	\$ 917.00
\$30,000	\$480.00	\$230,000	\$ 917.00
\$35,000	\$510.00	\$235,000	\$ 935.00
\$40,000	\$510.00	\$240,000	\$ 935.00
\$45,000	\$540.00	\$245,000	\$ 954.00
\$50,000	\$540.00	\$250,000	\$ 954.00
\$55,000	\$584.00	\$255,000	\$ 972.00
\$60,000	\$584.00	\$260,000	\$ 972.00
\$65,000	\$606.00	\$265,000	\$ 991.00
\$70,000	\$606.00	\$270,000	\$ 991.00
\$75,000	\$630.00	\$275,000	\$1,009.00
\$80,000	\$630.00	\$280,000	\$1,009.00
\$85,000	\$654.00	\$285,000	\$1,028.00
\$90,000	\$654.00	\$290,000	\$1,028.00
\$95,000	\$676.00	\$295,000	\$1,046.00
\$100,000	\$676.00	\$300,000	\$1,046.00
\$105,000	\$695.00	\$305,000	\$1,065.00
\$110,000	\$695.00	\$310,000	\$1,065.00
\$115,000	\$713.00	\$315,000	\$1,083.00
\$120,000	\$713.00	\$320,000	\$1,083.00
\$125,000	\$732.00	\$325,000	\$1,102.00
\$130,000	\$732.00	\$330,000	\$1,102.00
\$135,000	\$750.00	\$335,000	\$1,120.00
\$140,000	\$750.00	\$340,000	\$1,120.00
\$145,000	\$769.00	\$345,000	\$1,139.00
\$150,000	\$769.00	\$350,000	\$1,139.00
\$155,000	\$787.00	\$355,000	\$1,157.00
\$160,000	\$787.00	\$360,000	\$1,157.00
\$165,000	\$806.00	\$365,000	\$1,176.00
\$170,000	\$806.00	\$370,000	\$1,176.00
\$175,000	\$824.00	\$375,000	\$1,194.00
\$180,000	\$824.00	\$380,000	\$1,194.00
\$185,000	\$843.00	\$385,000	\$1,213.00
\$190,000	\$843.00	\$390,000	\$1,213.00
\$195,000	\$861.00	\$395,000	\$1,231.00
\$200,000	\$861.00	\$400,000	\$1,231.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 11:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,250.00	\$455,000	\$1,342.00
\$410,000	\$1,250.00	\$460,000	\$1,342.00
\$415,000	\$1,268.00	\$465,000	\$1,361.00
\$420,000	\$1,268.00	\$470,000	\$1,361.00
\$425,000	\$1,287.00	\$475,000	\$1,379.00
\$430,000	\$1,287.00	\$480,000	\$1,379.00
\$435,000	\$1,305.00	\$485,000	\$1,398.00
\$440,000	\$1,305.00	\$490,000	\$1,398.00
\$445,000	\$1,324.00	\$495,000	\$1,416.00
\$450,000	\$1,324.00	\$500,000	\$1,416.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.75 per \$1,000	\$2,291.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$5,591.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$8,691.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,041.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,741.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,741.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 12: For policies issued on land located only in the county of Park.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$ 411.00	\$205,000	\$1,162.00
\$ 10,000	\$ 431.00	\$210,000	\$1,172.00
\$ 15,000	\$ 451.00	\$215,000	\$1,181.00
\$ 20,000	\$ 471.00	\$220,000	\$1,190.00
\$ 25,000	\$ 490.00	\$225,000	\$1,199.00
\$ 30,000	\$ 505.00	\$230,000	\$1,209.00
\$ 35,000	\$ 552.00	\$235,000	\$1,218.00
\$ 40,000	\$ 584.00	\$240,000	\$1,227.00
\$ 45,000	\$ 616.00	\$245,000	\$1,236.00
\$ 50,000	\$ 648.00	\$250,000	\$1,246.00
\$ 55,000	\$ 680.00	\$255,000	\$1,255.00
\$ 60,000	\$ 712.00	\$260,000	\$1,264.00
\$ 65,000	\$ 744.00	\$265,000	\$1,273.00
\$ 70,000	\$ 776.00	\$270,000	\$1,283.00
\$ 75,000	\$ 808.00	\$275,000	\$1,292.00
\$ 80,000	\$ 840.00	\$280,000	\$1,301.00
\$ 85,000	\$ 872.00	\$285,000	\$1,310.00
\$ 90,000	\$ 904.00	\$290,000	\$1,320.00
\$ 95,000	\$ 936.00	\$295,000	\$1,329.00
\$100,000	\$ 968.00	\$300,000	\$1,338.00
\$105,000	\$ 977.00	\$305,000	\$1,347.00
\$110,000	\$ 987.00	\$310,000	\$1,357.00
\$115,000	\$ 996.00	\$315,000	\$1,366.00
\$120,000	\$1,005.00	\$320,000	\$1,375.00
\$125,000	\$1,014.00	\$325,000	\$1,384.00
\$130,000	\$1,024.00	\$330,000	\$1,394.00
\$135,000	\$1,033.00	\$335,000	\$1,403.00
\$140,000	\$1,042.00	\$340,000	\$1,412.00
\$145,000	\$1,051.00	\$345,000	\$1,421.00
\$150,000	\$1,061.00	\$350,000	\$1,431.00
\$155,000	\$1,070.00	\$355,000	\$1,440.00
\$160,000	\$1,079.00	\$360,000	\$1,449.00
\$165,000	\$1,088.00	\$365,000	\$1,458.00
\$170,000	\$1,098.00	\$370,000	\$1,468.00
\$175,000	\$1,107.00	\$375,000	\$1,477.00
\$180,000	\$1,116.00	\$380,000	\$1,486.00
\$185,000	\$1,125.00	\$385,000	\$1,495.00
\$190,000	\$1,135.00	\$390,000	\$1,505.00
\$195,000	\$1,144.00	\$395,000	\$1,514.00
\$200,000	\$1,153.00	\$400,000	\$1,523.00

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**ZONE 12:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$405,000	\$1,532.00	\$605,000	\$1,892.00
\$410,000	\$1,542.00	\$610,000	\$1,901.00
\$415,000	\$1,551.00	\$615,000	\$1,910.00
\$420,000	\$1,560.00	\$620,000	\$1,919.00
\$425,000	\$1,569.00	\$625,000	\$1,927.00
\$430,000	\$1,579.00	\$630,000	\$1,936.00
\$435,000	\$1,588.00	\$635,000	\$1,945.00
\$440,000	\$1,597.00	\$640,000	\$1,954.00
\$445,000	\$1,606.00	\$645,000	\$1,962.00
\$450,000	\$1,616.00	\$650,000	\$1,971.00
\$455,000	\$1,625.00	\$655,000	\$1,980.00
\$460,000	\$1,634.00	\$660,000	\$1,989.00
\$465,000	\$1,643.00	\$665,000	\$1,997.00
\$470,000	\$1,653.00	\$670,000	\$2,006.00
\$475,000	\$1,662.00	\$675,000	\$2,015.00
\$480,000	\$1,671.00	\$680,000	\$2,024.00
\$485,000	\$1,680.00	\$685,000	\$2,032.00
\$490,000	\$1,690.00	\$690,000	\$2,041.00
\$495,000	\$1,699.00	\$695,000	\$2,050.00
\$500,000	\$1,708.00	\$700,000	\$2,059.00
\$505,000	\$1,717.00	\$705,000	\$2,067.00
\$510,000	\$1,726.00	\$710,000	\$2,076.00
\$515,000	\$1,735.00	\$715,000	\$2,085.00
\$520,000	\$1,743.00	\$720,000	\$2,094.00
\$525,000	\$1,752.00	\$725,000	\$2,102.00
\$530,000	\$1,761.00	\$730,000	\$2,111.00
\$535,000	\$1,770.00	\$735,000	\$2,120.00
\$540,000	\$1,778.00	\$740,000	\$2,129.00
\$545,000	\$1,787.00	\$745,000	\$2,137.00
\$550,000	\$1,796.00	\$750,000	\$2,146.00
\$555,000	\$1,805.00	\$755,000	\$2,155.00
\$560,000	\$1,813.00	\$760,000	\$2,164.00
\$565,000	\$1,822.00	\$765,000	\$2,172.00
\$570,000	\$1,831.00	\$770,000	\$2,181.00
\$575,000	\$1,840.00	\$775,000	\$2,190.00
\$580,000	\$1,848.00	\$780,000	\$2,199.00
\$585,000	\$1,857.00	\$785,000	\$2,207.00
\$590,000	\$1,866.00	\$790,000	\$2,216.00
\$595,000	\$1,875.00	\$795,000	\$2,225.00
\$600,000	\$1,883.00	\$800,000	\$2,234.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 12:
SCHEDULE OF BASIC RATES (Page Three)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$805,000	\$2,242.00	\$ 905,000	\$2,417.00
\$810,000	\$2,251.00	\$ 910,000	\$2,426.00
\$815,000	\$2,260.00	\$ 915,000	\$2,435.00
\$820,000	\$2,269.00	\$ 920,000	\$2,444.00
\$825,000	\$2,277.00	\$ 925,000	\$2,452.00
\$830,000	\$2,286.00	\$ 930,000	\$2,461.00
\$835,000	\$2,295.00	\$ 935,000	\$2,470.00
\$840,000	\$2,304.00	\$ 940,000	\$2,479.00
\$845,000	\$2,312.00	\$ 945,000	\$2,487.00
\$850,000	\$2,321.00	\$ 950,000	\$2,496.00
\$855,000	\$2,330.00	\$ 955,000	\$2,505.00
\$860,000	\$2,339.00	\$ 960,000	\$2,514.00
\$865,000	\$2,347.00	\$ 965,000	\$2,522.00
\$870,000	\$2,356.00	\$ 970,000	\$2,531.00
\$875,000	\$2,365.00	\$ 975,000	\$2,540.00
\$880,000	\$2,374.00	\$ 980,000	\$2,549.00
\$885,000	\$2,382.00	\$ 985,000	\$2,557.00
\$890,000	\$2,391.00	\$ 990,000	\$2,566.00
\$895,000	\$2,400.00	\$ 995,000	\$2,575.00
\$900,000	\$2,409.00	\$1,000,000	\$2,585.00

	<u>Premium</u>
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$ 5,885.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1,000	\$ 8,985.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$13,335.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$16,035.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$64,035.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$125.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF BASIC RATES
FOR TITLE INSURANCE**

ZONE 13: For policies issued on land located only in the counties of Garfield and Rio Blanco.

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 5,000	\$ 313.00	\$205,000	\$ 754.00
\$ 10,000	\$ 313.00	\$210,000	\$ 763.00
\$ 15,000	\$ 321.00	\$215,000	\$ 772.00
\$ 20,000	\$ 338.00	\$220,000	\$ 781.00
\$ 25,000	\$ 355.00	\$225,000	\$ 790.00
\$ 30,000	\$ 371.00	\$230,000	\$ 799.00
\$ 35,000	\$ 386.00	\$235,000	\$ 808.00
\$ 40,000	\$ 402.00	\$240,000	\$ 818.00
\$ 45,000	\$ 417.00	\$245,000	\$ 826.00
\$ 50,000	\$ 433.00	\$250,000	\$ 835.00
\$ 55,000	\$ 446.00	\$255,000	\$ 844.00
\$ 60,000	\$ 459.00	\$260,000	\$ 853.00
\$ 65,000	\$ 472.00	\$265,000	\$ 862.00
\$ 70,000	\$ 486.00	\$270,000	\$ 871.00
\$ 75,000	\$ 499.00	\$275,000	\$ 880.00
\$ 80,000	\$ 512.00	\$280,000	\$ 890.00
\$ 85,000	\$ 525.00	\$285,000	\$ 898.00
\$ 90,000	\$ 539.00	\$290,000	\$ 907.00
\$ 95,000	\$ 552.00	\$295,000	\$ 916.00
\$100,000	\$ 565.00	\$300,000	\$ 926.00
\$105,000	\$ 574.00	\$305,000	\$ 934.00
\$110,000	\$ 583.00	\$310,000	\$ 943.00
\$115,000	\$ 592.00	\$315,000	\$ 952.00
\$120,000	\$ 601.00	\$320,000	\$ 961.00
\$125,000	\$ 610.00	\$325,000	\$ 970.00
\$130,000	\$ 619.00	\$330,000	\$ 979.00
\$135,000	\$ 628.00	\$335,000	\$ 988.00
\$140,000	\$ 637.00	\$340,000	\$ 997.00
\$145,000	\$ 646.00	\$345,000	\$1,006.00
\$150,000	\$ 655.00	\$350,000	\$1,015.00
\$155,000	\$ 664.00	\$355,000	\$1,024.00
\$160,000	\$ 674.00	\$360,000	\$1,033.00
\$165,000	\$ 682.00	\$365,000	\$1,042.00
\$170,000	\$ 691.00	\$370,000	\$1,051.00
\$175,000	\$ 700.00	\$375,000	\$1,060.00
\$180,000	\$ 710.00	\$380,000	\$1,069.00
\$185,000	\$ 718.00	\$385,000	\$1,078.00
\$190,000	\$ 727.00	\$390,000	\$1,087.00
\$195,000	\$ 736.00	\$395,000	\$1,096.00
\$200,000	\$ 746.00	\$400,000	\$1,106.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**ZONE 13:
SCHEDULE OF BASIC RATES (Page Two)**

AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE	AMOUNT OF INSURANCE TO AND INCLUDING	BASIC RATE
\$ 405,000	\$ 1,114.00	\$455,000	\$1,204.00
\$ 410,000	\$ 1,123.00	\$460,000	\$1,213.00
\$ 415,000	\$ 1,132.00	\$465,000	\$1,222.00
\$ 420,000	\$ 1,141.00	\$470,000	\$1,231.00
\$ 425,000	\$ 1,150.00	\$475,000	\$1,240.00
\$ 430,000	\$ 1,159.00	\$480,000	\$1,249.00
\$ 435,000	\$ 1,168.00	\$485,000	\$1,258.00
\$ 440,000	\$ 1,178.00	\$490,000	\$1,267.00
\$ 445,000	\$ 1,186.00	\$495,000	\$1,276.00
\$ 450,000	\$ 1,195.00	\$500,000	\$1,285.00

	<u>Premium</u>
For liability over \$500,000 up to \$1,000,000 Add \$1.85 per \$1,000	\$ 2,210.00
For liability over \$1,000,000 up to \$3,000,000 Add \$1.65 per \$1,000	\$ 5,510.00
For liability over \$3,000,000 up to \$5,000,000 Add \$1.55 per \$1000	\$ 8,610.00
For liability over \$5,000,000 up to \$8,000,000 Add \$1.45 per \$1,000	\$12,960.00
For liability over \$8,000,000 up to \$10,000,000 Add \$1.35 per \$1,000	\$15,660.00
For liability over \$10,000,000 up to \$50,000,000 ... Add \$1.20 per \$1,000	\$63,660.00
For liability over \$50,000,000..... Add \$1.00 per \$1,000	

NOTE: Concurrent Lender's Policy is \$100.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION B

GENERAL RULES
OWNER'S INSURANCE

The charge for owner's insurance is applicable to title insurance insuring a fee interest, or a lesser estate or interest. The charge must be based upon the full value of the estate or interest covered (See Fair Value under Definitions).

