

**AMERICAN HERITAGE
TITLE COMPANY, INC.
d/b/a HERITAGE TITLE
COMPANY, INC.**

**Schedule of Fees and Charges for
Closing and Settlement Services
For Use in the State of Colorado**

**EFFECTIVE: January 1, 2010
(Unless otherwise specified)**

HERITAGE TITLE COMPANY, INC.

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Section 1 General Rules

1.1 Geographic Application of Rates

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not the county where the property is located.

1.2 National Bundled Refinance Closing Fee/REO Closing Fee - \$550.00 (Non-Attorney Closing States)

Note: Includes Wire Fees, Cashier's Check Fees, Delivery Fees, E-Doc Fees and 1 Notary Fee (if provided by settlement agent)

This charge will apply when all of the following conditions are met:

- A. Property is located outside the State of Colorado and is not located within an "Attorney Closing State";
- B. The transaction is not in excess of \$1,500,000;
- C. If a refinance, the loan must be 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;
- D. If a refinance, the loan proceeds must be used to refinance an existing loan secured by the same property.

1.3 National Bundled Refinance Closing Fee/REO Closing Fee - \$650.00 (Attorney Closing States)

Note: Includes Wire Fees, Cashier's Check Fees, Delivery Fees, E-Doc Fees and 1 Notary Fee (if provided by settlement agent)

This charge will apply when all of the following conditions are met:

- A. Property is located outside the State of Colorado and is located within an "Attorney Closing State";
- B. The transaction is not in excess of \$1,500,000;
- C. If a refinance, the loan must be 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;
- D. If a refinance, the loan proceeds must be used to refinance an existing loan secured by the same property

1.4 Minimum Charges / Additional Charges for Unusual Risks or Services:

The charges set forth herein are minimum charges for ordinary services. Additional charges will be made when unusual or special services are requested. An additional charge of \$75.00 per hour will apply for unusual risks or services not specifically scheduled. The party or entity obligated to pay all or any portion of the excess charges must consent to the charges in writing prior to closing.

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Section 2 Rates By Zone

2.1 Zone 1 Counties / Market Area: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin & Jefferson

Closing and Settlement Services: Filed Fee

Realtor - Residential \$250
Plus - Realtor Document Prep. Fee \$5

For Sale by Owner..... \$400

Builder / Developer - Residential \$140
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Vacant Land \$200
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Commercial Sale / Loan \$400
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Bundled Loan Closing - Residential..... \$365
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Resale Loan Closing - Residential \$325
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Disbursement Or Presentation Only \$175

Bundled Concurrent Junior Loan - Residential \$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Supplemental Services

HOA Doc Retrieval \$75

Construction Loan Set-Up / Processing Fee
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000\$1000 Min
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter.. \$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s)..... \$300

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2.1 **Zone 1 Counties / Market Area: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin & Jefferson (Continued)**

Closing and Settlement Services:	Filed Fee
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.2 **Zone 2 County / Market Area: Pueblo**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$190
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner - Residential.....	\$300
Builder / Developer - Residential	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$100
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land - For Sale by Owner	\$180
Commercial Sale / Loan	\$400
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$225
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$100
Bundled Concurrent Junior Loan - Residential	\$200
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.2 **Zone 2 County / Market Area: Pueblo (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.3 **Zone 3 Counties / Market Area: El Paso, Pitkin & Teller**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$200
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$400
Builder / Developer - Residential	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$350
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$325
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$300
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$150
Bundled Concurrent Junior Loan - Residential	\$240
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.3 **Zone 3 Counties / Market Area: El Paso, Pitkin & Teller (Continued)**

Closing and Settlement Services:	Filed Fee
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.4 **Zone 4 Counties / Market Area: Eagle, Hinsdale, Mineral & San Juan**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$325
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$450
Builder / Developer - Residential	\$150
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$450
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$300
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$295
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$175
Bundled Concurrent Junior Loan - Residential	\$200
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Time Share Sale Transaction	\$200

Supplemental Services

HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.4 **Zone 4 Counties / Market Area: Eagle, Hinsdale, Mineral & San Juan
(Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$200

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2.5 **Zone 5 Counties / Market Area: 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**

Closing and Settlement Services: Filed Fee

Realtor - Residential \$250
Plus - Realtor Document Prep. Fee \$5

For Sale by Owner..... \$400

Builder / Developer - Residential \$140
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Vacant Land \$200
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Commercial Sale / Loan \$400
Plus - Realtor Document Prep. Fee - (If Applicable)..... \$5

Bundled Loan Closing - Residential..... \$365
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Resale Loan Closing - Residential \$325
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Disbursement Or Presentation Only \$175

Bundled Concurrent Junior Loan - Residential \$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Supplemental Services

HOA Doc Retrieval \$75

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2.5 **Zone 5 Counties / Market Area: 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 (Continued)**

Closing and Settlement Services:	Filed Fee
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure redemption - residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.6 **Zone 6 County / Market Area: Boulder**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$250
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$350
Builder / Developer - Residential	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$200
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$400
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$365
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$325
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$175
Bundled Concurrent Junior Loan - Residential	\$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.6 **Zone 6 County / Market Area: Boulder (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.7 **Zone 7 Counties / Market Area: Grand, Jackson, Moffat, Routt & Summit**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$220
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$300
Builder / Developer - Residential	\$150
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$500
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$275
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$260
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$225
Bundled Concurrent Junior Loan - Residential	\$230
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Timeshare Sale Transaction.....	\$200

