

# HERITAGE TITLE COMPANY, INC.

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

**EFFECTIVE: March 28, 2011  
(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 Closing Fee/REO Closing Fee - \$550.00 (Non-Attorney Closing States and Colorado)**

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" or the property is located within Colorado and the order is placed with and coordinated by one of the Company's national centralized processing divisions or with an agent or underwritten title company authorized by the Company to perform and coordinate national centralized processing services.
- B. The transaction is not in excess of \$1,500,000.00;
- C. If a refinance, 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;
- 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 \$1,500,000.00;
- C. If a refinance, 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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- 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.

**1.5 Outstanding Contracts:**

Any request for Closing and Settlements Services 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 the title agent and a customer prior to the filing date, in which a specified rate or procedure is to be used through the duration of said contract, which fees and procedures are different from fees and procedures hereby filed, shall continue at the contract rate until the expiration of the contract.

**1.6 Employee Discount:**

A charge of 25% of fee shall be made to employees of the Company, its subsidiaries or affiliated companies (including employees on approved retirement), for Closing and Settlement Services, and Supplemental Services in connection with the financing, refinancing, sale or purchase of the employee's principal residence. The discount fee 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.

**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**

Bundled Realtor - Residential ..... \$300  
Plus - Realtor Document Prep. Fee ..... \$5

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled For Sale by Owner Residential Real Estate Closing Fee ..... \$450

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Builder / Developer - Residential ..... \$140

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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Disbursement Or Presentation Only ..... \$225

Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Concurrent Junior Loan - Residential ..... \$250

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

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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**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor) If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential.....	\$230
Plus - Realtor Document Prep. Fee.....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$340
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Builder / Developer - Residential .....	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land .....	\$150
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$140
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$200
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

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

**Closing and Settlement Services:** **Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35  
Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

**Closing and Settlement Services:** **Filed Fee**

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)

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If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential.....	\$240
Plus - Realtor Document Prep. Fee.....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$440
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Builder / Developer - Residential .....	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Vacant Land .....	\$120
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
(Applies to Teller County only)	
Commercial Sale / Loan .....	\$350
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$325
Note: Includes closing fees, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$190
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$240
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

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

**Closing and Settlement Services:** **Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee - Residential..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35  
Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

**Closing and Settlement Services:** **Filed Fee**

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)

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If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$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**

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential.....	\$365
Plus - Realtor Document Prep. Fee.....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$490
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only.....	\$215
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$200
Note: Includes closing fees, release tracking 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

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

**Closing and Settlement Services: Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

**Closing and Settlement Services: Filed Fee**

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Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor)	
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee	
.....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	
.....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or	
Disbursement Only Transactions.....	\$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**

Bundled Realtor - Residential ..... \$250  
Plus - Realtor Document Prep. Fee ..... \$5  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled For Sale by Owner Residential Real Estate Closing Fee ..... \$400  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Disbursement Or Presentation Only ..... \$175  
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

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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**

Bundled Concurrent Junior Loan - Residential ..... \$250  
Note: Includes closing fees, release tracking 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

Foreclosure Redemption - Residential ..... \$200  
Note: To be added to the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35

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,**

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**Morgan, Otero, Phillips, Prowers, Rio Grande, Saguache, Sedgwick, Washington and Yuma (Continued)**

**Closing and Settlement Services: Filed Fee**

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee .....	\$75
Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor) If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: Filed Fee**

Bundled Realtor - Residential ..... \$300  
Plus - Realtor Document Prep. Fee ..... \$5  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled For Sale by Owner Residential Real Estate Closing Fee ..... \$400  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Builder / Developer - Residential ..... \$120  
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Disbursement Or Presentation Only ..... \$225  
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Concurrent Junior Loan - Residential ..... \$250  
Note: Includes closing fees, release tracking 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

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: Filed 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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35  
Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)  
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee ..... \$25  
If applicable, to be added to the seller's portion of the Real Estate Closing Fee ..... \$10

If applicable, to be added to the Refinance/Loan Closing Fee ..... \$25

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services:** **Filed Fee**

Wire Fee - Residential/Commercial Resale or  
Disbursement Only Transactions..... \$25

Title Certificate Purge For Manufactured Home Fee ..... \$150

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential.....	\$260
Plus - Realtor Document Prep. Fee.....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$540
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$265
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$230
Note: Includes closing fees, release tracking 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

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services:** **Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

**Closing and Settlement Services:** **Filed Fee**

HERITAGE TITLE COMPANY, INC.

Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor)	
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee	
.....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	
.....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or	
Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential .....	\$190
Plus - Realtor Document Prep. Fee .....	\$5
Note: includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$390
Note: includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Builder / Developer - Residential .....	\$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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Only .....	\$140
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Present Only .....	\$150
Bundled Concurrent Junior Loan - Residential .....	\$125
Note: Includes closing fees, release tracking 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

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Private Party Loan Closing Fee ..... \$75

Release Tracking Fee – per transaction..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: .....Filed Fee**

Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor)	
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee	..... \$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	..... \$10
If applicable, to be added to the Refinance/Loan Closing Fee	..... \$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee	..... \$75

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential .....	\$215
Plus - Realtor Document Prep. Fee .....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$390
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Builder / Developer - Residential .....	\$150
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Only .....	\$140
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Present Only .....	\$150
Bundled Concurrent Junior Loan - Residential .....	\$125
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services:** **Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Private Party Loan Closing Fee ..... \$75

Release Tracking Fee – per transaction ..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor) If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$250

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential .....	\$240
Plus - Realtor Document Prep. Fee .....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$390
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$190
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$200
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services:** **Filed Fee**

**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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

**Closing and Settlement Services:** **Filed Fee**

HERITAGE TITLE COMPANY, INC.

Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor)	
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee	
.....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	
.....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee	
.....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions	\$25
Title Certificate Purge For Manufactured Home Fee	
.....	\$150

HERITAGE TITLE COMPANY, INC.

2.11 Zone 10 County / Market Area: San Miguel

**Closing and Settlement Services: Filed Fee**

Bundled Realtor - Residential ..... \$400  
Plus - Realtor Document Prep. Fee ..... \$5  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled For Sale by Owner Residential Real Estate Closing Fee ..... \$450  
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Builder / Developer - Residential ..... \$200  
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Disbursement Or Presentation Only ..... \$100  
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Concurrent Junior Loan - Residential ..... \$200  
Note: Includes closing fees, release tracking 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

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: Filed 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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee ..... \$1,000  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35  
Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)  
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee  
..... \$25

If applicable, to be added to the seller's portion of the Real Estate Closing Fee  
..... \$10

If applicable, to be added to the Refinance/Loan Closing Fee ..... \$25

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential.....	\$210
Plus - Realtor Document Prep. Fee.....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$380
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Builder / Developer - Residential .....	\$125
Plus - Realtor Document Prep. Fee - (If Applicable).....	\$5
Bundled Loan Closing - Residential.....	\$270
Note: Includes closing fees, release tracking 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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$170
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Junior Loan and Concurrent 2nd Loans- Residential.....	\$125

HERITAGE TITLE COMPANY, INC.

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

Closing and Settlement Services: Filed Fee

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

Foreclosure Redemption - Residential ..... \$200

Note: To be added to the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

Closing and Settlement Services: Filed Fee

HERITAGE TITLE COMPANY, INC.

Digital Document Fee (When provided by 3 <sup>rd</sup> Party Vendor)	
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee	
.....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	
.....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee	
.....	\$25
Mail Out Fee	
.....	\$25
Wire Fee - Residential/Commercial Resale or	
Disbursement Only Transactions	
.....	\$25
Title Certificate Purge For Manufactured Home Fee	
.....	\$150

HERITAGE TITLE COMPANY, INC.

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

<b>Closing and Settlement Services:</b>	<b>Filed Fee</b>
Bundled Realtor - Residential .....	\$230
Plus - Realtor Document Prep. Fee .....	\$5
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled For Sale by Owner Residential Real Estate Closing Fee .....	\$300
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Disbursement Or Presentation Only .....	\$150
Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	
Bundled Concurrent Junior Loan - Residential .....	\$220
Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.	

HERITAGE TITLE COMPANY, INC.

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

Closing and Settlement Services: Filed Fee

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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Closing Fee..... \$250  
Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min  
Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35  
Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

Closing and Settlement Services: Filed Fee

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)  
If applicable, to be added to the buyer's portion of the Real Estate Closing Fee

HERITAGE TITLE COMPANY, INC.

.....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee	
.....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150

HERITAGE TITLE COMPANY, INC.

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

**Closing and Settlement Services: Filed Fee**

Bundled Realtor - Residential ..... \$250

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

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled For Sale by Owner Residential Real Estate Closing Fee ..... \$400

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

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, release tracking 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, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Disbursement Or Presentation Only ..... \$175

Note: Applies to loan transactions only. Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

Bundled Concurrent Junior Loan - Residential ..... \$250

Note: Includes closing fees, release tracking fees, courier/express mail fees, notary fees (if provided by settlement agent), E-Doc fees, wire fees and cashier's check fees.

HERITAGE TITLE COMPANY, INC.

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

Closing and Settlement Services: Filed Fee

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 the seller's portion of the real estate closing fee on transactions whereby the closing agent is working directly with the Public Trustee's office to obtain payoff figures and hand delivering payoff funds.

Short Sale Processing Fee- Residential ..... \$250

Note: On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

Short Sale Negotiation/Facilitation Fee .....\$1,000 Min

Note: Includes any 3<sup>rd</sup> party short sale negotiation/facilitation fees for vendors who are coordinating with the short sale lender or lien holder. This fee will be a minimum of \$1,000 to be increased when necessary to fully compensate the 3<sup>rd</sup> party short sale negotiator/facilitator. This fee also includes the short sale closing fee and the seller's portion of the real estate closing fee unless the parties to the transaction contractually agree otherwise.

Release Tracking Fee – per transaction ..... \$35

Note: This fee is collected per transaction, on those transactions where a release of deed of trust is a requirement to insure clear title. This fee is not applicable when all original release documents, including but not limited to the release of deed of trust and original promissory note, if applicable, are provided at the time of closing.

Private Party Loan Closing Fee ..... \$75

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

Closing and Settlement Services: Filed Fee

Digital Document Fee (When provided by 3<sup>rd</sup> Party Vendor)

HERITAGE TITLE COMPANY, INC.

If applicable, to be added to the buyer's portion of the Real Estate Closing Fee .....	\$25
If applicable, to be added to the seller's portion of the Real Estate Closing Fee .....	\$10
If applicable, to be added to the Refinance/Loan Closing Fee .....	\$25
Wire Fee - Residential/Commercial Resale or Disbursement Only Transactions.....	\$25
Title Certificate Purge For Manufactured Home Fee .....	\$150