Additional charges shall be made for extra parcels as defined under "Parcel Definitions" and for such other insurance coverage as may be requested.

This section shall be subject to the minimum charges set forth in Section A-16, except for Sections B-3, B-5, B-7, B-9, B-10, B-11 and B-12.

Owner's policies as described herein, unless otherwise noted, include the ALTA Owner's Policy (including withdrawn versions).

B-1 The basic charge for owner's insurance shall be:

100% of Basic Rate

B-2 Owner's Policies:

B-2.1 Owner's policies may be issued insuring the interest of an owner, purchaser, lessee, or other party, other than a lender, for 100% of the amount set forth on the applicable schedule of rates. All or any of the standard printed exceptions may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts as set forth in Section J.

B-2.2 ALTA Residential Title Insurance Policy (1 to 4 Family Residences)

This policy contains coverage and other provisions written in easily understandable language which uses as few technical and legal terms as possible for this kind of insurance. Because of the positive statements of coverage given by this policy and its easy readability, the character and extent of the coverage it provides are self-explanatory. The policy shall only be issued on one-to-four family residential property. The charge will be 100% of the Basic Schedule of Rates.

B-2.3 ALTA U.S. Policy

The charge shall be 100% of the amount set forth in the Basic Schedule of Rates.

ALTA U.S. Policy Date Down Endorsement: The charge for this endorsement will be \$25.00 per issuance, which is in addition to the rate charged for the policy as stated in this section.

B-3 Increased Liability:

The charge for increased liability on an existing policy shall be the difference between the current schedule of rates based upon the amount of the insurance shown in the initial

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policy and the current schedule of rates based upon the ultimate amount of insurance issued at the applicable rate for the type of insurance involved, with a minimum charge of \$25.00. (Endorsement 107.2)

If the effective date of the policy is changed and provided there is no change in ownership of the interest being insured there will be additional charge of 10% of Basic Schedule Rate plus the applicable rate as to the increase. (Endorsement 107.3)

B-4 Consolidation of Undivided Interests:

- (a) The charge for an Owner's policy insuring the transfer of an undivided interest, where no loan is involved in the order, is the Basic Schedule Rate for the fair value of such undivided interest. 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 Schedule Rate for the difference between the sale price of the undivided interest and the fair value of all the interests. This rate shall apply only in the consolidation of undivided interests.
- (b) If an Owner's policy is issued covering only the undivided interest conveyed and a separate loan policy is issued covering all of the undivided interests, the charge for the loan policy is the applicable insurance rate provided for the loan under Section C.

B-5 Owner's Policy Following Foreclosure, Public Trustee Sale or Deed in Lieu of Foreclosure:

This section shall only apply to 1-4 Family Residential Property.

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loans to which the property is to remain subject. Insurance in excess of said amount shall be charged for on an increased liability basis at the appropriate rate. The following discounted charges shall apply for up to one (1) year following the recordation of a Confirmation Deed, Sheriff's Deed or Deed in Lieu. After one year charges set forth elsewhere in this manual shall apply.

- (a) For a policy of title insurance insuring the grantee of a Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure, the following charge shall apply:
 - (1) Where the defaulted encumbrance has been insured:

65% of the applicable Schedule of Basic Rates, or the Short Term Rate may apply, whichever results in the lower premium. Abstract Retirement Rate may be combined with either of these rates.
 - (2) Where the defaulted encumbrance has not been insured:

100% of the applicable Schedule of Basic Rates. Short Term Rate and Abstract Retirement Rate may apply.

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- (b) For a TBD (Buyer - To Be Determined) Title Commitment to insure an ultimate resale (REO Rate):

(1) Where the defaulted encumbrance has been insured, and the grantee of the Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure so requests, a TBD Title Commitment to cover such a proposed resale by the grantee may be issued for a charge of \$100.00. Commitments that take the Company more than one (1) hour to prepare shall be subject to an additional charge of \$125.00 per hour for each hour, or pro-rated portion thereof, in excess of one (1) hour. The charge for the ultimate resale purchaser's owner's title policy shall be 65% of the applicable Schedule of Basic Rates or the Short Term Rate, whichever results in the lower premium. Abstract Retirement Rate may be combined with either of these rates. The amount, if any, paid for the TBD Title Commitment, excluding any additional charges, shall be credited towards the applicable Owner's policy premium.

The ultimate resale must be consummated within one (1) year of the recordation of the Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure. After one year the charges set forth elsewhere in this manual shall apply.

- (2) Where the defaulted encumbrance has not been insured:

100% of the applicable Schedule of Basic Rates. Short Term Rate and Abstract Retirement Rate shall apply.

- (c) For sales to purchasers from the Grantee of the Confirmation Deed, Sheriff's Deed or Deed in Lieu of Foreclosure, the following charge shall apply:

Where the defaulted encumbrance has been insured:

65% of the applicable Schedule of Basic Rates, or the Short Term Rate may apply, whichever results in the lower premium. Abstract Retirement Rate may be combined with either of these rates.

Where the defaulted encumbrance has not been insured:

100% of the applicable Schedule of Basic Rates. Short Term Rate and Abstract Retirement Rate may apply.

B-6 Sale of One Parcel with a Loan on More Than One Parcel:

If a purchaser obtains a loan secured by the property being acquired and also by other property owned by them, an Owner's policy will be issued on the property being acquired at Basic Schedule Rate (Section B-1) for the sale price and a separate loan policy issued covering all of the property. The charge for the loan policy is the applicable lender's rate under Lender's Insurance sections, plus \$100.00 for each additional parcel.

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B-7 Insuring Over Exceptions In Owner's Policy:

When the Company determines it may insure against loss by reason of encumbrances or defects (other than standard printed exceptions), affirmative insurance may be given by the issuance of the Form 110.2 or other specific endorsements at the appropriate rate for each endorsement as set forth in Section J.

B-8 Sale with Commitment to Insure a Resale (Hold-Open Rate):

The charge will be 100% of the applicable Schedule of Basic Rates, plus a hold-open charge equal to 25% of the applicable Schedule of Basic Rates.

This section is applied only if the following conditions exist:

- (a) The 25% hold-open charge for a title commitment to insure shall be collected upon the recording of the initial conveyance.
- (b) The future transaction of the same property involves only a single resale to the ultimate purchaser(s).

The 25% hold-open charge is based on the full value of the estate or interest covered, payable at the time of initial conveyance. Upon consummation of the future transaction within 18 months, an owner's policy will be issued without additional costs except increased liability charge, if any, in excess of the amount originally committed to be insured. Any charges for additional coverage's applicable under Section J, if requested, will also apply except that extended coverage charges paid for at the initial conveyance shall be carried over to the ultimate purchaser's owner's policy and any loan policies issued concurrently with the ultimate purchaser's owner's policy for no additional charge.

If the resale to the ultimate purchaser is not recorded within 18 months from the date of the initial conveyance, the policy of title insurance will be issued insuring the grantee of the initial conveyance in the amount originally committed at no additional charge. Except, the commitment to insure may be extended for an additional one (1) year period for an additional charge of \$50.00.

If a separate lender's insurance policy is requested concurrently with the issuance of the title commitment or final policy to an ultimate purchaser, the additional charge shall be the applicable rates under Section C.

Note 1: The Short Term Rate, when applicable, shall only apply to the basic charge for the initial conveyance, and shall not apply to the 25% hold-open charge or to any increased liability charges.

Note 2: The Builder Rate (Section H), where applicable, will apply to the initial conveyance.

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B-9 Conversion Of Insured Leasehold Estate To Fee Title Estate:

Outstanding policies covering individual leasehold estates insuring a lessee or his assignee, may be reissued to cover the conversion into 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 Schedule Rates, based upon the same type and amount of outstanding insurance, minimum \$40.00, plus an increased liability charge for insurance issued in excess of the original amount. If separate lenders insurance is requested concurrently with the issuance of the policy, an additional charge therefore shall be made at the rate applicable under Section C-1 for the type of insurance issued.

Short Term Rate is not applicable to this Section.

B-10 Effective Date Change - Endorsement:

An endorsement changing the effective date of the policy, provided there is no change in ownership of the interest insured by said policy, may be issued for a charge of 10% of the amount set forth in the Basic Schedule of Rates computed at the dollar amount of the policy being endorsed, up to a maximum of \$4,000.00. A date-down is included in the endorsement. (Endorsement 107.12)

B-11 Owner's Policy Following the Issuance of a Policy insuring a construction loan (Residential 1-4 unit):

This section only applies to Zone 3.

When a policy insuring a construction loan has been issued, a subsequent Owner's Policy insuring the same property to a new purchaser from the same owners as vested in the loan policy shall be issued for a charge of 30% of the amount set forth in the applicable Schedule of Basic Rates for the liability amount requested.

B-12 Policy Insuring the Seller Issued Simultaneously with an Owner's Policy:

For an Owner's Policy insuring the seller, issued simultaneously with an Owner's Policy insuring the new purchaser, the charge will be 30% of the amount being charged for the initial Owner's Policy with a minimum charge of \$125.00.

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SECTION C

GENERAL RULES
LENDER'S INSURANCE

This section provides title insurance insuring a lender or an assignee.

Loan policies as described herein include the ALTA Loan Policy (including withdrawn versions) and the ALTA Short Form Residential Loan Policy.

The minimum charges set forth in Section A-16 shall only apply to Sections C-1(a), C-5 and C-7 (1st priority loans only) of this section.

C-1 The charges for lender's insurance, including Leasehold and Bondholder insurance, shall be as set forth below.

(a) When no transfer of title is involved requiring owner's insurance:

100% of Basic Schedule of Rates

(b) When concurrent with owner's insurance on the same land and the same estate in land.

The concurrent loan rates shall be as set forth in the applicable Schedule of Rates. Loan policy liabilities in excess of the owner's policy liability shall be charged at the basic rate in the applicable brackets of the Basic Schedule of Rates. Excess liability charges shall only apply to the first priority loan policy. Additional loan policies over one shall not be subject to increased liability charges.

(c) Residential Resale Bundled Concurrent Loan Rate

(See Section E – only available in Zones 1, 2, 3, 4, Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties from Zone 5, 6, 8, 9, 10, 11 and 13)

(d) Residential Loan and Bundled Residential Loan Rate – Improved 1-4 Family Residential Property only
(See Section D)

C-2 Construction Loans:

The charge for a loan policy insuring the construction of improvements shall be 50% of the Schedule of Basic Rates. Short Term Rate and Abstract Retirement Rate shall not apply.

The charge for extended coverages and endorsements shall be as set forth elsewhere in this manual.

The rules set forth in Sections C-1 and C-7 shall not apply to this section.

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C-3 Loan Policies:

Loan policies may be issued insuring the interest of a lender for the charges as set forth in Section C-1. All or any of the standard printed exceptions may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and the payment of the additional amounts as set forth in Section J.

C-4 Minimum Liability:

Loan policies cannot be issued for an amount less than the full principal debt, except when the land covered in the policy represents only part of the security of the loan(s) the policy shall be written in the amount of the value of such land or the amount of the loan, whichever is the lesser. A policy, however, can be issued for a reasonable amount in excess of the principal debt to cover interest, foreclosure costs, etc., not to exceed 150% of the principal debt.

C-5 Multiple Parcels as Security:

In the event a loan is secured by two or more parcels of real estate, a loan policy may be issued as to one or more of such parcels provided that the policy is not issued for less than the amount of the debt allocated to such parcel or parcels.

C-6 Reissues of Loan Policies Insuring Construction Loans:

The charge for insuring a permanent loan following an insured construction loan policy to the permanent lender is 50% of the applicable Basic Schedule of Rates.

The charge for additional coverages and endorsements, if any, shall be as set forth elsewhere in this manual.

C-7 Simultaneous Issue:

When two or more loan policies covering identical land are to be issued simultaneously and a concurrent owner's policy will not be issued, the rate applicable for the 1st priority loan policy shall be as set forth in the applicable Basic Schedule of Rates.

The premium for each additional loan policy so simultaneously issued shall be the concurrent lender's policy charge set forth in the applicable Basic Schedule of Rates.

The Short Term Rate and/or the Abstract Retirement Rate may only be applied to the 1st priority loan policy.

The rules set forth in this section shall not apply to Section D (Residential Loan and Bundled Residential Loan Rate) and Section E (Residential Resale Bundled Concurrent Loan Rate).

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C-8 Additional Advance Loan:

An endorsement (108.8) may be issued to a lender when the company previously issued the loan policy and which endorsement would increase the insured amount from the current unpaid principal balance of a loan as evidenced by a notice of additional advance. The charge for this endorsement will be \$25.00, plus the difference between the Basic Scheduled Rate for the original insured amount and the Basic Schedule Rate for the increased insured amount.

C-9 Endorsement or Policy Insuring Modification or Extension of an Insured Deed of Trust:

An endorsement or new policy covering the modification or extension of an insured Deed of Trust may be issued to a lender when the company previously issued the loan policy. The charge for the endorsement covering the modification or extension of the Deed of Trust will be based upon the unpaid balance of the encumbrance at the date of the endorsement as specified under Endorsement Nos. 110.4 and 110.5.