Supplemental Services

HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100

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2.7 **Zone 7 Counties / Market Area: Grand, Jackson, Moffat, Routt & Summit
(Continued)**

Closing and Settlement Services:	Filed Fee
Foreclosure redemption - residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.8 **Zone 8 Counties / Market Area: Delta, Montrose & Ouray**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$150
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$350
Builder / Developer - Residential	\$130
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$130
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$350
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$185
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$160
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Only	\$100
Present Only.....	\$150
Bundled Concurrent Junior Loan - Residential	\$125
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Mobile Home Only Closing	\$200
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100

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2.8 **Zone 8 Counties / Market Area: Delta, Montrose & Ouray (Continued)**

Closing and Settlement Services:	Filed Fee
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable..	
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable	
Private Loan Processing Fee	\$75
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$75

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2.9 **Zone 8A County / Market Area: Mesa**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$175
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$350
Builder / Developer - Residential	\$150
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$130
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$300
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$195
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$170
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Only	\$100
Present Only.....	\$150
Bundled Concurrent Junior Loan - Residential	\$125
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.9 **Zone 8A County / Market Area: Mesa (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable	
Private Loan Processing Fee	\$75
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$250

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2.10 **Zone 9 Counties / Market Area: Larimer & Weld**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$200
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$350
Builder / Developer - Residential	\$100
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$100
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$300
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$275
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$150
Bundled Concurrent Junior Loan - Residential	\$200
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.10 **Zone 9 Counties / Market Area: Larimer & Weld (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.11 **Zone 10 County / Market Area: San Miguel**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$400
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$450
Builder / Developer - Residential	\$200
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$350
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$450
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$265
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$265
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$100
Bundled Concurrent Junior Loan - Residential	\$200
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	

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2.11 **Zone 10 County / Market Area: San Miguel (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable	
Recon Tracking Fee	New Fee
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.12 **Zone 11 Counties / Market Area: Custer and Fremont**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$180
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner - Residential.....	\$350
Builder / Developer - Residential	\$125
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$270
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$245
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Vacant Land Closing Fee -Residential	\$150
Vacant Land - Residential - For Sale by Owner.....	\$200
Commercial Sale / Loan	\$300
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Concurrent Junior Loan - Residential	\$195
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$125
Junior Loan and Concurrent 2nd Loans- Residential.....	\$125

Supplemental Services

HOA Doc Retrieval	\$75
Transaction Coordination Service: - For Sale by Owner.....	\$350
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100

HERITAGE TITLE COMPANY, INC.

2.12 **Zone 11 Counties / Market Area: Custer and Fremont (Continued)**

Closing and Settlement Services:	Filed Fee
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Mail Out Fee	\$25
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.13 **Zone 12 County / Market Area: Park**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$180
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$250
Builder / Developer - Residential	\$100
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$350
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$335
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Closing - Residential	\$310
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Disbursement Or Presentation Only	\$100
Bundled Concurrent Junior Loan - Residential	\$220
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
<u>Supplemental Services</u>	
HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100
Foreclosure Redemption - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.)	

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2.13 **Zone 12 County / Market Area: Park (Continued)**

Closing and Settlement Services:	Filed Fee
Short Sale Processing Fee - Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does not include release recording fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150

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2.14 **Zone 13 Counties / Market Area: Garfield and Rio Blanco**

Closing and Settlement Services:	Filed Fee
Realtor - Residential	\$250
Plus - Realtor Document Prep. Fee	\$5
For Sale by Owner.....	\$400
Builder / Developer - Residential	\$140
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land	\$200
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Commercial Sale / Loan	\$400
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$365
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Resale Loan Closing - Residential	\$325
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees	
Disbursement Or Presentation Only	\$175
Bundled Concurrent Junior Loan - Residential	\$250
Note: Includes closing fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

Supplemental Services

HOA Doc Retrieval	\$75
Construction Loan Set-Up / Processing Fee	
Commercial: 0.25 Per \$1,000 With A Minimum Fee Of \$1,000	\$1000 Min*
Residential: \$750.00 Up To \$500k Plus \$1.00 Per Thousand Thereafter..	\$750.00
Residential Inspection Fee - Up To 8 Inspection(s)/Disbursement(s).....	\$300
Additional Disbursement/Inspection Fee-Per Disbursement/Inspection	\$100

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2.14 **Zone 13 Counties / Market Area: Garfield and Rio Blanco (Continued)**

Closing and Settlement Services:	Filed Fee
Foreclosure redemption - residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Short Sale Processing Fee- Residential	\$200
Note: To be added to seller's portion of residential real estate closing fee, if applicable.	
Recon Tracking Fee	\$25
Note: Does Not Include Release Recording Fee.	
Private Loan Processing Fee	\$75
Wire Fee - Residential Resale and Refinance	\$25
Title Certificate Purge For Manufactured Home Fee	\$150