



# **LAND TITLE INSURANCE CORPORATION**

## **RATE MANUAL**

**FOR THE**

**STATE OF COLORADO**

**ALL COUNTIES**

Land Title Insurance Corporation  
3033 East First Avenue, Suite 605  
Denver, CO 80206



## **TABLE OF CONTENTS**

Owner's Insurance

Lender's Insurance

Guarantees

Builder/Developer Transaction Insurance

Leasehold Insurance

Timeshare/Interval Estate/Fractional Interest Insurance

Property Information Binders and Property Reports

Special Rules and Definitions

Basic Rate Schedules



## **OWNER'S INSURANCE**

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

### **1. OWNER'S POLICIES**

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

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

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

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

#### **OWNER'S EXTENDED COVERAGE POLICY**

- A. The Owner's Extended Coverage Policy may be issued insuring the interest of an owner in Residential Land for the Applicable Rate plus \$65. The Preprinted Exceptions 1 – 4 may be omitted on compliance with the Company's underwriting requirements.
- B. The ALTA Owner's Policy of Title Insurance (6-17-06) will be issued with the "Inflation Endorsement" attached at no additional charge.

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

The United States Policy will be issued for the Applicable Rate

### **2. SHORT-TERM (RE-ISSUE) RATE**

#### **2.1 RESIDENTIAL LAND**

*(For all counties except as shown below)*

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



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

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

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

*(For Eagle County only)*

If an Owner's Policy is issued within five years of the effective date of a prior Policy, the Company will apply a credit, toward the Premium, calculated on the liability amount of the Owner's Policy to be issued, of 50% for years 1, 2 and 3 or a credit of 30% for years 4 and 5, of the Basic Rate.

*(For El Paso, Fremont, and Pueblo Counties only)*

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

*(For Garfield, Grand, Gunnison, Moffat, Pitkin, Routt and San Miguel Counties only)*

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



*(For Summit County only)*

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

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

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

## **2.2 COMMERCIAL LAND**

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

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

## **3. OWNER'S POLICY FOR OPTIONEE**

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

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



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

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

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

#### **5. OWNER'S POLICY INSURING UNDIVIDED INTERESTS**

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

#### **6. EXTRA PARCEL CHARGES**

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

#### **7. INSURING OVER EXCEPTIONS**

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



## 8. ADDITIONAL CHARGES

- A. Additional charges may be made for unusual conditions of title that are encountered or when special or unusual risks are insured against, or for special services rendered, in connection with the issuance of a Policy or an endorsement to a Policy.
- B. The charge for special or unusual risks will be determined by the Company's underwriters based on the nature and extent of the special or unusual risk being assumed and addressed through an endorsement or endorsements to a Policy.
- C. The charge for unusual conditions of title and/or special services will be a minimum charge of \$125.00 per hour.

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

- A. This section is applied only if the following conditions exist:
  - (a) A commitment to insure is issued upon recording of the conveyance in the initial transaction in lieu of issuing the Owner's Policy at that time.
  - (b) A single resale transaction of the same Land as reflected in the commitment has been consummated at the time the final Owner's Policy is requested.
  - (c) If the resale transaction to the ultimate purchaser is not recorded within 24 months from the date of the recording of the conveyance in the initial transaction, the Owner's Policy automatically will be issued insuring the grantee in the initial transaction in the amount originally committed at no charge.
  - (d) A refund of the additional charge of 10%, described in Paragraph 3 of this Section 9 will not be made.
- B. The charge will be the Applicable Rate calculated on the Fair Value of the estate or interest in the Land at the time of the initial conveyance with an additional charge of 10% of the Basic Rate (with a minimum charge of \$40).
- C. Upon consummation of the resale transaction within 24 months calculated from the date of the recording of the conveyance for the initial transaction, the Owner's Policy will be issued, insuring the grantee under the resale transaction, without additional cost.
- D. Increased liability charges, if any, will be added for any increase in the purchase price, calculated on the difference in the Applicable Rate for the purchase price in the initial transaction, and the Applicable Rate for the purchase price in the resale transaction.
- E. If a separate Loan Policy is requested concurrently with the issuance of the Owner's Policy for the initial transaction, or for the resale transaction, the additional charge for the Loan Policy will be the Applicable Rate under the section for Lender's Insurance.

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

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



## **10. TO BE DETERMINED COMMITMENT (“TBD” COMMITMENT”)**

The charge for the TBD Commitment is 50% of the lowest Basic Rate, based on the County in which the Land is located. If the processing time exceeds four (4) hours, the additional processing time over four hours will be a minimum charge of \$125.00 per hour. If, within the 24-month period, the sale, lease, or loan is consummated, the Company will credit the charge paid for the TBD Commitment either:

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

## **11. OWNER’S POLICY INSURING CONSERVATION EASEMENTS**

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

## **12. OWNER’S POLICY INSURING THE INTEREST OF THE SELLER ISSUED CONCURRENTLY WITH AN OWNER’S POLICY**

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

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

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

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

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

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





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

#### **14. ABSTRACT RETIREMENT RATE**

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

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

#### **15. NON-PROFIT ORGANIZATIONS**

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

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

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

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



## LENDER'S INSURANCE

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

### 1. ALL LOANS

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



**2. A. RESIDENTIAL BUNDLED PURCHASE LOAN RATE**

|   |  |
|---|--|
| <p>(1) For Loans on Residential Land (except Summit County)</p> <p>(i) insuring a loan made to the purchaser of the Land when endorsements to the Loan Policy are requested by the lender; or</p> <p>(ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 1.(i) above or 2.(i) below when endorsements to the Loan Policy are requested by the lender; or</p> <p>(iii) insuring a loan made to the purchaser of the Land but no concurrent Owner's Policy is issued.</p> <p>For the purposes of this Item (1), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p> | <p>Refer to Bundled Purchase Loan Rate Schedule A</p>                                  |
| <p>(2) For Loans on Residential Land (except Summit and La Plata Counties)</p> <p>(i) insuring a loan made to the purchaser of the Land when no endorsements to the Loan Policy are requested by the lender and a concurrent Owner's Policy is issued.</p> <p>(ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 1.(i) or 2.(i) above when no endorsements to the Loan Policy are requested by the lender.</p> <p>For the purposes of this Item (2), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p>   | <p>\$175 (for all counties except San Miguel County)<br/>\$225 (San Miguel County)</p> |
| <p>(3) For Loans on Residential Land (Summit County)</p> <p>(i) insuring a loan made to the purchaser of the Land when endorsements to the Loan Policy are requested by the lender; or</p> <p>(ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 3.(i) above or 4.(i) below when endorsements to the Loan Policy are requested by the lender; or</p> <p>(iii) insuring a loan made to the purchaser of the Land but no concurrent Owner's Policy is issued.</p> <p>For the purposes of this Item (3), the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement</p>        | <p>Refer to Bundled Purchase Loan Rate Schedule B</p>                                  |
| <p>(4) For Loans on Residential Land (Summit County)</p> <p>(i) insuring a loan made to the purchaser of the Land when no endorsements to the Loan Policy are requested by the lender and a concurrent Owner's Policy is issued.</p> <p>(ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 3.(i) or 4.(i) above when no endorsements to the Loan Policy are requested by the lender.</p> <p>For the purposes of this Item (4), the Deletion of Pre-Printed</p>  | <p>\$225</p>   |



|  |                          |
|--|--------------------------|
| Exceptions will not be considered to be an endorsement |                          |
| (5) For Construction Loans (all counties)              | Refer to Section 3 below |