The charge for a loan policy covering the modification or extension of the Deed of Trust will be 20% Basic Schedule of Rates, based upon the unpaid balance of the encumbrance at the date of the policy.

C-10 Assignment of Loan - Endorsement:

Endorsement No. 104 - No change in effective date, insures only validity of assignment. See Section J for pricing.

Endorsement No. 104.1 - Insures validity of assignment and no release, modification or subordination. See Section J for pricing.

Endorsement No. 104.3 - Insures validity of Collateral assignment. See Section J for pricing.

Endorsement No. 104.4 - Insures validity of Collateral assignment and no release, modification or subordination. See Section J for pricing.

Endorsement No. 104.8 - Insures validity and priority of assignment as against any other liens and that there has been no release, modification or subordination, subject to possession of the Promissory Note. See Section J for pricing.

Endorsement No. 104.10 - Insures validity of assignment and no release, modification or subordination, subject to possession of the Promissory Note. See Section J for pricing.

Endorsement No. 104.11 - Insures validity of Collateral assignment, subject to possession of the Promissory Note. See Section J for pricing.

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C-11 Loan Policies Insuring Assignments of Insured Deed of Trust:

The charge for a policy covering the assignment of an insured Deed of Trust or Mortgage is 10% of the Basic Rate (Minimum \$25.00) based upon the unpaid balance of the encumbrance or, in the event the assignment is for collateral purposes, it is based upon the amount of the collateral.

When multiple assignments are recorded concurrently covering assignments by the same assignor of insured Deeds of Trust or Mortgages, the charge is based upon the aggregate unpaid balance of the loans at the rates provided for the above, plus \$25.00 for each policy of title insurance or loan insured over one.

C-12 Insuring Over Objections in Lender's Policy:

When the Company determines it may insure against loss by reason of encumbrances or defects (other than standard printed exceptions), affirmative insurance may be given by the issuance of the Form 110.2 or other specific endorsements at the appropriate rate for each endorsement as set forth in Section J.

C-13 Effective Date Change - Endorsement:

An endorsement changing the effective date of the policy, provided there are no documents affecting the insured mortgage or Deed of Trust recorded subsequent to the date of the policy and provided there is no change in ownership of the interest being insured, may be issued for a charge of 10% of the amount set forth in the Basic Rate computed at the dollar amount of the policy being endorsed, up to a maximum of \$4,000.00. (Endorsement 107.12)

C-14 Loan Policy Insuring Deed of Trust With Loan Amount in Excess of Land Value:

Title Insurance may be required in some cases and under conditions for which no charge 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, the policy may be written for an amount based on the value of the real property. The charge for the policy shall be the rate applicable to the type of policy and the amount of Insurance.

C-15 Loan Policy - Modification of Schedule B-Part I:

Upon compliance with the underwriter's requirements, and provided liability has been previously assumed by the issuance of a policy, endorsement SE-55 may be used to modify specific exceptions in Schedule B-Part I. The charge for such endorsement shall be commensurate with the risk assumed.

SECTION D

**SCHEDULE OF RESIDENTIAL LOAN AND
BUNDLED RESIDENTIAL LOAN RATES**

Loan Policy Insuring Improved 1-4 Family Residential Property

When a new loan is being made on improved 1-4 family residential property, the following programs are available for a loan policy insuring a deed of trust or mortgage.

Note: The Short Term Rate and any other discounts shall not apply to this section.

The minimum charges set forth in Section A-16 shall not apply to this section.

A. Residential “Bundled” Loan Programs

Standard Bundled Loan Program – This program is for lenders that desire the efficiencies of a bundled product with the following endorsements (including the versions of ALTA 06 endorsements) and coverage’s, including a tax certificate or tax status letter, commitment vesting and all-inclusive rate.

Deletion of Standard Exceptions 1-4 (where no mechanic’s lien risk is present)

Deletion of Standard Exceptions 1-3 (where mechanic’s lien risk is present)

Endorsement ALTA 9 or 9.3/Form100 Restrictions

Endorsement Form ALTA 8.1 Environmental Protection Lien

Endorsement ALTA 4.1/Form 115.1B Condominium or ALTA 5.1/115.04 Planned Unit Development

Endorsement ALTA 4/Form 115.1 Condominium or ALTA 5/Form 115.2 Planned Unit Development

Endorsement ALTA 22/Form 116 Location

Endorsement ALTA 28-06/Form 103.1 Damage to or forced removal of improvements

Endorsement Form 100.29 or Form 100.30 Mineral Rights

Endorsement ALTA 14.3A/ALTA 14.3A-06 Future Advance – Reverse Mortgage with Construction Lien Coverage/Form 111.11 Revolving Line of Credit (Lender)

And any “one” of the following optional endorsements:

Endorsement Form 111.9 FNMA Balloon

Endorsement ALTA 6/Form 110.7 Variable

Endorsement Form 110.9 Variable

Endorsement ALTA 6.2/Form 110.8 Negative Amortization

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Only an ALTA Short form Residential Loan Policy or the ALTA Loan Policy with the above referenced endorsements and extended coverage's may be issued at no additional charge under this program. Any other endorsements or coverage's shall be charged at the applicable rate set forth elsewhere in this manual.

The charge for a policy issued under this program shall be the applicable Bundled Residential Loan Rate in the Schedule of Rates – Residential Loan Program and Residential Bundled Loan Program as specified in this section, for the applicable zone.

Statewide Bundled Loan Program –This program is applicable to lender's that require the efficiencies of a centralized point of contact for the entire State of Colorado for the completion of order placement, processing, underwriting and coordination.

All other provisions of the Standard Bundled Loan Program described above shall apply, except that the charge for a policy issued under this program shall be the Bundled Residential Loan Rate applicable to Zone 1.

Additional Loan Policies Over One

If more than one policy is issued under the Standard Bundled Loan Program or under the Statewide Bundled Loan Program and such additional policy(s) is issued without any endorsements that are issued without charge under either program, the charge for each additional policy shall be the concurrent loan rate shown in the Schedule of Basic Rates. Policies issued at the concurrent rate are subject to the appropriate filed charges for requested endorsements and extended coverage.

B. Residential Loan Program

This program provides for the issuance of a loan policy to a lender that desires the flexibility of requesting specific endorsements, extended coverage's, a tax certificate or tax status letter as needed.

The charge for a policy issued under this program will be based on the requested loan amount together with the appropriate filed charges for the requested endorsements, extended coverage's and tax certificate or tax status letter.

The charge for an ALTA Loan Policy or ALTA Short Form Residential Loan Policy issued under this program shall be the applicable Residential Loan Rate in the Schedule of Rates – Residential Loan Program and Residential Bundled Loan Program as specified in this section, for the applicable zone.

Additional Loan Policies Over One

If more than one policy is issued under the Residential Loan Program the charge for each additional policy shall be the concurrent loan rate shown in the Schedule of Basic Rates. Policies issued at the concurrent rate are subject to the appropriate filed charges for requested endorsements and extended coverage.

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C. Increased Liability, Extended Coverages and Endorsements

The Residential Loan Rate for liabilities in excess of \$1,500,000 shall be 50% of the Basic Schedule of Rates for the entire liability.

The Residential Bundled Loan Rate for liabilities in excess of \$1,500,000 shall be 65% of the Basic Schedule of Rates for the entire liability plus the applicable charge for a tax certificate.

All applicable Endorsements and Extended Coverages shall be charged as set forth in A and B above.

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 1 and Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties from Zone 5)		
Counties Affected: Zone 1 - Adams, Arapahoe, Broomfield, Clear Creek , Denver, Douglas, Elbert, Gilpin and Jefferson; Zone 5 - Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties only		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$365	\$525
100,000	436	525
150,000	492	605
200,000	539	655
250,000	585	755
300,000	631	755
350,000	677	855
400,000	724	855
450,000	770	955
500,000	816	955
550,000	861	1,105
600,000	905	1,105
650,000	948	1,105
700,000	992	1,105
750,000	1,036	1,105
800,000	1,080	1,355
850,000	1,123	1,355
900,000	1,167	1,355
950,000	1,211	1,355
1,000,000	1,255	1,355
1,050,000	1,297	1,855
1,100,000	1,338	1,855
1,150,000	1,380	1,855
1,200,000	1,421	1,855
1,250,000	1,462	1,855
1,300,000	1,503	1,855
1,350,000	1,545	1,855
1,400,000	1,586	1,855
1,450,000	1,627	1,855
1,500,000	1,668	1,855

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 2)		
County Affected: Pueblo		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$273	\$430
100,000	297	430
150,000	355	530
200,000	401	590
250,000	447	685
300,000	494	685
350,000	540	810
400,000	586	810
450,000	632	940
500,000	679	940
550,000	723	1,150
600,000	767	1,150
650,000	811	1,150
700,000	855	1,150
750,000	898	1,150
800,000	937	1,445
850,000	986	1,445
900,000	1,030	1,445
950,000	1,073	1,445
1,000,000	1,117	1,445
1,050,000	1,160	1,875
1,100,000	1,201	1,875
1,150,000	1,242	1,875
1,200,000	1,283	1,875
1,250,000	1,325	1,875
1,300,000	1,366	1,875
1,350,000	1,407	1,875
1,400,000	1,448	1,875
1,450,000	1,490	1,875
1,500,000	1,531	1,875

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 3)		
Counties Affected: El Paso, Pitkin and Teller		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$333	\$525
100,000	363	525
150,000	416	605
200,000	462	655
250,000	508	755
300,000	555	755
350,000	601	855
400,000	647	855
450,000	693	955
500,000	740	955
550,000	784	1,105
600,000	828	1,105
650,000	872	1,105
700,000	916	1,105
750,000	959	1,105
800,000	1,003	1,355
850,000	1,047	1,355
900,000	1,091	1,355
950,000	1,134	1,355
1,000,000	1,178	1,355
1,050,000	1,221	1,855
1,100,000	1,262	1,855
1,150,000	1,303	1,855
1,200,000	1,344	1,855
1,250,000	1,386	1,855
1,300,000	1,427	1,855
1,350,000	1,468	1,855
1,400,000	1,509	1,855
1,450,000	1,551	1,855
1,500,000	1,592	1,855

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 4)		
Counties Affected: Eagle, Hinsdale, Mineral and San Juan		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
100,000	\$350	\$565
150,000	377	630
200,000	421	695
250,000	465	760
300,000	509	830
350,000	552	895
400,000	596	960
450,000	647	1,050
500,000	669	1,050
550,000	734	1,125
600,000	778	1,125
650,000	822	1,125
700,000	866	1,125
750,000	910	1,125
800,000	953	1,310
850,000	997	1,310
900,000	1,041	1,310
950,000	1,084	1,310
1,000,000	1,129	1,310
1,050,000	1,169	1,825
1,100,000	1,206	1,825
1,150,000	1,244	1,825
1,200,000	1,281	1,825
1,250,000	1,319	1,825
1,300,000	1,356	1,825
1,350,000	1,394	1,825
1,400,000	1,431	1,825
1,450,000	1,469	1,825
1,500,000	1,526	1,825

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 5, except Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties)

Counties Affected: For policies issued on land located only in the counties of Alamosa, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Huerfano, Kiowa, Kit Carson, Lake, Las Animas, Lincoln, Logan, Morgan, Otero, Phillips, Prowers, Rio Grande, Saguache, Sedgwick, Washington, and Yuma

AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNLDED RESIDENTIAL LOAN RATE
\$50,000	\$233	\$366
100,000	285	432
150,000	327	500
200,000	368	565
250,000	407	630
300,000	447	694
350,000	486	758
400,000	526	822
450,000	566	890
500,000	606	958
550,000	646	1,026
600,000	686	1,094
650,000	726	1,162
700,000	766	1,230
750,000	806	1,298
800,000	846	1,366
850,000	886	1,434
900,000	926	1,502
950,000	966	1,570
1,000,000	1,006	1,638
1,050,000	1,046	1,706
1,100,000	1,086	1,774
1,150,000	1,126	1,842
1,200,000	1,166	1,910
1,250,000	1,206	1,978
1,300,000	1,246	2,046
1,350,000	1,286	2,114
1,400,000	1,326	2,182
1,450,000	1,366	2,250
1,500,000	1,406	2,318

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 6)		
County Affected: Boulder		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$295	\$525
100,000	325	525
150,000	376	605
200,000	422	655
250,000	468	755
300,000	515	755
350,000	561	855
400,000	607	855
450,000	653	955
500,000	700	955
550,000	744	1,105
600,000	788	1,105
650,000	832	1,105
700,000	876	1,105
750,000	919	1,105
800,000	963	1,355
850,000	1,007	1,355
900,000	1,051	1,355
950,000	1,094	1,355
1,000,000	1,138	1,355
1,050,000	1,181	1,855
1,100,000	1,222	1,855
1,150,000	1,263	1,855
1,200,000	1,304	1,855
1,250,000	1,346	1,855
1,300,000	1,387	1,855
1,350,000	1,428	1,855
1,400,000	1,469	1,855
1,450,000	1,511	1,855
1,500,000	1,552	1,855

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Schedule of Rates - Residential Bundled Loan Program (ZONE 7)		
Counties Affected: Grand, Jackson, Moffat Routt and Summit		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$208	\$306
100,000	268	403
150,000	320	488
200,000	366	563
250,000	414	641
300,000	466	725
350,000	512	800
400,000	564	884
450,000	616	953
500,000	668	1,018
550,000	720	1,086
600,000	772	1,154
650,000	824	1,222
700,000	876	1,291
750,000	928	1,359
800,000	980	1,427
850,000	1,032	1,495
900,000	1,084	1,564
950,000	1,136	1,632
1,000,000	1,188	1,700
1,050,000	1,240	1,763
1,100,000	1,292	1,826
1,150,000	1,344	1,889
1,200,000	1,396	1,952
1,250,000	1,448	2,015
1,300,000	1,500	2,079
1,350,000	1,552	2,142
1,400,000	1,604	2,205
1,450,000	1,656	2,268
1,500,000	1,708	2,331

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 8)		
Counties Affected: Delta, Mesa, Montrose and Ouray		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$173	\$375
100,000	273	375
150,000	340	500
200,000	390	570
250,000	440	675
300,000	490	675
350,000	540	815
400,000	590	815
450,000	640	960
500,000	690	960
550,000	737	1,180
600,000	781	1,180
650,000	824	1,180
700,000	868	1,180
750,000	912	1,180
800,000	956	1,485
850,000	999	1,485
900,000	1,043	1,485
950,000	1,087	1,485
1,000,000	1,131	1,485
1,050,000	1,173	1,930
1,100,000	1,214	1,930
1,150,000	1,256	1,930
1,200,000	1,297	1,930
1,250,000	1,338	1,930
1,300,000	1,379	1,930
1,350,000	1,421	1,930
1,400,000	1,462	1,930
1,450,000	1,503	1,930
1,500,000	1,544	1,930

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 9)		
Counties Affected: Larimer and Weld		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$288	\$525
100,000	315	525
150,000	373	605
200,000	419	655
250,000	465	755
300,000	512	755
350,000	558	855
400,000	604	855
450,000	650	955
500,000	697	955
550,000	741	1,105
600,000	785	1,105
650,000	829	1,105
700,000	873	1,105
750,000	916	1,105
800,000	960	1,355
850,000	1,004	1,355
900,000	1,048	1,355
950,000	1,091	1,355
1,000,000	1,135	1,355
1,050,000	1,178	1,855
1,100,000	1,219	1,855
1,150,000	1,260	1,855
1,200,000	1,301	1,855
1,250,000	1,343	1,855
1,300,000	1,384	1,855
1,350,000	1,425	1,855
1,400,000	1,466	1,855
1,450,000	1,508	1,855
1,500,000	1,549	1,855

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 10)		
County Affected: San Miguel		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$275	\$530
100,000	368	530
150,000	420	625
200,000	470	695
250,000	520	800
300,000	570	800
350,000	620	940
400,000	670	940
450,000	720	1,080
500,000	770	1,080
550,000	817	1,300
600,000	861	1,300
650,000	904	1,300
700,000	948	1,300
750,000	992	1,300
800,000	1,036	1,605
850,000	1,079	1,605
900,000	1,123	1,605
950,000	1,167	1,605
1,000,000	1,211	1,605
1,050,000	1,253	2,050
1,100,000	1,294	2,050
1,150,000	1,336	2,050
1,200,000	1,377	2,050
1,250,000	1,418	2,050
1,300,000	1,459	2,050
1,350,000	1,501	2,050
1,400,000	1,542	2,050
1,450,000	1,583	2,050
1,500,000	1,624	2,050

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 11)		
Counties Affected: Custer and Fremont		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$195	\$495
100,000	272	495
150,000	324	545
200,000	355	595
250,000	401	695
300,000	448	695
350,000	494	795
400,000	540	795
450,000	586	995
500,000	633	995
550,000	677	1,160
600,000	721	1,160
650,000	765	1,160
700,000	809	1,160
750,000	852	1,160
800,000	896	1,475
850,000	940	1,475
900,000	984	1,475
950,000	1,027	1,475
1,000,000	1,071	1,475
1,050,000	1,114	1,935
1,100,000	1,155	1,935
1,150,000	1,196	1,935
1,200,000	1,237	1,935
1,250,000	1,279	1,935
1,300,000	1,320	1,935
1,350,000	1,361	1,935
1,400,000	1,402	1,935
1,450,000	1,444	1,935
1,500,000	1,485	1,935

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 12)		
County Affected: Park		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$283	\$485
100,000	320	485
150,000	381	575
200,000	427	640
250,000	473	735
300,000	520	735
350,000	566	865
400,000	612	865
450,000	658	995
500,000	705	995
550,000	749	1,210
600,000	793	1,210
650,000	837	1,210
700,000	881	1,210
750,000	924	1,210
800,000	968	1,520
850,000	1,012	1,520
900,000	1,056	1,520
950,000	1,099	1,520
1,000,000	1,143	1,520
1,050,000	1,186	1,960
1,100,000	1,227	1,960
1,150,000	1,268	1,960
1,200,000	1,309	1,960
1,250,000	1,351	1,960
1,300,000	1,392	1,960
1,350,000	1,433	1,960
1,400,000	1,474	1,960
1,450,000	1,516	1,960
1,500,000	1,557	1,960

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Schedule of Rates - Residential Loan Program and Residential Bundled Loan Program (ZONE 13)		
Counties Affected: Garfield and Rio Blanco		
AMOUNT OF INSURANCE TO AND INCLUDING	RESIDENTIAL LOAN RATE	BUNDLED RESIDENTIAL LOAN RATE
\$50,000	\$213	\$294
100,000	258	358
150,000	303	422
200,000	348	486
250,000	393	550
300,000	438	614
350,000	483	676
400,000	528	740
450,000	573	804
500,000	618	868
550,000	663	932
600,000	708	996
650,000	753	1,060
700,000	798	1,124
750,000	843	1,188
800,000	888	1,252
850,000	933	1,316
900,000	978	1,380
950,000	1,023	1,444
1,000,000	1,068	1,508
1,050,000	1,113	1,572
1,100,000	1,158	1,636
1,150,000	1,203	1,700
1,200,000	1,248	1,764
1,250,000	1,293	1,828
1,300,000	1,338	1,892
1,350,000	1,383	1,956
1,400,000	1,428	2,020
1,450,000	1,473	2,080
1,500,000	1,513	2,080

SECTION E

**SCHEDULE OF RESIDENTIAL RESALE
BUNDLED CONCURRENT LOAN RATES**

Loan Policy Issued Concurrently with Owner's Policy insuring Improved 1-4 Family Residential Property (Only available in Zones 1, 2, 3, 4, Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties from Zone 5, 6, 8, 9, 10, 11 and 13)

- A. When a new loan is being made on improved 1-4 family residential property and an owner's policy is issued concurrently, the following program is available for loan policies insuring a deed of trust or mortgage.

Note: The Short Term Rate and any other discounts shall not apply to this section.

The minimum charges set forth in Section A-16 shall not apply to this section.

- B. This program is for lenders that desire the efficiencies of a bundled product with the following endorsements (including the versions of ALTA 06 endorsements) and coverage's, including a tax certificate or tax status letter, commitment vesting and all-inclusive rate.

Deletion of Standard Exceptions 1-4 (where no mechanic's lien risk is present)

Deletion of Standard Exceptions 1-3 (where mechanic's lien risk is present)

Endorsement ALTA 9 or 9.3/Form100 Restrictions

Endorsement Form ALTA 8.1 Environmental Protection Lien

Endorsement ALTA 4.1 Form 115.1B Condominium or ALTA 5.1/Form 115.04 Planned Unit Development

Endorsement ALTA 4/Form 115.1 Condominium or ALTA 5/Form 115.2 Planned Unit Development

Endorsement ALTA 22/Form 116 Location

Endorsement ALTA 28-06/Form 103.1 Damage to or forced removal of improvements

Endorsement Form 100.29 or Form 100.30 Mineral Rights

Endorsement ALTA 14.3A/ALTA 14.3A-06 Future Advance – Reverse Mortgage with Construction Lien Coverage/Form 111.11 Revolving Line of Credit (Lender)

And any "one" of the following optional endorsements:

Endorsement Form 111.9 FNMA Balloon

Endorsement ALTA 6/Form 110.7 Variable

Endorsement Form 110.9 Variable

Endorsement ALTA 6.2/Form 110.8 Negative Amortization

Only an ALTA Short form Residential Loan Policy or the ALTA Loan Policy with the above referenced endorsements and extended coverage's may be issued at no additional charge under this program. Any other endorsements or coverage's shall be charged at the applicable rate set forth elsewhere in this manual.

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The charge for a policy issued under this program shall be the applicable Schedule of Residential Resale Bundled Concurrent Loan rates as specified in this section, for the applicable zone for the full amount of the Loan policy up to and including \$50,000.00 of liability in excess of the owner's policy. For liability greater than \$50,000.00 over the owner's policy liability charge increased liability for the entire amount of liability that is in excess of owner's. Only the first policy issued at the Residential Resale Bundled Concurrent Loan Rate shall be subject to excess liability charges.

Additional Loan Policies Over One

Additional policies issued using the Residential Resale Bundled Concurrent Loan Rate shall be charged for as specified herein for the full amount of the Loan policy.

The charge for additional policy(s) issued without any of the endorsements that are issued without charge under the Residential Resale Bundled Concurrent Loan program shall be the concurrent loan rate shown in the Schedule of Basic Rates. Policies issued at the concurrent rate are subject to the appropriate filed charges for requested endorsements and extended coverage.

C. **Increased Liability, Extended Coverages and Endorsements**

The Bundled Concurrent Loan Rate for liabilities in excess of the schedule shall be as set forth in the applicable schedule for the entire liability plus the applicable charge for a tax certificate.

All applicable Endorsements and Extended Coverages shall be charged as set forth in B above.

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (Zone 1 and Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties from Zone 5)	
Counties Affected: Zone 1 - Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin and Jefferson; Zone 5 – Archuleta, Dolores, Gunnison, La Plata and Montezuma Counties only	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$339
\$100,000	348
\$150,000	354
\$200,000	360
\$250,000	366
\$300,000	372
\$350,000	378
\$400,000	384
\$450,000	390
\$500,000	396
\$550,000	403
\$600,000	409
\$650,000	414
\$700,000	420
\$750,000	426
\$800,000	432
\$850,000	438
\$900,000	444
\$950,000	451
\$1,000,000	456

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 17% of the Schedule of Basic Rates

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (ZONE 2)	
County Affected: Pueblo	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$290
\$100,000	312
\$150,000	329
\$200,000	342
\$250,000	355
\$300,000	368
\$350,000	381
\$400,000	394
\$450,000	407
\$500,000	420
\$550,000	433
\$600,000	445
\$650,000	457
\$700,000	469
\$750,000	482
\$800,000	494
\$850,000	506
\$900,000	518
\$950,000	531
\$1,000,000	543

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 24% of the Schedule of Basic Rates

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**SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES
(ZONE 3)**

Counties Affected: El Paso, Pitkin and Teller

Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$344
\$100,000	367
\$150,000	383
\$200,000	398
\$250,000	412
\$300,000	427
\$350,000	441
\$400,000	455
\$450,000	469
\$500,000	484
\$550,000	498
\$600,000	511
\$650,000	525
\$700,000	538
\$750,000	552
\$800,000	566
\$850,000	579
\$900,000	593
\$950,000	606
\$1,000,000	620

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 26% of the Schedule of Basic Rates

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (ZONE 4)	
Counties Effected: Eagle, Hinsdale, Mineral and San Juan	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$371
\$100,000	405
\$150,000	426
\$200,000	443
\$250,000	461
\$300,000	478
\$350,000	496
\$400,000	513
\$450,000	535
\$500,000	551
\$550,000	569
\$600,000	586
\$650,000	604
\$700,000	621
\$750,000	639
\$800,000	656
\$850,000	674
\$900,000	691
\$950,000	709
\$1,000,000	726

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 32% of the Schedule of Basic Rates

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**SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES
(ZONES 6 and 10)**

Counties Affected: Zone 6 – Boulder; Zone 10 – San Miguel

Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	318
\$100,000	329
\$150,000	338
\$200,000	346
\$250,000	354
\$300,000	363
\$350,000	371
\$400,000	379
\$450,000	388
\$500,000	396
\$550,000	404
\$600,000	412
\$650,000	420
\$700,000	428
\$750,000	435
\$800,000	443
\$850,000	451
\$900,000	459
\$950,000	467
\$1,000,000	475

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 21% of the Schedule of Basic Rates

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (ZONE 8)	
Counties Affected: Delta, Mesa, Montrose and Ouray	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$248
\$100,000	264
\$150,000	274
\$200,000	282
\$250,000	290
\$300,000	298
\$350,000	306
\$400,000	314
\$450,000	322
\$500,000	330
\$550,000	338
\$600,000	345
\$650,000	352
\$700,000	359
\$750,000	366
\$800,000	373
\$850,000	380
\$900,000	387
\$950,000	394
\$1,000,000	401

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 18% of the Schedule of Basic Rates

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**SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES
(ZONE 9)**

Counties Affected: Larimer and Weld

Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$325
\$100,000	346
\$150,000	364
\$200,000	379
\$250,000	394
\$300,000	409
\$350,000	423
\$400,000	438
\$450,000	453
\$500,000	468
\$550,000	482
\$600,000	496
\$650,000	510
\$700,000	524
\$750,000	538
\$800,000	552
\$850,000	566
\$900,000	580
\$950,000	594
\$1,000,000	608

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 26% of the Schedule of Basic Rates

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (ZONE 11)	
Counties Affected: Custer and Fremont	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$310
\$100,000	310
\$150,000	360
\$200,000	360
\$250,000	410
\$300,000	410
\$350,000	460
\$400,000	460
\$450,000	460
\$500,000	460
\$550,000	460
\$600,000	460
\$650,000	460
\$700,000	460
\$750,000	460
\$800,000	510
\$850,000	510
\$900,000	510
\$950,000	510
\$1,000,000	510

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 24% of the Schedule of Basic Rates.

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SCHEDULE OF RESIDENTIAL RESALE BUNDLED CONCURRENT LOAN RATES (ZONE 13)	
Counties Affected: Garfield and Rio Blanco	
Amount of Insurance To And Including	Residential Resale Bundled Concurrent Loan Rate
\$50,000	\$265
\$100,000	284
\$150,000	299
\$200,000	313
\$250,000	328
\$300,000	342
\$350,000	356
\$400,000	371
\$450,000	385
\$500,000	400
\$550,000	413
\$600,000	425
\$650,000	437
\$700,000	450
\$750,000	462
\$800,000	474
\$850,000	486
\$900,000	499
\$950,000	511
\$1,000,000	523

The Residential Resale Bundled Concurrent Loan Rate for Liability in excess of \$1,000,000 is computed at 23% of the Schedule of Basic Rates

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SECTION F

**SCHEDULE OF TIMESHARE, INTERVAL ESTATE OR
FRACTIONAL INTEREST RATES FOR TITLE INSURANCE**

Timeshare Interval Rate:

When an Owner's or Loan Policy is issued insuring a timeshare, interval estate or fractional interest, the charge for the policy will be based on the liability amount listed below.