**B. COMMERCIAL CONCURRENT PURCHASE LOAN RATE**

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

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

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



**3. LOAN POLICIES INSURING A CONSTRUCTION LOAN**

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

|   |       |
|---|-------|
| For all counties (except Fremont, Pueblo and Summit Counties) | \$175 |
| For Fremont and Pueblo Counties                               | \$115 |
| For Summit County   | \$200 |

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

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

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

**4. CONSTRUCTION TO PERMANENT LOANS**

- A. When a Loan Policy has been issued, insuring a construction loan and the rate referred to in Section 3 of this Lender’s Insurance section has been applied, the rate for a Loan Policy (1) with a liability amount equal to or less than the liability amount of the prior loan Policy and (2) insuring the permanent loan will be 30% of the Basic Rate.
- B. Increased liability charges will be added at 50% of the Basic Rate for any increase in the liability amount of the Loan Policy in excess of the liability amount of the prior Loan Policy.



## **5. RESIDENTIAL JUNIOR LOAN POLICY**

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

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

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

*(For all other counties)*

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

## **6. COMMERCIAL LOAN POLICIES**

### **A. SHORT-TERM (RE-ISSUE) RATE**

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

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

### **B. CONCURRENT LOAN POLICY RATE**

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



**7. RESIDENTIAL BUNDLED REFINANCE RATE**

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

A.

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

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

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

**8. SUBSTITUTION LOAN RATE**

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

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

**9. ABSTRACT RETIREMENT RATE**

When the proposed insured for a Loan Policy surrenders to the Company the ownership of the complete abstract(s) of title covering all or a portion of the Land to be insured, regardless of the number of abstracts surrendered, a credit equal to 0.10 % of the liability amount in the Loan Policy shall be given with a minimum credit allowable of \$25 and a maximum credit



allowable of \$100. No credit will be given if the abstract is not surrendered prior to commencement of the title examination.

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

## **10. INSURING OVER EXCEPTIONS**

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

## **11. ADDITIONAL CHARGES FOR ADDITIONAL COVERAGES OR ENDORSEMENTS**

- A. Additional charges may be made for unusual conditions of title that are encountered or when special or unusual risks are insured against, for special services rendered in connection with the issuance of a Loan Policy, or an endorsement to the Loan Policy.
- B. The charge for special or unusual risks will be determined by the Company's underwriters based on the nature and extent of the special or unusual risk being assumed, or addressed through an endorsement to the Loan Policy.
- C. The charge for unusual conditions of title and/or special services will be a minimum charge of \$125.00 per hour.

## **12. MULTIPLE PARCELS AS SECURITY – EXTRA PARCEL CHARGE**

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

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





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

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

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

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



**15. RECORD TITLE INSURANCE LOAN POLICY**

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

B. The charges for the Record Title Insurance Loan Policy shall be as follows:

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



**16. TITLE GUARANTEE LOAN POLICY**

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

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

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

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



## BUNDLED PURCHASE LOAN RATE SCHEDULE A

*(For all counties except Summit County)*

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



## BUNDLED PURCHASE LOAN RATE SCHEDULE B

*(For Summit County only)*

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



## JUNIOR LOAN POLICY RATE SCHEDULE A

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



## JUNIOR LOAN POLICY RATE SCHEDULE B

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



## BUNDLED REFINANCE RATE SCHEDULES

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

| LIABILITY                  | RATE    |
|----------------------------|---------|
| \$0 to \$100,000           | \$525   |
| \$100,001 to \$150,000     | \$605   |
| \$150,001 to \$200,000     | \$655   |
| \$200,001 to \$300,000     | \$755   |
| \$300,001 to \$400,000     | \$855   |
| \$400,001 to \$500,000     | \$955   |
| \$500,001 to \$750,000     | \$1,105 |
| \$750,001 to \$1,000,000   | \$1,355 |
| \$1,000,001 to \$1,500,000 | \$1,855 |
| \$1,500,001 to \$2,000,000 | \$2,455 |

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





(For Delta, Montrose and Ouray Counties)

| LIABILITY                  | RATE<br>(with more than one endorsement) | RATE<br>(with up to one endorsement) |
|----------------------------|--|--------------------------------------|
| \$0 to \$100,000           | \$425                                    | \$350                                |
| \$100,001 to \$150,000     | \$550                                    | \$400                                |
| \$150,001 to \$200,000     | \$650                                    | \$475                                |
| \$200,001 to \$300,000     | \$750                                    | \$575                                |
| \$300,001 to \$400,000     | \$850                                    | \$675                                |
| \$400,001 to \$500,000     | \$1,025                                  | \$775                                |
| \$500,001 to \$750,000     | \$1,200                                  | \$950                                |
| \$750,001 to \$1,000,000   | \$1,550                                  | \$1,200                              |
| \$1,000,001 to \$1,500,000 | \$2,000                                  | \$1,500                              |
| \$1,500,001 to \$2,000,000 | \$2,500                                  | \$1,900                              |

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

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



(For Eagle, Gunnison, Pitkin and Garfield Counties)

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

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

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



(For El Paso County)

| LIABILITY                  | RATE<br>(with more than one endorsement) | RATE<br>(with up to one endorsement) |
|----------------------------|--|--------------------------------------|
| \$0 to \$100,000           | \$550                                    | \$430                                |
| \$100,001 to \$150,000     | \$610                                    | \$490                                |
| \$150,001 to \$200,000     | \$670                                    | \$550                                |
| \$200,001 to \$300,000     | \$730                                    | \$610                                |
| \$300,001 to \$400,000     | \$810                                    | \$690                                |
| \$400,001 to \$500,000     | \$900                                    | \$780                                |
| \$500,001 to \$750,000     | \$1,100                                  | \$980                                |
| \$750,001 to \$1,000,000   | \$1,300                                  | \$1,180                              |
| \$1,000,001 to \$1,500,000 | \$1,500                                  | \$1,380                              |
| \$1,500,001 to \$2,000,000 | \$2,000                                  | \$1,880                              |

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

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



*(For Fremont and Pueblo Counties)*

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

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



(For Grand County)

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

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



*(For La Plata County)*

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

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



(For Larimer and Weld Counties)

| LIABILITY                  | RATE<br>(with more than one endorsement) | RATE<br>(with up to one endorsement) |
|----------------------------|--|--------------------------------------|
| \$0 to \$100,000           | \$525                                    | \$400                                |
| \$100,001 to \$150,000     | \$605                                    | \$480                                |
| \$150,001 to \$200,000     | \$655                                    | \$530                                |
| \$200,001 to \$300,000     | \$755                                    | \$610                                |
| \$300,001 to \$400,000     | \$855                                    | \$690                                |
| \$400,001 to \$500,000     | \$955                                    | \$770                                |
| \$500,001 to \$750,000     | \$1,105                                  | \$900                                |
| \$750,001 to \$1,000,000   | \$1,355                                  | \$1,100                              |
| \$1,000,001 to \$1,500,000 | \$1,855                                  | \$1,500                              |
| \$1,500,001 to \$2,000,000 | \$2,455                                  | \$1,900                              |

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

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



(For Mesa County)

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

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

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





(For Routt and Moffat Counties)

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

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



(For San Miguel County)

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

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



(For Summit County)

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

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



## **GUARANTEES**

### **1. LITIGATION GUARANTEE**

- A. The Litigation Guarantee guarantees the accuracy of interests in Land, according to the Public Records for purposes of legal proceedings.
- B. The rate will be the Basic Rate for an Owner's Policy for the amount of insurance requested.
- C. If the time required to complete a Litigation Guarantee exceeds four hours, there will be an additional charge of \$125 for each extra hour required to complete the guarantee.
- D. One written update will be provided at no additional cost, on request, within one year of the effective date of the Litigation Guarantee. Additional written updates may be issued, on request, at a cost of \$50 per update.
- E. Notwithstanding 1D above, no further updates will be provide which will extend the effective date of the Litigation Guarantee to a date more than two years beyond the original effective date of the Litigation Guarantee.