Unless otherwise stated herein, the Short Term Rate and/or Abstract Retirement Rate shall not apply to this section.

The minimum charges set forth in Section A-16 shall not apply to this section.

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Zones 7 and 10:

SCHEDULE OF TIMESHARE, INTERVAL ESTATE OR FRACTIONAL INTEREST RATES FOR TITLE INSURANCE (ZONES 7 and 10)	
Counties Affected: Zone 7 - Grand, Jackson, Moffat, Routt and Summit; Zone 10 – San Miguel	
AMOUNT OF INSURANCE TO AND INCLUDING	BASIC TIMESHARE RATE
\$1,000.00	\$125.00
\$2,000.00	\$125.00
\$3,000.00	\$125.00
\$4,000.00	\$125.00
\$5,000.00	\$125.00
\$6,000.00	\$127.00
\$7,000.00	\$129.00
\$8,000.00	\$131.00
\$9,000.00	\$133.00
\$10,000.00	\$135.00
\$11,000.00	\$137.00
\$12,000.00	\$139.00
\$13,000.00	\$141.00
\$14,000.00	\$143.00
\$15,000.00	\$145.00
\$16,000.00	\$147.00
\$17,000.00	\$149.00
\$18,000.00	\$151.00
\$19,000.00	\$153.00
\$20,000.00	\$155.00

For liability over \$20,000 add \$1.50 per thousand of the Basic Rate.

Note: Concurrent Lender's Policy is \$40.00

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Zone 9:

SCHEDULE OF TIMESHARE, INTERVAL ESTATE OR FRACTIONAL INTEREST RATES FOR TITLE INSURANCE (ZONE 9)	
Counties Affected: Larimer and Weld	
AMOUNT OF INSURANCE TO AND INCLUDING	BASIC TIMESHARE RATE
\$5,000	\$214.00
\$10,000	224.00
\$15,000	234.00
\$20,000	242.00
\$25,000	250.00
\$30,000	257.00
\$35,000	264.00
\$40,000	271.00
\$45,000	278.00
\$50,000	285.00
\$55,000	291.00
\$60,000	297.00
\$65,000	303.00
\$70,000	309.00
\$75,000	315.00
\$80,000	322.00
\$85,000	328.00
\$90,000	337.00
\$95,000	344.00
\$100,000	350.00

For liability over \$100,000 charge will be 50% of the Basic Rate for the entire liability.

Note: Concurrent Lender's Policy is \$100.00

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Timeshare, Interval Estate or Fractional Interest Rates for Zone 4 (Counties affected: Eagle, Hinsdale, Mineral and San Juan)

<u>Amount of Insurance:</u>	<u>Rate:</u>
\$0 to \$10,000	\$175.00
10,001 to 30,000	\$225.00
\$30,001 to \$50,000	\$275.00

For liability over \$50,000 refer to Basic Schedule of Rates. Short Term Rate and/or Abstract Retirement Rate may apply to liabilities in excess of \$50,000.

Timeshare, Interval Estate or Fractional Interest Rates for the Counties of: Archuleta, Dolores, Montezuma and La Plata

This product is only available in connection with initial sales of interval estates by the Developer in timeshare projects. The following table outlines the available timeshare rates:

<u>Coverage Amount</u>	<u>Insurance Premium</u>	<u>Coverage Amount</u>	<u>Insurance Premium</u>
\$0 to \$10,000	\$140.00	\$50,001 to \$60,000	\$240.00
\$10,001 to \$20,000	\$160.00	\$60,001 to \$70,000	\$260.00
\$20,001 to \$30,000	\$180.00	\$70,001 to \$80,000	\$280.00
\$30,001 to \$40,000	\$200.00	\$80,001 to \$90,000	\$300.00
\$40,001 to \$50,000	\$220.00		

For liabilities over \$90,000 refer to the Basic Schedule of Rates. Short Term Rate and/or Abstract Retirement Rate may apply to liabilities in excess of \$90,000.

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SECTION G

COMMERCIAL

The charge for Policies for owners of fee, leasehold or lesser estates and loans on property not considered 1-4 Family Residential shall be classified as "Commercial".

The minimum charge is based upon the fair value of the estate or interest covered. If additional parcels or chains of title are involved, or if additional work charges are necessary, all such additional charges shall be added to the Basic Insurance rate applicable.

NOTE: Any reference to Owner's Policies or Owner's Leasehold Policies in this section is considered for the benefit of Commercial Properties.

The minimum charges set forth in Section A-16 shall only apply to Sections G-2, owner's policies issued under G-3, G-4.1(a), owner's policies issued under G-4.2 and G-5 of this section.

G-1 Commercial Definitions:

For purposes of this section the following are considered "Commercial" properties or transactions (any or all may apply):

Zoning:

Properties zoned commercial, industrial, multi-unit (over 4), and any other designation other than 1-4 Family Residential.

Vacant Land:

Vacant Land, where the customer discloses that the future intent is to develop, subdivide or otherwise change the use of the land (Agricultural Land is excluded if the purpose is to maintain the land for farm or other agricultural purposes).

G-2 Versions of Owner's Policies:

ALTA Owner's Policy (includes withdrawn versions)

(a) Pricing:

Standard Policy: 100% of the amount set forth on the applicable Basic Schedule of Rates.

(b) General Information:

This policy may be issued insuring the interest of an owner, purchaser, lessee, or other party, other than a lender. All or any of the standard printed exceptions in Schedule B may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts as set forth in Section J.

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G-3 Owner's Policy Issued Concurrently With a Loan Policy

When an Owner's Policy and a Loan Policy are issued concurrently, bearing the same date, and covering the same land, or a portion thereof, and the Owner's Policy showing the lien(s) as an exception thereof, the charge for each policy shall be:

G-3.1 All Counties Except Those Shown in G-3.2

(a) Pricing:

Owner's Policy:	100% of the Basic Schedule of Rates
Loan Policy	\$125.00 up to the owner's policy liability. Loan policy liabilities in excess of the owner's policy liability shall be charged at the basic rate in the applicable brackets.

G-3.2 Rate for the Following Counties: Eagle, Hinsdale, Mineral and San Juan

(a) Pricing:

Owners Policy:	100% of the Basic Schedule of Rates
Loan Policy	\$150.00 up to the owner's policy liability. Loan policy liabilities in excess of the owner's policy liability shall be charged at the basic rate in the applicable brackets.

G-4 Commercial Policies Insuring a Leasehold Estate or Interest

G-4.1 Owner's and Lender's Rate

(a) Pricing:

Standard Policy: ALTA Owner's Policy or ALTA Loan Policy - 100% of Basic Schedule of Rates.

(b) Additional Information

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to the term of the lease as follows:

- a. Less than twenty-five (25) years - ten (10) times the annual rental.
- b. Twenty-five (25) years or more but less than fifty (50) years - twenty (20) times the annual rental.
- c. Fifty (50) years or more - the full value of the land and existing improvements.
- d. Insurance in excess of the minimum amount may be issued at the appropriate Basic Schedule of Rates.

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If a loan is involved, the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is the greater.

Where the same entity is both lessee and fee owner of estates or interests estates or interests for full value and without any segregation of liability, the Owner's Rate Applicable based upon one policy amount is charged.

If concurrently with a fee owner's policy a separate Owner's policy insuring a leasehold estate or interest is issued, the charge for the concurrent policy shall be 30% of the Basic Schedule of Rates. The minimum charge is \$250.00.

G-4.2 Owner's Policy Issued Concurrently With a Loan Policy Insuring a Leasehold Estate or Interest

When an Owner's Policy and a Loan Policy insuring a leasehold estate or interest are issued concurrently, bearing the same date, and covering the same land, or a portion thereof, the charge for each policy shall be:

(a) Pricing:

Owner's Policy:	100% of the Basic Schedule of Rates
Loan Policy:	30% of the Basic Schedule of Rates with a minimum of \$250.00 up to the owner's policy liability. Loan policy liabilities in excess of the owner's policy liability shall be charged at the basic rate in the applicable brackets.

G-5 Versions of Loan Policies:

ALTA Loan Policy (includes withdrawn versions)

(a) Pricing:

Standard Policy: 100% of the amount set forth on the applicable Basic Schedule of Rates.

(b) General Information:

This policy may be issued insuring the interest of a lender. All or any of the standard printed exceptions in Schedule B may be omitted by deletion or endorsement(s) upon compliance with the underwriter's requirements and upon payment of the additional amounts as set forth in Section J.

G-6 Commitment to Insure Future Financing (Loan Hold-Open Rate):

This section shall only apply to loan policies issued at a future date that are not subject to the concurrent loan rates set forth elsewhere in this section. The charge will be 100% of the Schedule of Basic Rates or Construction Loan Rate, whichever applies, plus a hold-open charge equal to 25% of the applicable Schedule of Basic Rates.

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This section is applied only if the following conditions exist:

- (a) A title commitment to insure future financing shall only be issued if requested by the current owner(s).
- (b) The future transaction is on the same property described in the commitment involving the issuance of one loan policy.

The 25% hold-open charge is based on the amount of future financing set forth in the commitment, payable at the time of issuance of the commitment. Upon consummation of the future transaction within 12 months, a loan policy will be issued without additional costs except an increased liability charge, if any, in excess of the amount originally committed to be insured. Any charges for additional coverage's applicable under Section J, if requested, will also apply except that extended coverage charges paid for and applicable to the current owner's policy shall be carried over to the new loan policy for no additional charge.

The commitment to insure may be extended for an additional one (1) year period for an additional charge of \$50.00.

Note 1: The Commercial/Industrial Rate, when applicable, shall only apply to the basic charge for the initial conveyance, and shall not apply to the 25% hold-open charge, the Construction Loan Rate or to any increased liability charges.

G-7 Commercial/Industrial Rate

When a Policy of Title Insurance is ordered and there is a prior policy, as defined in Section A-13, covering the property to be insured in the current transaction the charge shall be 50% of the amount set forth in the Basic Schedule of Rates.

This discount shall only apply to basic premiums calculated as 100% of the Basic Schedule of Rates. This discount shall not be issued in combination with any other discount.

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SECTION H

GENERAL RULES
BUILDER RATES

This section is only applicable to a Builder, Developer, and Subdivider, all referred to as Builder, who is engaged in the business of acquiring and selling real estate.

The total number of parcels owned shall determine the applicable charge listed in Sections H-1, H-1.1 and H-1.2.

The rate per unit for an Owner's Title Policy is based upon the full value of each separate sale. Where two or more parcels or units of occupancy are sold to a common purchaser, the rate is based upon the aggregate value of the parcels or units.

Unless otherwise stated, all additional credits or discounts set forth herein can be combined.

The Short Term Rate shall not be applicable to any of the policy charges contained in this section.

The minimum charges set forth in Section A-16 shall not apply to this section.

The charges set forth in Sections H-1, H-1.1 and H-1.2 shall apply to sales by a Builder.

H-1 Charge: All Zones except 2, 3 and 4

- (a) Builder I
1 - 250 multiple parcels:

50% of the Basic Schedule of Rates
- (b) Builder II
251 - 400 multiple parcels:

40% of the Basic Schedule of Rates.
- (c) Builder III
401 plus multiple parcels:

35% of the Basic Schedule of Rates.

Exception: For the counties of Grand, Jackson Moffat, Routt and Summit (Zone 7) the non-residential builder/developer rate is 42% of the Schedule of Basic Rates.

H-1.1 Charge: Zone 4

The Builder Rate will be as set forth in Section H-1, except:

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- (a) The Builder Rate will be 50% of the Schedule of Basic Rates, provided that a prior Owner's Title Policy insuring the Builder was issued within the last five (5) years; or
- (b) The Builder Rate will be 40% of the Schedule of Basic Rates, provided that a master subdivision base file developed by the Company or its Issuing Agent is used in the preparation of the individual title commitments for each proposed insured.

H-1.2 Charge: Zones 2 and 3

Builder Rate will be 50% of the Basic Schedule of Rates.

Note 1: A 10% rate reduction will be applied to the applicable rate if builder has an employee that coordinates closings.

Note 2: A 5% rate reduction will be applied to the applicable rate if builder utilizes a Line of Credit or Master Construction Loan Program for Construction Lending.

Note 3: A 10% rate reduction will be applied to the applicable rate if property is self financed or unencumbered.

H-2 Unsecured Loan/Line of Credit (unencumbered)

For the issuance of an Owner's Title Policy (OTP) which qualifies under Section H-1 or H-1.1, an additional credit of 10% of the applicable rates shall apply when the acquisition, development and construction of the improvements to the property are completed with an unsecured Loan/Line of Credit.

H-2.1 Secured Loan/Line of Credit (encumbered): Zone 4

For the issuance of an Owner's Title Policy (OTP) which qualifies under Section H-1.1 (a) or (b), an additional credit of 5% of the applicable rates shall apply when a loan policy has been issued in excess of ten million dollars insuring a loan for development and/or construction of the improvements to the subject property.

H-3 Combined Rate: All Zones Except 9

Policy Insuring Construction Loan & Owners Title Policy:

For an Owners Title Policy (OTP) which qualifies under Section H-1 or H-1.1, and a loan policy insuring the construction of improvements (CLP), the charge for the Combined Rate shall be \$50 for the CLP and the charge for the OTP to the purchaser of the improved parcel shall be 15% of the Basic Schedule of Rates based on the OTP liability, plus the applicable charges set forth in Section H-1 or H-1.1.

Note: Combined Rate only applies when CLP and OTP are issued by the same title company or agent.

NOTE: ISSUED ON 1-4 RESIDENTIAL PROPERTIES ONLY

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H-3.1 Combined Rate: Zone 9

Policy Insuring Construction Loan & Owners Title Policy:

For an Owners Title Policy (OTP) which qualifies under Section H-1 and a loan policy insuring the construction of improvement (CLP), the charge for the Combined Rate shall be \$50 for the CLP and the charge for the OTP shall be 8% of the Basic Schedule of Rates based on the OTP liability, plus the applicable charges set forth in Section H-1.