### **2. PUBLIC TRUSTEE'S SALE GUARANTEE**

- A. The Public Trustee's Sale Guarantee guarantees the accuracy of interests in land, according to the Public Records, recorded subsequent to the deed of trust being foreclosed for the purpose of a public trustee's sale.
- B. The rate will be 50% of the Basic Rate for a Loan Policy based on the amount of the deed of trust being foreclosed.
- C. If the time required to complete a Public Trustee's Sale Guarantee exceeds four hours, there will be an additional charge of \$125 for each extra hour required to complete the guarantee.
- D. One written update will be provided at no additional cost. Additional written updates may be issued, on request, at a cost of \$50 per update.
- E. Notwithstanding 2D above, no further updates will be provided which will extend the effective date of the Public Trustee's Sale Guarantee to a date more than two years beyond the original effective date of the Public Trustee's Sale Guarantee.



## **BUILDER/DEVELOPER TRANSACTION INSURANCE**

### **1. RESIDENTIAL BUILDER/DEVELOPER TRANSACTIONS**

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

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

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

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

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

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

### **2. COMMERCIAL BUILDER/DEVELOPER TRANSACTIONS**

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

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

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

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

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



## LEASEHOLD INSURANCE

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

### 1. OWNER'S POLICY

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

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

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

### 2. LOAN POLICY

- A. The ALTA Loan Policy (6-17-06) will be issued, at the Applicable Rate; with ALTA Endorsement 13.1-06 attached (at no additional charge).



- B. The charges for added coverages or a separate Loan Policy issued concurrently with other policies covering the same leasehold estate are subject to the same formulas applicable to lender's insurance issued concurrently with an Owner's Policy on fee title.
- C. The Applicable Rate is calculated on the amount of the encumbrance allocated to the property or the amount produced by the formula in 1 above, whichever is the greater.
- D. All or any of the Preprinted Exceptions in Schedule B-Part I of the Loan Policy may be omitted by deletion or by endorsement upon compliance with the requirements of the Company's underwriters and upon payment of the additional amounts set forth in Endorsements Section, paragraph 2.
- E. When the Company determines it may insure against loss by reason of encumbrances or defects (other than Preprinted Exceptions), affirmative insurance over such encumbrances or defects may be given by the issuance of specifically filed endorsements at the appropriate rate for the endorsement as set forth in the Endorsement Section.

### **3. SHORT-TERM RATE**

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

### **4. ADDITIONAL COVERAGES OR ENDORSEMENTS**

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

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

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



## **6. LEASEHOLD INTEREST IN LAND AND FEE INTEREST IN IMPROVEMENTS**

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

## **7. CONVERSION OF LEASEHOLD ESTATES TO FEE TITLE ESTATES**

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

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

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

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

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





## **8. ABSTRACT RETIREMENT RATE**

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

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



**TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST INSURANCE**

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

**TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST RATE SCHEDULE**

*(For all counties except San Miguel)*

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

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

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

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

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



*(For San Miguel County)*

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

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

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

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

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



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

*(For all counties except San Miguel)*

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

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

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

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

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

*(For San Miguel County)*

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

| LIABILITY              | RATE  |
|------------------------|-------|
| \$0 to \$30,000        | \$180 |
| \$30,001 to \$50,000   | \$230 |
| \$50,0001 to \$100,00  | \$400 |
| \$100,001 to \$150,000 | \$440 |

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

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

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



## PROPERTY INFORMATION BINDERS AND PROPERTY REPORTS

### 1. PROPERTY INFORMATION BINDER

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

B. Minimum charge:

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

C. Additional charges:

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

(b) An additional work charge will be made for any search that exceeds four hours, at a minimum charge of \$125.00 per hour.

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

D. Credit:

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

E. Updates:

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

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



## **2. WIRELESS FACILITY PROPERTY INFORMATION BINDER**

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

### **B. Charge:**

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

### **C. Additional charges:**

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

(b) An additional work charge will be made for any search that exceeds four hours, at a minimum charge of \$125.00 per hour.

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

### **D. Credit:**

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

### **E. Updates:**

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



### **3. LIMITED WIRELESS FACILITY PROPERTY INFORMATION BINDER**

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

#### **B. Charge:**

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

#### **C. Additional charges:**

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

An additional work charge will be made for any search that exceeds three hours, at a minimum charge of \$125.00 per hour.

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

#### **D. Credit:**

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

#### **E. Updates:**

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



## SPECIAL RULES AND DEFINITIONS

|  |  |
|--|--|
| ALTA ©                                       | The abbreviation ALTA means the American Land Title Association  |
| Application of Rates                         | When calculating a rate, if more than one rate may be applicable to the transaction, the lowest rate will be applied, based upon the information provided to the Company at the time that the order is placed.   |
| Applicable Rate                              | Applicable Rate is the Rate obtained after applying all qualifying credits to the Basic Rate   |
| Basic Rate                                   | The Basic Rate is the minimum charge for the amount of insurance requested by the proposed insured, without any adjustments or credits that may be applicable in terms of this Rate Manual.  |
| Builder/Developer Transactions - Residential | Residential builder/developer transactions are defined as transactions in which policies subject to this rate filing are issued insuring purchasers' interests in new single family residences, duplexes, condominiums, lofts, timeshares, and town homes.<br>For the purposes of this section of the Rate Manual, the term "new" shall include the reconstruction and/or substantial alteration of the improvements on the Land.  |
| Builder/Developer Transactions - Commercial  | Commercial builder/developer transactions are defined as transactions in which policies subject to this rate filing are issued insuring purchasers' interests in tracts intended for development or for commercial property including: multiple parcels, metes and bounds property, lots, blocks, and tracts.  |
| Cancellation Charge                          | If an order is cancelled prior to commencement of a search, charges may be waived. If an order is cancelled after a commitment is issued, and relied upon, the applicable rate schedule charge must be paid. If the commitment is issued, and if the order is cancelled, a cancellation fee for search, examination, and related work performed, charged at the rate of \$125.00 per hour or actual cost incurred must be paid, except that the cancellation fee need not be imposed where a title insurance commitment is furnished in good faith in furtherance of a bona fide sale, purchase or loan transaction which for good reason is not consummated. The fee need not be imposed if, through error, the customer has entered duplicate orders, either in the same |