Note: Combined Rate only applies when CLP and OTP are issued by the same title company or agent.

NOTE: ISSUED ON 1-4 RESIDENTIAL PROPERTIES ONLY

H-4 Additional Coverage's and Endorsements

The charge for additional coverages and endorsements, if any, shall be as set forth elsewhere in this manual.

H-5 Builder Construction Loans

The charge for a loan policy insuring the construction of improvements by a Builder shall be 50% of the Schedule of Basic Rates per parcel or unit. The charge for extended coverages and endorsements shall be as set forth elsewhere in this manual.

H-6 Builder/Developers Timeshare Interval Interests

For policies issued on land located only in the counties of Garfield, Grand, Pitkin, Routt and Summit

The charge for an Owner's Policy insuring a transfer of a timeshare interval interest from a builder/developer of the timeshare project to a purchaser shall be as follows:

Rate and Fee Schedule
For Condominium Interval Week Owners

Amount of Insurance to and Including	Rate	Amount of Insurance to and Including	Rate
\$ 5,000	\$130.00	\$30,000	\$180.00
\$10,000	\$140.00	\$35,000	\$190.00
\$15,000	\$150.00	\$40,000	\$200.00
\$20,000	\$160.00	\$45,000	\$210.00
\$25,000	\$170.00	\$50,000	\$220.00

For liability over \$50,000 add \$10.00 per \$5,000.00

Concurrent Loan Policy with liability equal to or greater than owner's liability: \$75.00
(Loan Policy without extended coverage)

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H-7 Builder/Developers Timeshare Interval Interests: Zone 4

The charge for an Owner's Policy insuring a transfer of a timeshare interval interest from a builder/developer, or a homeowner's association that has acquired the interval ownership interest through a legal proceeding for the non-payment of delinquent assessment fees, shall be as set forth below.

<u>Amount of Insurance</u>	<u>Rate</u>
\$1 to \$29,999	\$180.00
\$30,000 to \$50,000	\$230.00

For Liability over \$50,000 refer to builder rates in Section H-1.1.

When a Loan Policy is issued in connection with a timeshare interval interest of a lender in a timeshare development, the charge for the policy will be (1) \$175 for liability up to \$5,000. For liability of \$5,000 or more the rate shall be computed from the applicable Basic Schedule of Rates, or (2) when issued concurrently with an owner's policy see Section C-1(b) for the applicable charge.

Note: The short term rate may apply to loan policies with a liability amount of \$5,000.00 or more.

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SECTION I

GENERAL RULES
MISCELLANEOUS REPORTS AND SERVICES

Unless otherwise stated, no discounts shall apply to the charges set forth in this section.

The minimum charges set forth in Section A-16 shall only apply to Sections I-2, I-5, I-9 and I-16 of this section.

I-1 Vacated Street or Alley, Easement or Right of Way Covered in Connection with the Issuance of a Policy

The vacated portion of a street or alley, or an easement or right of way appurtenant to or adjoining the land under search, is considered as non-contiguous to the abutting parcel unless it has been previously insured in the same ownership with the abutting parcel. If it has not been previously insured, the minimum additional charge is \$100.00.

I-2 Easements and/or Rights of Way

The charge is the minimum Basic Rate charge, for the Zone in which the easement parcel is located, per parcel for a commitment to insure title including the issuance of a policy of title insurance with insurance up to \$5,000.00.

On a per-Zone basis, insurance in excess of \$5,000.00 shall be charged for on an increased liability basis at the basic rate in the applicable brackets. This charge shall apply to the aggregate of parcels in each Zone and shall not be charged on per-parcel basis.

I-3 Recordings At One Minute Intervals (Concurrent Transactions)

If, because of the customer's requirements, it is necessary for certain documents to be recorded at one-minute interval from other documents on the same day and the policies issued as of the respective times, the charges for the policies are computed as though the documents had been recorded at the same time and the policies issued at the same time.

I-4 Tax and Assessment Examination

Such charges shall be made for the examination of taxes and assessments as are imposed by the taxing authority in connection with the examination.

I-5 Litigation Guarantees

The charge will be 100% of the Basic Rate. The charge for a Guarantee Date Down Endorsement (Endorsement 161) shall be \$50.00 per issue.

I-6 Foreclosure Guarantee

The charge will be \$300.00 for the first \$100,000.00 of liability and \$0.70 per \$1,000.00 for liabilities in excess of \$100,000.00. The charges set forth include Date down Endorsements (Endorsement 161) as ordered on the guarantee up through the recordation

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of the Confirmation Deed. Date Down Endorsements issued after the Confirmation Deed has been recorded shall be \$35.00 per issue.

In the event of a cancellation prior to the public trustee’s sale there shall be a charge of \$300.00 to \$750.00, based on the amount of work performed. Cancellations following the public trustee’s sale shall be subject to the full charges set forth in the first paragraph.

I-7 Ownership and Encumbrance Report (Direct Operations Only)

Without plat and CC&R’s: \$5.00 per parcel reported.

With plat or CC&R’s: \$7.00 per parcel reported.

With plat and CC&R’s: \$9.00 per parcel reported.

Reports that take the Company more than 15 minutes to prepare shall be subject to an additional charge of \$25.00 per hour for each hour, or pro-rated portion thereof, in excess of 15 minutes.

I-8 Mortgage Guarantee

Coverage is limited to basic assurances of title prior to the filing of a junior mortgage.

\$0 - \$50,000.....	\$100.00
\$50,001.00 - \$100,000.00.....	\$115.00
Over \$100,000.00.....	\$175.00 plus \$1.00 per additional \$1,000

Additional update endorsements (Endorsement 161) \$25.00 per issue

I-9 Recorded Document Guarantee

The Application and Agreement must be fully completed prior to commencement of title work. The charge will be 100% the Basic Rate for the liability requested, plus \$5.00 per document reported, plus an additional \$100 extra-risk charge. Maximum liability shall not exceed \$25,000.00.

I-10 Commitment (Buyer - To Be Determined) Title Commitment with No Concurrent Transaction:

The charge shall be \$100.00.

Commitments that take the Company more than one (1) hour to prepare shall be subject to an additional charge of \$125.00 per hour for each hour, or pro-rated portion thereof, in excess of one (1) hour.

This service provides assurances in the form of a commitment for a period not to exceed one (1) year to cover a future sale, lease or loan transaction by the vested owners, provided no documents are recorded subsequent to the effective date of the commitment.

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NOTE: If a transfer of title or loan is recorded within one (1) year or concurrently with the issuance of and reliance on the TBD Title Commitment, the charges and procedure under this section shall not apply. The proper charges and procedures will then be governed by the appropriate section applicable to the type of transaction with the amount, if any, paid for the TBD Title Commitment being credited towards the appropriate applicable charges.

I-11 Title Commitments for Informational Purposes Only (No Anticipated Concurrent Transaction)

Commitments requiring a full search ordered for informational purposes and/or for other than the furtherance of a bona fide sale, purchase or loan transaction will be charged at as set forth below.

The charge is \$550.00, which includes up to three (3) updates at no additional charge. Additional updates shall be \$75.00 of each update issued.

I-12 Subdivision Guarantee

Guarantees for map filing, including the examination of the map, letter of dedication and necessary tax letter may be issued covering a proposed subdivision for \$75.00 base charge plus \$20.00 minimum additional charge for each ownership, easement, right of way, or interest searched or reported on.

I-13 Mortgage Lien Priority Guarantee

Guarantees that when a borrower on a residential loan has defaulted, and the lender and borrower have agreed to modify or transfer the obligation, the priority of the loan has not been diminished, other than by documents as shown on a record datedown.

The charge will be \$250.00

Issued on 1-4 family residential properties only.

I-14 Chain of Title Guarantee:

The minimum charge will be \$125 plus \$5 per entry. An additional charge of \$25.00 per hour will be made when unusual conditions of title are encountered. The maximum liability amount shall be limited to \$1,000, unless a higher amount is approved by the underwriter.

I-15 Title Guarantee

Guarantees the purported interests in real property.

The charge will be \$100.00 with a maximum liability limitation of \$100,000.00. For liabilities over \$100,000.00 up to and including \$150,000.00, the charge will be \$150.00. For liabilities over \$150,000.00 up to and including \$250,000.00, the charge will be \$200.00, unless higher liability is authorized by underwriter. A Guarantee Date Down

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Endorsement (Endorsement 161) can be issued for an additional charge of \$35.00 per issue.

I-16 Foreclosure Commitment:

This section applies to a title commitment issued to facilitate the foreclosure of a deed of trust, including a policy to be issuable, within a 24-month period after the commitment date, naming as proposed insured the grantee of a Confirmation Deed following the foreclosure, the holder of a certificate of redemption or the grantee upon the consummation of a resale between the holder of a Confirmation Deed and a bona fide third party purchaser within the 24-month hold open period. In the event of a bankruptcy petition that affects the property described in the commitment, the 24-month hold open period shall be extended by the number of months the automatic stay is in effect precluding the foreclosing party from proceeding with foreclosure.

The charge will be 110% of the applicable Schedule of Basic Rates based on the unpaid balance of the deed of trust being foreclosed.

In the event of a cancellation prior to the public trustee's sale there shall be a charge of \$300.00 to \$750.00, based on the amount of work performed. Cancellations following the public trustee's sale shall be subject to the full charges set forth in the second paragraph.

Owner's policies issued subsequent to the foreclosure sale shall be charged at the applicable owner's rate.

I-17 Bundled Foreclosure Guarantee & Title Commitment:

This section shall only apply to 1-4 Family Residential Property.

This section applies to a multi-purpose Bundled Foreclosure Guarantee & Title Commitment issued to facilitate the complete foreclosure process of a deed of trust. This product is designed to be used by REO Asset managers or those clients that facilitate a complete foreclosure process.

The guarantee will be issued upon placement of the order. The foreclosure commitment will be issued upon the completion of the foreclosure and will commit to insure the grantee of a Confirmation Deed or, if requested within 12 months of the date of issuance of the Confirmation Deed, the foreclosure commitment will be issued to commit to insure a grantee upon the consummation of a resale between the holder of the Confirmation Deed and a bona fide third party purchaser.

The overall rate for the Bundled Foreclosure Guarantee & Title Commitment will be 75% of the applicable Schedule of Basic Rates based upon the unpaid balance of the deed of trust being foreclosed. Once the foreclosure is completed and policy is requested or issued, a charge of 50% of the "increased liability" will apply. The "Increased Liability" is the excess, if any, by which the amount of the policy exceeds the unpaid balance of the deed of trust being foreclosed. Such charge shall be referred to as the "Charge for Increased Liability".

The rates specified above shall be charged at the following foreclosure process intervals that are applicable to the requested product timeline necessary to the transaction.

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1. A flat charge of \$300 if the necessary documents are not transmitted to the Public Trustee and no Notice of Election and Demand is filed; or
2. A flat charge of \$400 after the Notice of Election and Demand has been filed and prior to the expiration of the redemption period; or
3. 75% of the Basic Schedule of Rate based upon the unpaid balance of the deed of trust being foreclosed, upon the expiration of the redemption periods and the issuance of a Confirmation Deed.
4. If a policy is issued to the grantee of a Confirmation Deed or to a bona fide third party purchaser of a resale by the grantee of a Confirmation Deed, then an additional charge of 10% of the Schedule of Basic Rates based upon the unpaid balance of the deed of trust being foreclosed, plus the Charge for Increased Liability shall be due.

The charges set forth include Date Down Endorsements (Endorsement 161) as ordered on the guarantee up through the recordation of the Confirmation Deed. Date Down Endorsements issued after the Confirmation Deed has been recorded shall be \$35.00 per issue.

I-18 Mortgage Modification Guarantee

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

I-19 Centralized Refinance Rates

Centralized Refinance I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$1,500,000.00;

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2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters. ;

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner’s policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company’s management to do so for each lender.

Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company’s centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;

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5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company’s centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company’s centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate;
9. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner’s policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company’s centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company’s management to do so for each lender.

I-20 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy (10-17-92 or 6-17-06) formats of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$600
\$250,001 to \$500,000	\$750
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000	\$960
\$1,000,001 to \$1,250,000	\$1,060
\$1,250,001 to \$1,500,000	\$1,160

I-21 UCCPlus Owner’s Policy

UCCPlus Owner’s Policy for Certificated Securities Under Article 8 of the Uniform Commercial Code and as Partnership or Membership Interests Under Article 9 of the Uniform Commercial Code (Owners Policy).

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This policy insures the state of the purchaser's title when the purchaser is acquiring either (1) a security or (2) membership interest in an entity not represented by a security. The Policy is designed to cover transactions in which the owner has dealt directly with the seller of the security or membership interest. This Policy should only be issued after an appropriate UCC search has been performed and the national UCC-9 Department has reviewed and approved the transactional documents.

Basic UCCPlus Owner's Insurance Rate:

Liability:	Rate:
\$0 up to \$100,000	\$175 minimum
\$100,001 to \$200,000	add \$1.70 per \$1,000
\$200,001 to \$300,000	add \$1.55 per \$1,000
\$300,001 to \$500,000	add \$1.25 per \$1,000
\$500,001 to \$1,000,000	add \$1.10 per \$1,000
\$1,000,001 to \$3,000,000	add \$0.85 per \$1,000
\$3,000,001 to \$5,000,000	add \$0.75 per \$1,000
\$5,000,001 to \$10,000,000	add \$0.60 per \$1,000
\$10,000,001 to \$20,000,000	add \$0.55 per \$1,000
\$20,000,001 to \$30,000,000	add \$0.525 per \$1,000
\$30,000,001 to \$40,000,000	add \$0.50 per \$1,000
\$40,000,001 to \$50,000,000	add \$0.475 per \$1,000
\$50,000,001 to \$100,000,000	add \$0.45 per \$1,000
\$100,000,001 to \$300,000,000	add \$0.43 per \$1,000
\$300,000,001 and above	add \$0.40 per \$1,000

Note: All rates assume a single site, single seller/buyer transaction and may include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-searching filing copies up to 10 pages. The above rates also include the preparation and filing of one required UCC Financing Statement and such services as the company may provide in order to track the expiration and termination dates of the UCC Financing Statement(s) insured under the UCC Insurance Policy for which the rate is paid. No short-term rate applies.