|                                 |   |
|---------------------------------|---|
|                                 | <p>or competing companies. If unusual work has been performed, an increased cancellation fee may be charged to compensate the company for its expenses provided the customer is informed of the reason for the increased charge. Work charges may be credited if the order is reopened within 24 months of the original cancellation.</p>   |
| Charges for additional coverage | <p>Except where otherwise designated, all charges for additional coverage shall be added to and become a part of the rate. Where the schedule provides for the addition of a given percentage and then for an additional percentage each percentage is computed upon the charge set forth in the Basic Rate.</p>  |
| Company                         | <p>Company means Land Title Insurance Corporation, a Colorado corporation</p>   |
| Combined Rate                   | <p>The Combined Rate for the purposes of Note 4 of the Builder/Developer Rate means the rate applicable when a Recognized Builder/Developer enters into the Builder Rate Agreement for the issuance of a Loan Policy insuring a construction loan and each subsequent Owner's Policy on the same parcel of land, insured under the Loan Policy insuring the construction loan.</p>  |
| Commercial                      | <p>Commercial means Land that is intended for a use other than Residential.</p>   |
| Commitment                      | <p>A commitment will be issued only as an incident to the issuance of a title Policy for which a charge is made. The ALTA Commitment Form (6-17-06) or ALTA Plain Language Commitment Form (6-17-06) will be issued based on the type of Policy issued.</p>   |
| Construction Loans              | <p>Construction Loans are defined as loans where a portion of the proceeds are used to finance the construction, repair, or alteration of residential, commercial or industrial improvements on the Land covered by the insured mortgage.</p>   |
| Duplicate Policies              | <p>A duplicate Policy, in which (1) no additional insurance is given, and (2) no change has been made, may be provided to the insured, on request by the insured. If a change is made to a Policy to correct a typing or other obvious error, and in which no additional insurance is given, on request by the insured, a duplicate Policy may be provided to the insured. In this case, the duplicate Policy must contain the following statement: "This Policy is issued in lieu of Policy number _____ which is hereby</p> |



|                      |   |
|----------------------|---|
|                      | cancelled". There will be no charge to issue a duplicate Policy.  |
| Extended Coverage    | A Policy in which the Pre-Printed Exceptions 1, 2, 3, 4 and 5 have been omitted from Schedule B of the Policy issued.   |
| Fair Value           | The Fair Value is considered to be the full value of the Land including all encumbrances of record which specifically affect the Land but excluding all blanket type encumbrances. If no sale is involved the Fair Value is determined from available information, including, but not limited to, construction costs, condemnation value, assessed value or appraised value. In no event shall the Fair Value be less than the total of all encumbrances of record. |
| Indebtedness         | Indebtedness shall have the meaning contained in the definition of Indebtedness in the Conditions to the ALTA Loan Policy (6/17/06), as it may be amended from time to time.  |
| Inspections          | A physical inspection of the Land may be made by a representative of designee of the Company to determine facts that are not matters of record and which are insured against in policies or endorsements.<br>The charge for an Inspection shall be \$125.00 per hour (which charge shall include the time for traveling to and from the Land).  |
| Insured Owner        | Insured Owner is determined according to the definition of the Insured in the type of Owner's Policy that is to be issued.  |
| Insured Lender       | Insured Lender is determined according to the definition of the Insured in the type of Loan Policy that is to be issued.  |
| Issuance of Policies | No Policy, binder or endorsement will be issued until all the conditions set out in the commitment have been fulfilled to the satisfaction of the Company.  |
| Junior Loan Policy   | A Junior Loan Policy means the ALTA Residential Limited Coverage Junior Loan Policy (Revised 8-1-12)  |
| Land                 | Land, for the purposes of this Manual, means the land described in Schedule A of the Policy, and affixed improvements, that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A of the Policy,  |



|                         |   |
|-------------------------|---|
|                         | nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.   |
| Loan Policy             | Loan Policy includes either the ALTA Loan Policy of Title Insurance (6-1-06) or the ALTA Short Form Residential Loan Policy One-to-Four Family (Revised 12/03/12) that may be issued in terms of this Manual.   |
|                         |   |
| Owner's Policy          | Owner's Policy includes any one or more of the forms of the Owner's Policy of title insurance that may be issued in terms of this Manual.   |
|                         |   |
| Parcel                  | <p>A. Single Parcel<br/>Properties in the same tract, subdivision, or section, title to which is vested in one ownership, is considered to be a single parcel and no additional charges will be made.</p> <p>B. Multiple Parcels<br/>In the circumstances below, the properties or interests are considered to be separate parcels and additional charges may be charged for each separate parcel.<br/>Properties which are vested in separate ownerships.<br/>Properties in different tracts, subdivisions, or sections.<br/>Any vacated portion of a street or alley not previously insured, and title to which is being conveyed, for the first time, to an adjoining owner, who has acquired title, or is about to acquire title simultaneously, to the adjoining property.<br/>Any easement or right-of-way, not previously insured, in which the interest thereto is being conveyed, for the first time, as an appurtenant interest, to another owner, who has acquired title, or is about to acquire title simultaneously, to the benefited property.</p> <p>C. Parcel in two or more counties<br/>If a property is divided by a county line, all charges will be calculated on the rate applicable to each county, adjusted in relation to the percentage of the property that is within each county.</p> |
|                         |   |
| Percentage Calculations | All percentage calculations must be based on 100% of the rate applicable set forth in the Basic Rates.<br>If an order qualifies for the Short-Term Rate, and there is more than one prior Policy on which a percentage discount can be based, the largest dollar amount discount shall be applied.  |
|                         |   |
| Policy                  | Policy includes any one or more of the forms of title insurance policy that may be issued in terms of this Manual.  |
|                         |   |



|                                   |  |
|-----------------------------------|--|
| <p>Pre-Printed Exceptions</p>     | <p>Pre-Printed Exceptions mean the following exceptions in Schedule B of the Commitment, or Policy:</p> <ol style="list-style-type: none"> <li>1. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.</li> <li>2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.</li> <li>3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.</li> <li>4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.</li> <li>5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching to the subsequent effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.</li> <li>6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.</li> <li>7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water.</li> </ol> |
| <p>Premium</p>                    | <p>The amount charged by the Company, or its agent, to an insured or an applicant for insurance for the assumption by the Company of the risk created by the issuance of the Policy, including the cost of doing business and a reasonable profit but excluding service charge, if any.</p>  |
| <p>Rates and Rate Calculation</p> | <p>All charges for title insurance are to be calculated in accordance with these rules and the Basic Rates herein. These rates shall apply to all Commitments or Policies issued. The total basic rate should be rounded to the nearest whole dollar.</p> <p>All premium calculations shall be rounded incrementally in accordance with the following rule:<br/>Wherever a premium determination involves multiple calculations involving additives and multipliers the product of the multiplier or multipliers shall be rounded to the nearest whole dollar prior to applying said products to any additives. The rounded product or products shall then be</p>  |



|                             |  |
|-----------------------------|--|
|                             | applied to any additive or additives which sums shall also be rounded incrementally.   |
| Residential                 | Residential means Land (including individual units of condominiums and cooperatives) designed principally for the occupancy of one to four families.   |
| Service Charge              | The amount charged by a title insurance company, agent for a title insurance company, or either of them to an insured or an applicant for insurance to cover the cost of procuring and examining evidence of title.  |
| Short Form Loan Policy      | The "Short Form Loan Policy" shall mean the ALTA Short Form Residential Loan Policy One-to-Four Family (Revised 12-03-12)  |
| Standard Coverage           | The Policy issued will include the Pre-Printed Exceptions as exceptions from the coverage in Schedule B of the Policy.   |
| Subdivision Plat            | A map of a group of lots, tracts, or parcels of land, which meets all the requirements of C.R.S.38-51-106, and which is recorded for the purpose of creating land parcels which can be identified uniquely by reference to the map   |
| To Be Determined Commitment | The To Be Determined Commitment ("TBD Commitment") provides for the issuance of a commitment, for a period not to exceed 24 months, for the limited purpose of offering to insure a future sale, lease, or loan transaction by the owners of record, provided no documents are recorded as of the effective date of, or subsequent to, the issuance of the TBD Commitment. |



## ENDORSEMENTS

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

### 4. ENDORSEMENTS AVAILABLE

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



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



| Endorsement Number | Brief Description of Endorsement   | Insured  | Charge  |
|--------------------|--|--|---|
| 100.12-06          | Right of enforcement under Covenants Conditions and Restrictions ineffective | Owner or Lender<br><br>Owner<br><br><br><br>Lender | Residential - \$40<br><br>Commercial<br>30 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$5,000)<br><br>20 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$5,000)<br>The Company may exceed the maximum charge on its determination that it is assuming extraordinary risk in issuing this endorsement |
| 100.13-06          | Assessment liens subordinate to lien of mortgage                             | Lender   | Residential - \$40<br><br>Commercial - \$100  |
| 100.16-06          | Mortgage exempt from membership in association                               | Lender   | Residential - \$40<br><br>Commercial - \$100  |
| 100.20-06          | Present violation of Covenants, Conditions and Restrictions                  | Owner or Lender<br><br><br><br>Owner               | Residential - \$40<br><br><br><br>Commercial<br>20 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$5,000)  |





| Endorsement Number | Brief Description of Endorsement  | Insured         | Charge  |
|--------------------|---|-----------------|---|
|                    |   | Lender          | 10 percent of Basic Rate (minimum charge \$100; maximum charge \$1,000)   |
| 100.23-06          | Mineral rights, damage to existing improvements – specific oil and gas lease                          | Lender          | 10 percent of Basic Rate (minimum charge \$50)<br><br>15 percent of Basic Rate (minimum charge \$50) in Garfield, Moffat, Pitkin, Routt and Summit Counties                       |
| 100.24-06          | Mineral rights, lessee under a specific oil and gas lease does not have the right to use the surface- | Lender          | 10 percent of Basic Rate (minimum charge \$50)<br><br>15 percent of Basic Rate (minimum charge \$50) in Garfield, Moffat, Pitkin, Routt and Summit Counties                       |
| 100.29-06          | Mineral rights, damage to existing improvements   | Owner or Lender | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)<br><br>15 percent of Basic Rate (minimum charge Residential \$50, Commercial |



| Endorsement Number | Brief Description of Endorsement   | Insured | Charge   |
|--------------------|--|---------|--|
|                    |  |         | \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties  |
| 100.30-06          | Mineral rights, physical but not aesthetic damage to existing or future improvements | Lender  | <p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p> |
| 100.31-06          | Mineral rights, physical but not aesthetic damage to existing or future improvements | Owner   | <p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$4,000) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p> |



| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge   |
|--------------------|--|-----------------|--|
| 100.32-06          | Mineral rights, damage to existing or future improvements, including lawn, shrubbery, trees              | Owner or Lender | <p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500)</p> <p>15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500) in Garfield, Moffat, Pitkin, Routt and Summit Counties</p> |
| 101-06             | Limited Mechanic's Lien Protection During Construction   | Lender          | See Paragraph 2.B.   |
| 101.1-06           | Insurance over particular mechanic's lien  | Owner or Lender | Residential - \$50<br>Commercial - \$100, plus \$10 per each additional lien over one  |
| 101.5-06           | Insures against potential mechanic liens arising from work performed prior to construction Deed of Trust | Lender          | 20 percent of Basic Rate (minimum charge \$200)  |
| 102.4-06           | Foundation—no violation, no encroachment onto adjoining land   | Lender          | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$750)   |



| Endorsement Number | Brief Description of Endorsement  | Insured | Charge  |
|--------------------|---|---------|---|
| 102.5-06           | Foundation—no violation, no encroachment onto easements or adjoining land                                 | Lender  | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$750)  |
| 103-06             | Insuring additional security under a loan policy which insures a loan for construction purposes           | Lender  | \$50  |
| 103.1-06           | Damages to existing buildings as a result of the use or maintenance of easement referred to in Schedule B | Lender  | Residential (Single-Family) - \$40 per item<br>Residential (Multi-Parcel) and Commercial - \$100 per item<br><br>15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500)<br><br>20 percent of Basic Rate in Summit County (maximum charge \$2,000) |
| 103.1A-06          | Damages to existing buildings as a result of the use or maintenance of easement referred to in Schedule B | Owner   | Residential (Single-Family) - \$50<br>Residential (Multi-Parcel) and Commercial – 10 percent of Basic Rate (maximum charge \$1,000)   |



| Endorsement Number | Brief Description of Endorsement  | Insured | Charge   |
|--------------------|---|---------|--|
|                    |   |         | <p>15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge \$1,500)</p> <p>20 percent of Basic Rate in Summit County (maximum charge \$2,000)</p>  |
| 103.2-06           | Encroachment - Forced removal of improvements encroaching onto adjoining land, as referred to in Schedule B | Lender  | <p>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)</p> |
| 103.2A-06          | Encroachment - Forced removal of improvements encroaching onto adjoining land, as referred to in Schedule B | Owner   | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)   |
| 103.3-06           | Encroachment - Forced removal of improvements encroaching onto easement, as referred to in Schedule B       | Lender  | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial  |



| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge   |
|--------------------|--|-----------------|--|
|                    |  |                 | <p>\$100; maximum charge \$1,000)</p> <p>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,000)</p> |
| 103.3A-06          | Encroachment - Forced removal of improvements encroaching onto easement, as referred to in Schedule B  | Owner           | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)   |
| 103.4-06           | Access - Ingress and egress to public street by way of easement, as referred to in Schedule A  | Owner or Lender | Residential - \$50<br>Commercial - \$100   |
| 103.5-06           | Water Rights – damage to existing improvements from exercise of right to use surface of Land for extraction/development of water, as referred to in Schedule B | Owner or Lender | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000)   |
| 103.7-06           | Access – Land abuts on physically open street<br><br>Note: The charge will be made per endorsement issued  | Owner or Lender | Residential - \$50<br>Commercial - \$100   |



| Endorsement Number | Brief Description of Endorsement   | Insured | Charge   |
|--------------------|--|---------|--|
| 104-06             | Assignment of beneficial interest in mortgage  | Lender  | Residential \$50<br><br>Commercial \$100   |
| 104.1-06           | Assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage   | Lender  | 10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,000) |
| 104.2-06           | Assignment of beneficial interest in mortgage and change effective date (Used only where no documents other than assignments affecting the insured Mortgage have been recorded subsequent to the date of the policy) | Lender  | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$500)   |
| 104.3-06           | Collateral assignment of beneficial interest in mortgage   | Lender  | Residential \$50<br><br>Commercial \$100   |
| 104.4-06           | Collateral assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage  | Lender  | 10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential \$50, Commercial \$100; maximum charge \$500)   |



| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge  |
|--------------------|--|-----------------|---|
| 104.6-06           | Assignment of Rents/Leases   | Lender          | \$100   |
| 104.7-06           | Prior assignment of Rents/Leases   | Lender          | \$100   |
| 107.2-06           | Increase in the face amount of insurance   | Owner or Lender | Residential \$50, Commercial \$100 plus Applicable Rate on increased liability  |
| 107.3-06           | Increase in the face amount of insurance, change of effective date and title date-down | Owner or Lender | 10 percent of the Basic Rate on the initial policy amount (minimum charge Residential \$50, Commercial \$100; maximum charge \$2,500) plus Applicable Rate on increased liability |
| 107.6-06           | Waiver of defense of knowledge imputed from lender to another lender                   | Lender          | 10 percent of Basic Rate  |
| 107.6A-06          | Waiver of defense of knowledge imputed from owner to another owner                     | Owner           | 20 percent of Basic Rate  |





| Endorsement Number | Brief Description of Endorsement  | Insured         | Charge  |
|--------------------|---|-----------------|---|
| 107.9-06           | Adding additional insured with limitations on coverage  | Owner or Lender | \$100   |
| 107.9-T-06         | Adding a trust as an additional insured under the definition of insured in ALTA 2006 Owner's Policy | Owner           | No charge   |
| 107.10-06          | Adding additional insured without limitations on coverage   | Owner or Lender | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100)  |
| 107.12-06          | Change effective date with title date down and confirmation of vesting                              | Owner or Lender | 10 percent of Basic Rate Residential (minimum charge \$50 Commercial (minimum charge \$100, maximum charge \$4,000) |
| 107.12a-06         | Date Down of Title - policy date not changed  | Owner or Lender | \$300   |
| 107.13-06          | Title date down – For Guarantees only   | Lender          | \$30  |



| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge   |
|--------------------|--|-----------------|--|
| 108.8-06           | Additional advance with confirmation of vesting, priority of mortgage and no releases, modifications or subordinations of the insured mortgage | Lender          | Residential \$50, plus Basic Rate on increased liability<br><br>Commercial \$100 plus Applicable rate on increased liability |
| 110.1-06           | Deletion of specific exception in Schedule B   | Owner or Lender | No charge  |
| 110.2-06           | Insuring over particular exception for which no other specifically filed endorsement is available  | Owner or Lender | Underwriter to determine charge  |
| 110.3-06           | For correction of commitments and/or policies and extending commitments (not to be used for affirmative coverage)                              | Owner or Lender | No charge to correct error   |
| 110.4-06           | Modification of deed of trust (not applicable for additional advances)   | Lender          | 10 percent of Basic Rate based upon the unpaid balance of the encumbrance  |
| 110.5-06           | Modification of deed of trust including priority (not applicable for additional advances)  | Lender          | 20 percent of Basic Rate based upon the unpaid balance of the encumbrance  |
| 110.5AP            | Lender adding additional parcel as collateral under existing loan/note (only to be issued post policy)   | Lender          | Residential \$150 for each additional parcel<br><br>Commercial 10  |



| Endorsement Number       | Brief Description of Endorsement                           | Insured | Charge   |
|--------------------------|--|---------|--|
|                          |  |         | percent of Basic Rate (minimum charge \$150; maximum charge \$1,000), and \$150 for each additional parcel in excess of the first parcel |
| 110.5E-06                | Modification of deed of trust – Extension of maturity date | Lender  | \$300  |
| 110.5PB                  | Piggyback  | Lender  | 25 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge \$200)   |
| 110.7 -06<br>(ALTA 6-06) | Variable interest rate mortgage                            | Lender  | Residential - \$40<br><br>Residential - \$50 in San Miguel and Summit Counties<br><br>Commercial - \$100                                 |
| 110.8-06                 | Re-negotiable rate mortgage                                | Lender  | Residential - \$40<br><br>Commercial - \$100   |
| 111-06                   | Partial release of mortgage without impairment of priority | Lender  | 10 percent of Basic Rate based upon the unpaid balance of the encumbrance  |



| Endorsement Number | Brief Description of Endorsement   | Insured | Charge  |
|--------------------|--|---------|---|
|                    |  |         | (minimum charge Residential \$50, Commercial \$100, maximum charge \$250) |
| 111.3-06           | Partial release, no impairment of priority and no encroachments as a result of the release | Lender  | 20 percent of Basic Rate based upon the unpaid balance of the encumbrance |
| 111.10-06          | Revolving line of credit Commercial  | Lender  | \$100   |
| 111.11-06          | Revolving line of credit Residential   | Lender  | \$40  |
| 112.1-06           | Bondholder   | Lender  | \$100   |
| 115-06             | Estate insured as condominium<br><br>Note: The charge will be made per endorsement issued  | Lender  | Residential - \$40<br><br>Commercial - \$100                              |



| Endorsement Number      | Brief Description of Endorsement   | Insured | Charge   |
|-------------------------|--|---------|--|
| 115.1-06<br>(ALTA 4-06) | Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over assessment liens in statutes or condominium documents | Lender  | 15 percent of Basic Rate<br>(minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)<br><br>20 percent of Basic Rate in Garfield County |
| 115.1B-06               | Comprehensive Covenants Conditions and Restrictions - condominium  | Owner   | 15 percent of Basic Rate<br>(minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)  |
| 115.2-06                | Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over unpaid assessments                 | Lender  | 15 percent of Basic Rate<br>(minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)<br><br>20 percent of Basic Rate in Garfield County |
| 115.2B-06               | Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD)   | Owner   | 15 percent of Basic Rate<br>(minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000)  |
| 116-06                  | Designation of improvements and location at street address   | Lender  | Residential \$50<br><br>Commercial \$100   |



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



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



| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge   |
|--------------------|--|-----------------|--|
| ALTA 1-06          | Street Assessments   | Lender          | \$100  |
| ALTA 2-06          | Truth In Lending   | Lender          | \$1.00 per \$1,000 of the liability amount (not to exceed \$100)                                     |
| ALTA 3-06          | Zoning – unimproved Land   | Owner or Lender | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500) |
| ALTA 3.1-06        | Zoning – Improved land   | Owner or Lender | 25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500) |
| ALTA 3.2-06        | Zoning – Future Improvements   | Owner or Lender | 25 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$5,000) |
| ALTA 4-06          | Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over assessment liens in statutes or condominium documents | Lender          | 15 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$3,000) |