Mixed Collateral Transactions:

For any transaction where both real property and personal property are involved in the transaction to be insured, and a separate title insurance policy is being issued by the Company, for the real property and the personal property, the premium for the policy insuring a security interest in the personal property may be reduced by up to 10% for an amount of insurance of up to \$5 million; by up to 15% for an amount or insurance from \$5,000,001 to \$10,000,000; and by up to 25% for an amount of insurance in excess of \$10,000,000.

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Portfolio Pricing:

For transactions involving multiple sales of similar characteristics with regard to either seller, buyer or type of ownership; for which there is a standardization of documents, the rate may be calculated on the “aggregated” amount of the loans.

Simultaneous Issue:

If concurrently with the issuance of an Owner’s Policy, a UCC 9 Policy of Insurance for Lenders (also called an UCCPlus Policy of Title Insurance) is being issued, or the reverse being true, the additional respective Policy of Insurance will be issued at 30% of the Basic Insurance Rate.

I-22 UCCPlus Insurance Protection Policy

This policy provides coverage to lender’s insuring that a security interest created pursuant to Article 9 of the Uniform Commercial Code has attached, is perfected and has priority over other competing interests. This policy should only be issued after an appropriate UCC search has been performed and the national UCC-9 Department has reviewed and approved the transactional documents.

Liability Amount	Rate
\$ 0.00 up to \$ 100,000	\$175.00 Minimum
\$ 100,001 to \$ 200,000	Add \$ 1.70 per \$1,000
\$ 200,001 to \$ 300,000	Add \$ 1.55 per \$1,000
\$ 300,001 to \$ 500,000	Add \$ 1.25 per \$1,000
\$ 500,001 to \$ 1,000,000	Add \$ 1.10 per \$1,000
\$ 1,000,001 to \$ 3,000,000	Add \$ 0.85 per \$1,000
\$ 3,000,001 to \$ 5,000,000	Add \$ 0.75 per \$1,000
\$ 5,000,001 to \$ 10,000,000	Add \$ 0.60 per \$1,000
\$ 10,000,001 to \$ 20,000,000	Add \$ 0.55 per \$1,000
\$ 20,000,001 to \$ 30,000,000	Add \$0.525 per \$1,000
\$ 30,000,001 to \$ 40,000,000	Add \$ 0.50 per \$1,000
\$ 40,000,001 to \$ 50,000,000	Add \$0.475 per \$1,000
\$ 50,000,001 to \$100,000,000	Add \$ 0.45 per \$1,000
\$100,000,001 to \$300,000,000	Add \$ 0.43 per \$1,000
\$300,000,001 and above	Add \$ 0.40 per \$1,000

NOTE: All rates assume a single site, single debtor/obligor transaction and may include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-search filing copies up to 10 pages. The above rates also include the preparation and filing of one required UCC Financing Statement and such services as the Company may provide in order to track the expiration and termination dates of UCC Financing Statement(s) insured under the UCC Insurance Policy for which the rate is paid. No short-term rate applies.

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Mixed Collateral Transactions

For any transaction where both real property and personal property secure the same indebtedness and a separate title insurance policy is being issued by the Company for the real property and the personal property, the premium for the policy insuring a security interest in the personal property may be reduced by up to 10% for an amount of insurance of up to \$5 million; by up to 15% for an amount of insurance from \$5,000,001 to \$10,000,000; and by up to 25% for an amount of insurance in excess of \$10,000,000.

Portfolio Pricing:

For transactions involving multiple loans of similar characteristics with regard to either lender, loan type, loan amount, or collateral; for which there is a standardization of loan documents including loan agreement and security agreement; the rate may be calculated on the “aggregated” amount of the loans.

UCCPlus Endorsements

Fees for endorsements to the UCCPlus Policy or Policies may be charged as follows:

- 1. Mezzanine Endorsement: 10% of the UCCPlus Policy Premium
- 2. Tie-In Endorsement: 10% of the UCCPlus Policy Premium

I-23 Master Equity Line Loan Policy

This policy is designed for home equity loans and lines that conform to the company’s underwriting criteria for risk avoidance. Home equity lenders utilizing this policy will conduct their business with us electronically in a manner that renders more efficient title insurance transactions. This policy will only be issued on qualifying home equity loan transactions and lenders utilizing this policy will receive limited title coverage and a less expensive title premium. This policy insures only limited matters: it insures the name of the grantee according to the last recorded deed, it insures against outstanding recorded monetary liens, it insures the status of ad valorem taxes, it insures the priority of the lien and it insures against an invalid, unenforceable, or improperly executed mortgage.

Master Equity Line Loan Policy

(Including certificate of insurance adding each loan to the initially issued master policy)

\$0 - \$250,000	\$50.00
\$201,000 - \$500,000	\$120.00

I-24 Lender’s Abbreviated Guarantee (FLAG)

A limited loan service which is issued for the following charge:

\$150 - List the record owners and holders of any deeds of trust and mortgages. Maximum liability: \$100,000.

\$90 - Larimer County only - List the record owners and holders of any deeds of trust and mortgages. Maximum liability: \$100,000.

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SECTION J - ENDORSEMENTS

Endorsements providing extended coverages or insurance may be issued upon compliance with underwriter's requirements for the appropriate charges.

For non-residential transactions where the owner's policy liability is less than \$10,000,000.00, when any endorsement is issued for an owner's policy and a lender requests identical or substantially similar endorsements for one or more loan policies that will be issued concurrently with the owner's policy, each such loan policy endorsement shall be issued at a charge not exceeding \$100.00. This rule does not apply to mechanic's lien endorsements, which shall be priced as set forth elsewhere in this manual.

The minimum charges set forth in Section A-16 shall not apply to this section.

J-1 CHARGES:

When the Company is asked to insure against risks for which there is no filed endorsement rate, the company will assume such risk through the Custom Endorsement form (SE-55). The rate for the endorsement shall be commensurate with the risk as determined by regional underwriting.

J-2 DELETION OF STANDARD PRINTED EXCEPTIONS (EXTENDED COVERAGE):

A. Any or all standard printed exceptions:

An endorsement (Endorsement 110.1), either by separate instrument or in the schedule of commitment or policy, deleting any or all of the standard printed exceptions as contained in Schedule B may be issued upon compliance with underwriter's requirements for the following charges if underwriter's requirements are satisfied:

Owner's Policy: \$60.00

Lender's Policy: \$60.00 (no charge if issued simultaneously with an owner's policy subject to said \$60.00 charge)

The above charges shall only apply to the deletion of Standard Exception No. 4 when the insured land is not within any statutory mechanic's lien period or if no mechanic's lien risk is present.

If the insured land is within any statutory mechanic's lien period or if mechanic's lien risk is present, deletion of Standard Exception No. 4 is subject to compliance with and/or satisfaction of Company underwriting requirements. Deletion may be denied. In those cases where the Company agrees to delete Standard Exception No. 4 charges shall be applied as set forth in paragraph J-2B.

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B. Owner's and Loan Policies

During any statutory mechanic's lien period or if mechanic's lien risk is present, Standard Exception No. 4 may be deleted from an owner's or loan policy or from a commitment for an owner's or loan policy, or it may be modified in such a loan policy through the use of Endorsement Form No. 101, if underwriting requirements are satisfied. Such deletion or modification will bear the charges shown below:

1-4 Residential

Deletion: \$3.00 per \$1,000 of the policy liability.
Minimum: \$50.00

Notwithstanding the above, the charge to delete Standard Exception No. 4 shall be \$60.00 if the charge provided for in Section J-2A does not apply. If, however, the charge in Section J-2A does apply, there shall be no additional charge under this provision. This provision shall only apply if the criteria in 1) or 2) are met and the requirements in 3) are satisfied: 1) The endorsement is issued to a bona fide purchaser of a completed residential structure acquiring title from a Builder as defined in and as provided for under Section H of this manual; 2) The endorsement is issued to the lender on a completed residential structure and the construction loan is being converted to a permanent loan; and 3) The Company's underwriting requirements have been complied with and satisfied.

Modification by Endorsement Form 101:
\$1.50 per \$1,000 of the policy liability.
Minimum: \$50.00

Other than 1-4 Residential

Deletion: \$10.00 per \$1,000 of the policy liability.
Minimum: \$50.00
Modification by Endorsement Form 101:
\$5.00 per \$1,000 of the policy liability.
Minimum: \$50.00

NOTE 1: If an Owner's Policy is issued with Mechanic's Lien coverage, there shall be no charge for Mechanic's Lien coverage for a Loan Policy issued concurrently therewith.

NOTE 2: Subject to compliance with and satisfaction of the underwriter's requirements, if the charges set forth herein have already been collected during the course of construction no additional charge shall be made to a lender when issuing a construction to permanent loan, reissue loan following construction or a rewrite loan following construction.

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J-3 ENDORSEMENT NO. 101.2

Endorsement No. 101.2 may be issued to an ALTA Loan Policy insuring a construction loan at one or more times during the course of the construction, upon compliance with underwriter's requirements, and will bear the following charges:

\$1.50 per \$1,000, based upon the amount of each advance or aggregate of advances up to \$500,000.00. Minimum: \$50.00.

Plus, if applicable:

\$1.00 per \$1,000, based upon the amount of each advance or aggregate of advances over \$500,000.00. Minimum: \$750.00.

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ENDORSEMENTS

COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
		9 or 9-06	CCRs, Encroachments, Minerals (Lender)	Loan: 10% of Basic Rate (Maximum \$2,000.00)
		ALTA 9.1 or 9.1-06	CCRs, Encroachments, Minerals (Owner- Unimproved Land)	Owners Residential: 20% of Basic Rate (Min. \$150.00, Max. \$2,000.00)
		9.2 or 9.2-06	CCRs, Encroachments, Minerals (Owner- Improved Land)	Owners Residential: 20% of Basic Rate (Min. \$150.00, Max. \$2,000.00)
		9.3 or 9.3-06	Restrictions, Encroachments, Minerals	Lender: Improved 1-4 Family Dwelling \$50.00 Commercial and Industrial 10% Basic Rate (Min. \$150/Max. \$2,000)
		9.4 or 9.4-06	Restrictions, Encroachments, Minerals – Owner's Policy – Unimproved Land	Owner: Unimproved 1-4 Family Dwelling \$50.00 Commercial and Industrial 20% Basic Rate (Min \$150/Max \$2,000)
		9.5 or 9.5-06	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land	Owner: Improved 1-4 Family Dwelling \$50.00 Commercial and Industrial 20% Basic Rate (Min \$150/Max \$2,000)
100			Comprehensive-Improved Land (Lender)	Loan Residential: \$50.00 Loan Commercial: 10% of Basic Rate (Min. \$150/Max. \$2,000)
100.1			Comprehensive-Unimproved Land (Lender)	Loan Residential: \$35.00 Loan Commercial: 10% of Basic Rate (Min. \$150.00/ Max.\$750)
100.4	100.4		Violation of CCRs (Lender)	Loan Residential \$30.00
100.5	100.5		Violation of CCRs (Owner)	Owners Residential 20% of Basic Rate
100.6	100.6		Violation of CCRs-Present or Future (Owner)	Owners: 30% of Basic Rate Loan: 20% of Basic Rate
100.11			Alcohol Reverter (Lender)	Owners Residential: \$35.00 Owners Commercial: \$100.00 Loan Residential: \$35.00 Loan Commercial: \$100.00
100.12	100.12		Reverter (Owner/Lender)	Owners: 20% of Basic Rate Loan: \$30.00
100.13	100.13		Lien for Assessments (Lender)	Loan Residential: \$30.00 Loan Commercial: \$100.00

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
100.16			Membership in HOA (Lender)	Loan Residential: \$30.00 Loan Commercial: \$100.00
100.18	100.18		Reverter (Lender)	Loan: 10% of Basic Rate
100.19	100.19		CC&R Violations	Owner 20% of Basic Rate Loan 10% of Basic Rate
100.20	100.20		Violation of Specific CCR (Owner/Lender)	Owners: 20% of Basic Rate Loan: 10% of Basic Rate
100.23	100.23		Surface Damage- Minerals (Lender)	Loan Residential: 20% of Basic Rate
100.24	100.24		Surface Entry- Mineral Lessee (Lender)	Loan Residential: \$30.00 Loan Commercial: \$100.00
100.26	100.26		Surface Damage-Minerals (Lender-FHA Project)	Loan Residential: 10% of Basic Rate
100.28	100.28		Violation of CCRs-Specified Plan (Owner/Lender)	Loan: 10% of Basic Rate Owners: 20% of Basic Rate
100.29	100.29		Surface Damage- Minerals (Owner/Lender) NOTE: No charge made for this endorsement where the surface rights have been relinquished and approved by the underwriter.	Owners: 20% of Basic Rate (Max. \$2,000) Loan: 10% of Basic Rate (Max. \$2,000)
100.30			Surface Damage- Minerals (Lender) NOTE: No charge made for this endorsement where the surface rights have been relinquished and approved by the underwriter.	Loan: 10% of Basic Rate (Max. \$2,000)
100.31			Surface Damage- Minerals (Owner) NOTE: No charge made for this endorsement where the surface rights have been relinquished and approved by the underwriter.	Owners: 10% of Basic Rate (Max. \$2,000)
100.32			Waiver of Surface Rights (Owner/Lender)	Owner or Loan: \$100.00
100.33			Patent (Owner / Lender)	\$100.00
101	101		Mechanic's Lien (Lender)	See Section J-2B
101.1			Specific Mechanics' Liens (Owner/Lender)	Owners and Loan: \$100.00
101.2			Mechanics' Liens Coverage (Lender)	See Section J-3
102.4	102.4		Foundation (Lender)	Loan:10% of Basic Rate (Max. \$1,000)

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
102.5	102.5		Foundation (Lender)	Loan: 15% of Basic Rate (Max. \$1,000)
102.6	102.6		Foundation (Lender Portion of Premises)	Loan: 10% of Basic Rate (Based upon portion of Loan Applicable to land conveyed); (Max. \$1,000)
102.7	102.7		Foundation (Lender Portion of Premises)	Loan : 15% of Basic Rate (Based upon portion of loan applicable to land covered); Max. \$1,000)
103.1		28-06	Damage to or forced removal of improvements due to exercise of easement (Lender)	Loan: \$50.00
103.1A			Easement (Owner)	Owners: 20% of Basic Rate (Max. \$1,000.00)
103.2	103.2		Easement exercise of right to use or maintenance of easement (Owner/Lender)	Owners 20% of Basic Rate (Max. \$1000.00) Loan 10% of Basic Rate (Max. \$1,000.00)
103.3	103.3		Easement - Encroachment does not exist	Owners : 20% of Basic Rate (Max. \$2,000.00) Loan : 10% of Basic Rate (Max. \$1,000.00)
103.3A			Encroachment (Owner)	Owners : 20% of Basic Rate (Max \$2,000.00)
103.4	103.4		Access- Easement	Owners or Loan: \$100.00
103.5	103.5		Water Rights surface extraction	10% Basic Rate (Max. \$1,000.00)
103.6	103.6		Encroachment- Easement	Loan: 10% of Basic Rate
103.7	103.7		Street Abutment	Owners or Loan: \$100.00
		17 or 17-06	Access and Entry	Owners or Loan: 10% of Basic Rate. Max. \$500.00.
		17.1 or 17.1-06	Indirect Access and Entry	Owners or Loan: 10% of Basic Rate. Max. \$500.00.
		10 or 10-06	Assignment	Lender: 10% of Basic Rate Maximum \$500.00
		10.1 or 10.1-06	Assignment and Date Down	Lender: 10% of Basic Rate Maximum \$500.00
104	104		Assignment of Lien (Lender)	Loan Residential: \$30.00 Loan Commercial: \$100.00
104.1	104.1		Assignment of Lien (Lender)	Loan: 10% of Basic Rate.