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



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



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



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



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



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



| Endorsement Number | Brief Description of Endorsement         | Insured         | Charge  |
|--------------------|--|-----------------|---|
| ALTA 14.2-06       | Future Advance – Letter of Credit        | Lender          | \$100   |
| ALTA 14.3-06       | Future Advance Reverse Mortgage          | Lender          | \$100   |
| ALTA 15.06         | Non imputation – Full Equity Transfer    | Owner           | 20 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$2500) |
| ALTA 15.1.06       | Non imputation – Additional Insured      | Owner           | 20 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$2500) |
| ALTA 15.2.06       | Non imputation – Partial Equity Transfer | Owner           | 20 percent of Basic Rate<br>(minimum charge \$100; maximum charge \$2500) |
| ALTA 16-06         | Mezzanine Financing                      | Owner           | 20 percent of Basic Rate based on the amount of Mezzanine Loan            |
| ALTA 17-06         | Access and Entry                         | Owner or Lender | Residential - \$50<br><br>Commercial - \$100                              |
| ALTA 17.1-06       | Indirect Access and Entry                | Owner or Lender | Residential - \$50<br><br>Commercial - \$100                              |



| Endorsement Number | Brief Description of Endorsement | Insured         | Charge   |
|--------------------|----------------------------------|-----------------|--|
| ALTA 17.2-06       | Utility Access                   | Owner or Lender | Residential - \$50<br>Commercial - \$100   |
| ALTA 18-06         | Single Tax Parcel                | Owner or Lender | \$100  |
| ALTA 18.1-06       | Multiple Tax Parcels - Easements | Owner or Lender | \$100  |
| ALTA 18.2-06       | Multiple Tax Parcels             | Owner or Lender | \$100  |
| ALTA 19-06         | Contiguity – Multiple Parcels    | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500)<br>Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500) |
| ALTA 19.1-06       | Contiguity – Single Parcel       | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500)<br>Commercial – 10 percent of Basic Rate (minimum  |





| Endorsement Number | Brief Description of Endorsement            | Insured         | Charge   |
|--------------------|---|-----------------|--|
|                    |   |                 | charge \$100.00; maximum charge \$1,500)   |
| ALTA 19.2-06       | Contiguity-Specified Parcels                | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500) |
| ALTA 20-06         | First Loss – Multiple Parcel Transactions   | Lender          | 30 percent of Basic Rate   |
| ALTA 22-06         | Street address / Location – no map attached | Owner or Lender | Residential \$50<br>Commercial \$100   |
| ALTA 22.1-06       | Street address / Location – map attached    | Owner or Lender | Residential \$50<br>Commercial \$100   |
| ALTA 23-06         | Co-Insurance – Single Policy                | Owner or Lender | \$100  |



| Endorsement Number | Brief Description of Endorsement | Insured             | Charge   |
|--------------------|----------------------------------|---------------------|--|
| ALTA 23.1-06       | Co-Insurance -Multiple Parcels   | Owner or Lender     | \$100  |
| ALTA 24-06         | Doing Business                   | Lender              | \$100  |
| ALTA 25-06         | Same as Survey                   | Owner or Lender     | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)   |
| ALTA 25.1.06       | Same as Portion of Survey        | Owner or Lender     | 10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)   |
| ALTA 26-06         | Subdivision                      | Owner<br><br>Lender | 20 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500)<br><br>10 percent of Basic Rate (minimum charge Residential \$50, Commercial \$100; maximum charge \$1,500) |





| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge   |
|--------------------|--|-----------------|--|
|                    |  |                 | 20 percent of Basic Rate in Summit County (maximum charge \$2,000)   |
| ALTA 28.1-06       | Encroachments - Boundaries and Easements   | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100)<br><br>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt, and Summit Counties |
| ALTA 28.2-06       | Encroachments – Boundaries and Easements – Described Improvements                            | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100)<br><br>20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties  |
| ALTA 28.3-06       | Encroachments – Boundaries and Easements – Described Improvements and Land Under Development | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100)<br><br>20 percent of  |



| Endorsement Number | Brief Description of Endorsement                                    | Insured         | Charge  |
|--------------------|---|-----------------|---|
|                    |   |                 | Basic Rate in Garfield, Moffat, Pitkin, Routt and Summit Counties         |
| ALTA 29-06         | Interest Rate Swap Endorsement – Direct Obligation                  | Lender          | 10 percent of Basic Rate  |
| ALTA 29.1-06       | Interest Rate Swap – Additional Interest                            | Lender          | 10 percent of Basic Rate  |
| ALTA 29.2-06       | Interest Rate Swap Endorsement – Direct Obligation – Defined amount | Lender          | 10 percent of Basic Rate plus Basic Rate on increased liability           |
| ALTA 29.3-06       | Interest Rate Swap – Additional Interest – Defined amount           | Lender          | 10 percent of Basic Rate plus Basic Rate on increased liability           |
| ALTA 30-06         | One to Four Family Shared Appreciation Mortgage                     | Lender          | \$50  |
| ALTA 30.1-06       | Commercial Participation Interest                                   | Lender          | 10 percent of Basic Rate  |
| ALTA 31-06         | Severable Improvements Endorsement                                  | Owner or Lender | Underwriter to determine charge (minimum charge 10 percent of Basic Rate) |



| Endorsement Number | Brief Description of Endorsement                                | Insured         | Charge  |
|--------------------|---|-----------------|---|
| ALTA 32-06         | Construction Loan Pending Disbursements – Loss of Priority      | Lender          | See Paragraph 2.B.  |
| ALTA 32.1-06       | Construction Loan - Loss of Priority – Direct Payment           | Lender          | See Paragraph 2.B.  |
| ALTA 32.2-06       | Construction Loan – Loss of Priority – Insured’s Direct Payment | Lender          | See Paragraph 2.B   |
| ALTA 33-06         | Disbursement  | Lender          | See Paragraph 2.B.  |
| ALTA 34-06         | Identified Risk Coverage  | Owner or Lender | Underwriter to determine charge (minimum charge 10 percent of Basic Rate)   |
| ALTA 35-06         | Minerals and Other Subsurface Substances - Buildings            | Owner or Lender | Residential – 10 percent of Basic Rate (minimum charge \$50, maximum charge \$1,000)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100, maximum charge \$1,000)<br><br>15 percent of Basic Rate in Garfield, Moffat, Pitkin, |



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



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





| Endorsement Number | Brief Description of Endorsement   | Insured         | Charge                                   |
|--------------------|--|-----------------|--|
| ALTA 36.3-06       | Energy project – Leasehold   | Lender          | No charge                                |
| ALTA 36.4-06       | Energy project – Covenants Conditions and Restrictions<br>Land under development based on plans/blueprints | Owner           | 20 percent of Basic Rate                 |
| ALTA 36.5-06       | Energy project – Covenants Conditions and Restrictions<br>Land under development based on plans/blueprints | Lender          | 20 percent of Basic Rate                 |
| ALTA 36.6-06       | Energy project – encroachments   | Owner or Lender | 20 percent of Basic Rate                 |
| ALTA 36.7-06       | Energy project – Fee Estate  | Owner           | 20 percent of Basic Rate                 |
| ALTA 36.8-06       | Energy project – Fee Estate  | Lender          | 20 percent of Basic Rate                 |
| ALTA 37-06         | Assignment of Rents or Leases  | Lender          | Residential - \$50<br>Commercial - \$100 |
| ALTA 39-06         | Policy Authentication  | Owner or Lender | No charge                                |



| Endorsement Number | Brief Description of Endorsement | Insured         | Charge  |
|--------------------|----------------------------------|-----------------|---|
| ALTA 40-06         | Tax Credit                       | Owner           | Residential - \$50<br><br>Commercial - \$100  |
| ALTA 40.1-06       | Tax Credit – Defined Amount      | Owner           | Residential - \$50<br><br>Commercial - \$100  |
| ALTA 41-06         | Water – Building                 | Owner or Lender | Residential - \$50<br><br>Commercial – 10 percent of Basic Rate (maximum charge \$500)    |
| ALTA 41.1-06       | Water – Improvements             | Owner or Lender | Residential - \$50<br><br>Commercial – 10 percent of Basic Rate (maximum charge \$1,000)  |
| ALTA 41.2-06       | Water – Described Improvements   | Owner or Lender | Residential - \$50<br><br>Commercial – 10 percent of Basic Rate (maximum charge \$500)    |
| ALTA 41.3-06       | Water – Land Under Development   | Owner or Lender | Residential - \$100<br><br>Commercial – 20 percent of Basic Rate (maximum charge \$2,500) |
| ALTA 42-06         | Commercial Lender Group          | Lender          | Residential - \$50<br><br>Commercial - \$100  |