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
				Max. \$500.00.
104.3			Collateral Assignment (Lender)	Loan: \$25.00 per issue within first year, \$35.00 per issue after first year
104.4	104.4		Collateral Assignment (Lender)	10% of Basic Rate. Max \$500.00.
104.6	104.6		Assignment of Leases (Lender)	Loan: \$100.00
104.7	104.7		Assignment of Leases (Lender)	Loan: \$100.00
104.8	104.8		Assignment of Lien (Lender)	Loan: 20% of Basic Rate (Min. \$50.00 / Max. \$500.00)
104.10	104.10		Assignment of Lien (Lender)	Loan: 20% of Basic Rate (Min. \$50.00/ Max. \$500.00)
104.11	104.11		Collateral Assignment of Lien (Lender)	Loan: 20% of Basic Rate (Min. \$50.00 / Max. \$500.00)
107		12 or 12-06	Aggregation- Tie In (Lender)	Loan: \$100.00.
107.1	107.1		Allocation Of Policy Amount (Lender)	Loan: \$100.00
107.2	107.2		Increase- Policy Amount (Owner/Lender)	See Section B-3
		15 or 15-06	Non Imputation – Full Equity Transfer (Owner)	Owners: 20% of Basic Rate (Min. \$50.00/Max. \$2,000.00)
		15.1 or 15.1-06	Non Imputation – Additional Insured (Owner)	Owners: 20% Based on percentage interest acquired by additional insured (Max. \$2,000.00)
		15.2 or 15.2-06	Non Imputation –Partial Equity Transfer (Owner)	Owners: 20% of Basic Rate (Min \$50.00/Max. \$2,000.00)
107.6			Non-imputation (Lender)	Loan: 10% of Basic Rate (Max. \$2,000.00)
107.7			Non-imputation (Owner)	Owners: 20% of Basic Rate (Max. 2,000.00)
107.9	107.9		Additional Insured (Owner/Lender)	Owners or Loan: \$100.00
107.10	107.10		Additional Insured (Owner/Lender)	Owners or Loan: 10% of Basic Rate. Max \$300.00.
107.11	107.11		Non-Merger Of Lien (Lender)	Loan: \$250.00
107.3			Title Down Date (Owner/Lender)	See Section B-3 (Max.

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
				\$4,000.00)
107.12			Title Down Date (Owner/Lender) See Sections B-11 and C-17 NOTE: If no change in ownership of the interest insured by said policy.	Owners or Loan: 10% of Basic Rate (Max. \$4,000.00)
107.12A-06			Title Down Date (Owner/Lender)	Owners or Loan: 10% of Basic Rate (Max. \$4,000.00)
		13 or 13-06	Leasehold (Owner)	No charge
		13.1 or 13.1-06	Leasehold (Lender)	No charge
108.8	108.8		Additional Advance (Lender)	Loan: See Section C-8
110.1	110.1		Deletion- Standard Exceptions (Owner/Lender)	See Section J-2
110.2			Insuring Around (Owner/Lender)	Owners or Loan: 10% of Basic Rate
110.3			Correction/Scrivener (Owner/Lender)	See Section A-9
110.4	110.4		Modification (Lender - Standard Coverage)	Standard Coverage Loan: 10% Basic Rate, based on the unpaid principal balance (Max. \$2,000.00)
		11 or 11-06	Mortgage Modification - extended coverage	Extended Coverage Loan: 20% of Basic Rate
110.5	110.5		Modification (Lender - extended coverage)	Extended Coverage Loan: 20% of Basic Rate, based on the unpaid principal balance
110.5E			Extension- Maturity Date (Lender)	Loan: \$300.00
110.5 PB			Piggyback	Loan: 20% of Basic Rate, based on the unpaid principal balance. Min. \$300.00
110.5 MP			Additional Land	Loan: \$300.00, plus 30% of Basic Rate, based on the unpaid principal balance. Min. \$500.00
110.7		6 or 6-06	Variable Rate (Lender)	Loan: \$30.00
110.8		6.2 or 6.2-06	Variable Rate- Negative Amortization (Lender)	Loan: \$50.00

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
110.9			Variable Rate (Lender)	Loan: \$50.00
110.11		6.1	Variable Rate (Lender)	Loan Residential: \$30.00 Loan Commercial: \$100.00
111	111		Partial Release (Lender)	Loan: \$250
111.3	111.3		Partial Release (Lender)	Loan: 20% of Basic Rate (Max. \$3,000)
111.4-06			HUD Release of Liability	Loan: \$250
111.10			Revolving Line of Credit (Lender – Optional Advance)	Loan: Residential \$100.00 Commercial: 10% of Basic Rate (Maximum: \$1,000.00)
111.11			Revolving Line of Credit (Lender)	Loan: Residential \$100.00 Commercial: 10% of Basic Rate (Maximum: \$1,000.00)
		14A or 14-06A	Future Advance – Priority – <u>with</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14B or 14-06B	Future Advance – Priority – <u>without</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.1A or 14.1-06A	Future Advance – Knowledge- <u>with</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.1B or 14.1-06B	Future Advance – Knowledge – <u>without</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.2A or 14.2-06A	Future Advance – Letter of Credit – <u>with</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.2B or 14.2-06B	Future Advance – Letter of Credit – <u>without</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.3A or 14.3A-06	Future Advance – Reverse Mortgage <u>with</u> Construction Lien Coverage (Lender)	Loan: \$100.00
		14.3B or 14.3B-06	Future Advance – Reverse Mortgage <u>without</u> Construction Lien Coverage (Lender)	Loan: \$100.00
111.9	111.9		FNMA Balloon (Lender)	Loan: \$50.00
112.1	112.1		Bonds-Mortgage (Lender)	Loan: \$50.00
114	114		Co-Insurance (Lender)	No separate charge. The

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
				charge for title insurance shall be the premium applicable for the amount of insurance assumed.
114.1	114.1		Co-Insurance (Lender)	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
114.2	114.2		Co-Insurance (Lender)	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
114.3		23-06	Co-Insurance – Me Too (Owner/Lender)	No separate charge. The charge for title insurance shall be the premium applicable for the amount of insurance assumed.
115			Condominium (Owner/Lender)	Owners or Loan: \$50.00
115.1		4 or 4-06	Condominium (Owner/Lender)	Residential: 10% of Basic Rate (Max. \$300) Commercial: 10% of Basic Rate (Max. \$500)
115.1B		4.1 or 4.1-06	Condominium (Owner/Lender)	Residential: 10% of Basic Rate (Max. \$300) Commercial: 10% of Basic Rate (Max. \$500)
115.2		5 or 5-06	Planned Unit Development (Owner/Lender)	Residential: 10% of Basic Rate (Max. \$300) Commercial: 10% of Basic Rate (Max \$500)
115.04-06		5.1 or 5.1-06	Planned Unit Development (Owner/Lender)	Owners or Loan: 10% Basic Rate (\$Max. \$300.00)
115.2B			Planned Unit Development (Lender)	Loan Residential: 10% of Basic Rate (Max. \$300) Loan Commercial: 10% of Basic Rate (Max \$500)
		7 or 7-06	Manufactured Housing (Lender)	Loan Residential: \$50.00 per issue
		7.1 or 7.1-06	Manufactured Housing – Conversion, Loan	Lender: \$50.00 per issue
		7.2 or 7.2-06	Manufactured Housing – Conversion. Owners	Owners: \$50.00 per issue
		22 or 22-06	Location (Owner/Lender)	\$100.00
		22.1 or 22.1-06	Location and Map (Owner/Lender)	\$100.00

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
116	116		Designation of Improvements-Improved Land (Lender)	Loan: \$100.00
116.1			Survey-Improvement Location (Owner/Lender)	Owners: 20% of Basic Rate (Max. \$1,000.00) Loan: 10% of Basic Rate (Max. \$1,000.00)
		25-06	Same as Survey (Owner/Lender)	Owners: 20% of Basic Rate (Max. \$1,000.00) Loan: 10% of Basic Rate (Max. \$1,000.00)
		25.1-06	Same as Portion of Survey (Owner/Lender)	Owners: 20% of Basic Rate (Max. \$1,000.00) Loan: 10% of Basic Rate (Max. \$1,000.00)
116.2	116.2		Designation of improvements Condominium (Owner/Lender)	Owners or Loan: \$100
116.4.1		19 or 19-06	Contiguity – Multiple Parcels	Owners: 20% of Basic Rate (Max. \$2,000.00) Loan: 10% of Basic Rate (Max. \$2,000.00)
116.4		19.1 or 19.1-06	Contiguity Single Parcel (Owner/Lender)	Owners: 20% of Basic Rate (Max. \$2,000.00) Loan: 10% of Basic Rate (Max. \$2,000.00)
		26-06	Subdivision (Owner/Lender)	Owners or Loan: \$250.00
122	122		Construction Loan Advance (Lender)	Unless otherwise specified in this manual, the charge for this endorsement shall be: Loan Residential: \$450.00 flat fee - Includes up to six (6) endorsements. Endorsements in excess of six (6) shall be \$100.00 per issue. Loan Commercial: \$250.00 for first advance \$100.00 for each subsequent advance
124-06			Covenants REA Shopping Centre	Owners or Loan: 20% of Basic Rate Max. \$3,000.00
124.1-06			Covenants Binding	Owners or Loan: 20% of Basic Rate Max. \$3,000.00
		3 or 3-06	Zoning- Vacant Land (Owner/Lender)	10% of Basic Rate (Minimum \$100.00 Maximum \$2,000.00)

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
		3.1 or 3.1-06	Zoning- Improved Land (Owner/Lender)	25% of Basic Rate (Min \$100.00 / Max \$2,000.00)
		2 or 2-06	Truth in Lending (Lender)	Loan: \$100.00
		27-06 (Modified)	Usury (Lender) (Colorado Form)	Loan Residential: \$100 Loan Commercial: \$100
		16 or 16-06	Mezzanine Financing (Owner)	Owners: 20% Based on Mezzanine Loan (Max. \$2,000.00)
130			Extended Coverage (Owner)	See Section J-2
		20 or 20-06	First Loss – Multiple Parcel Transaction (Lenders)	Lenders: \$500.00
130.2			Gap Coverage –Commitment (Owner)	Owners Residential: \$60.00
SE-100			Gap Endorsement	Owners or Loan: \$30
		8.1 or 8.1-06	Environmental Lien (Lender)	Loan Residential: \$50.00
		8.2-06	Environmental Lien- Commercial (Owner/Lender)	Owners or Loan: 10% of the Basic Rate (Max. \$1,000.00)
SE-93			Deletion of Arbitration Endorsement – ALTA Loan Policy (6/17/06)	Loan: No Charge
SE-91			Deletion of Arbitration Endorsement – ALTA Owner's Policy (6/17/06)	Owners: No Charge
		24-06	Doing Business (Lender)	Loan: \$250.00
155			Fairway- LLC (Owner)	Owners: 10% of Basic Rate (Maximum \$500.00)
155.1			Fairway- Partnership (Owner)	Owners: 10% of Basic Rate (Maximum \$500.00)
157			Last Dollar (Lender)	Loan: \$500.00
		18 or 18-06	Single Tax Parcel	Owners or Loan: \$250.00
		18.1 or 18.1-06	Multiple Tax Parcel	Owners or Loan: \$250.00
158			Tax Foreclosure Easement Rights (Owner/Lender)	Owners and Loan: \$250.00
161			Guarantee Date Down	As set forth in various sections of this manual
163			Inflation (Owner/Lender)	Owners or Loan: No charge
		17.2-06	Utility Access	Owners or Loan: 10% of Basic Rate. Min. \$100.00. Max. \$500.00.

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COLORADO ENDORSEMENT (Includes '-06' version, if applicable)	CLTA (Includes '-06' version, if applicable)	ALTA	COMMON NAME OR DESCRIPTION	RATE
164-06			Utilities Availability (Owner/Lender)	Owners or Loan: 10% of Basic Rate Min: \$100.00. Max: \$500.00
165-06			Shared Appreciation (Lender)	Loan: 10% of Basic Rate Min: \$200.00. Max: \$1,000.00
166-06			Foreign Currency (Lender)	Loan: 10% of Basic Rate Min: \$100.00. Max: \$1,000.00
		1 or 1-06	Street Assessments (Owner/Lender)	\$35.00
SE-55			Custom (Owner/Lender)	Charges commensurate with risk assumed. Requires underwriting approval to issue.