| Endorsement Number   | Brief Description of Endorsement | Insured         | Charge   |
|----------------------|----------------------------------|-----------------|--|
| ALTA 43-06           | Anti-Taint                       | Lender          | Residential - \$50<br><br>Commercial - \$100   |
| ALTA 44-06           | Insured Mortgage Recording       | Lender          | Residential - \$50<br><br>Commercial - \$100   |
| ALTA 45-06           | Pari Passu Mortgage              | Lender          | Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500) |
| ALTA 46-06           | Option                           | Owner           | Residential – 10 percent of Basic Rate (minimum charge \$50.00; maximum charge \$1,500)<br><br>Commercial – 10 percent of Basic Rate (minimum charge \$100.00; maximum charge \$1,500) |
| Arbitration Deletion | Arbitration Deletion             | Owner or Lender | Residential \$40<br><br>Commercial \$100   |



| Endorsement Number  | Brief Description of Endorsement   | Insured         | Charge   |
|---------------------|--|-----------------|--|
| Balloon A           | FNMA balloon mortgage (issued with original policy)  | Lender          | \$40   |
| Balloon B           | FNMA balloon mortgage (issued after policy when recording—modification agreement)  | Lender          | 10 percent of Basic Rate (minimum charge \$50) |
| Extended Insured    | Clarifies the definition of “Insured” and incorporates the same definition of “Insured” as contained under the ALTA Owner’s Policy (6-17-06) | Owner           | No Charge                                      |
| Fairway Partnership | Fairway Partnership  | Owner or Lender | 10 percent of Basic Rate                       |
| Fairway, LLC        | Fairway, LLC   | Owner or Lender | 10 percent of Basic Rate                       |
| Gap                 | Gap  | Owner or Lender | \$30   |
| HUD 111.4           | HUD 111.4  | Lender          | \$100  |
| Inflation           | Inflation  | Owner           | No Charge                                      |



| Endorsement Number       | Brief Description of Endorsement                        | Insured         | Charge                               |
|--------------------------|---|-----------------|--------------------------------------|
| Lack of Signature        | Policy issued without signature or electronically       | Owner or Lender | No Charge                            |
| Last Dollar              | Last Dollar   | Lender          | 10 percent of Basic Rate             |
| Non-Merger of Lien       | Non-Merger of Lien                                      | Lender          | \$250                                |
| Patent                   | Patent  | Owner or Lender | Residential \$50<br>Commercial \$100 |
| Reverse Annuity Priority | Reverse Annuity Priority                                | Lender          | 10 percent of Basic Rate             |
| Revolving Credit A       | Revolving Credit A – Obligatory Advances – Majority Law | Lender          | 20 percent of Basic Rate             |
| Revolving Credit B       | Revolving Credit B – Obligatory Advances – Minority Law | Lender          | 20 percent of Basic Rate             |
| Scrivener's Error        | Scrivener's Error                                       | Lender          | \$40                                 |



| Endorsement Number                            | Brief Description of Endorsement                                  | Insured         | Charge  |
|---|---|-----------------|---|
| Shared Appreciation Mortgage                  | Shared Appreciation Mortgage                                      | Lender          | 10 percent of Basic Rate, not to exceed \$500                                     |
| Shopping Center Reciprocal Easement Agreement | Shopping Center Reciprocal Easement Agreement                     | Owner or Lender | 10 percent of Basic Rate (minimum charge \$100, maximum charge \$2,000)           |
| Special                                       | For special coverages for which no other endorsement is available | Owner or Lender | To be determined on a case by case basis by the Company based on the risk assumed |
| Tie-In  | Tie-In  | Lender          | 10 percent of Basic Rate  |
| ALTA United States Policy Date Down           | Change effective date   | Owner           | \$25  |



**DELETION OF PRE-PRINTED EXCEPTIONS**

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

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

|  |           |
|--|-----------|
| ALTA Owner’s Policy insuring Residential Land  | \$65      |
| ALTA Loan Policy and Junior Loan Policy, whether or not concurrent with an Owner’s Policy insuring Improved Residential Land | No charge |
| ALTA Owner’s Policy or ALTA Loan Policy whether or not concurrent with an Owner’s Policy insuring Commercial Land            | \$100     |

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

|  |  |
|--|--|
| ALTA Owner’s Policy insuring Residential Land  | \$65                                     |
| ALTA Loan Policy and Junior Loan Policy, whether or not concurrent with an Owner’s Policy insuring Improved Residential Land | No charge                                |
| ALTA Owner’s Policy or ALTA Loan Policy whether or not concurrent with an Owner’s Policy insuring Commercial Land            | 10% of Basic Rate (Minimum charge \$100) |

B. Item 4 may be omitted from a Loan Policy or deleted from a commitment for a Loan Policy during construction of improvements, or it may be modified in the Loan Policy through the use of Endorsement 101 if underwriter’s requirements are satisfied. Such deletion or modification will bear the charges shown below.



| Loan Policy - Residential or Commercial Land   |   |  |
|--|---|--|
| Deletion of item 4 (Loan Policy)   | Insured is responsible for disbursement of construction loan                                | \$3.00 per \$1,000   |
| Deletion of item 4 (Loan Policy)   | In conjunction with Construction Disbursement Services provided by the Company or its agent | \$2.00 per \$1,000   |
| Modification by Endorsement 101 or The ALTA Endorsements 32-06, 32.1-06 and 32.2-06  | Amount of loan up to and including \$500,000  | \$1,700 (inclusive of construction disbursing services if requested)   |
|  | Amount of Loan In excess of \$500,000   | \$1,700, plus \$1.00 per \$1,000 over \$500,000 (inclusive of construction disbursing services if requested) |
| When the amount being disbursed is less than 50% of the principle amount of the loan, upon request by the Lender and receipt and satisfaction of Company's requirements, modification by Endorsement 101 or ALTA Endorsements 32-06, 32.1-06 and 32.2-06 | Amount of Loan being disbursed is up to and including \$500,000                             | \$1,700 (inclusive of construction disbursing services if requested)   |
|  | Amount of Loan being disbursed is in excess of \$500,000                                    | \$1,700, plus \$1.00 per \$1,000 over \$500,000 (inclusive of construction disbursing services if requested) |





|   |  |                        |
|---|--|------------------------|
|   |  | services if requested) |
| When combined with construction disbursing, issuance of Endorsement 122 |  | \$1,150                |

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

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



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

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

**6. INSURING OVER OBJECTIONS IN LENDER'S POLICY**

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

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

### BASIC RATE SCHEDULE

| AMOUNT OF INSURANCE UP TO AND INCLUDING | BASIC RATE 04/16/18 | AMOUNT OF INSURANCE UP TO AND INCLUDING | BASIC RATE 04/16/18 |
|---|---------------------|---|---------------------|
| 5,000                                   | 841                 | 255,000                                 | 1,413               |
| 10,000                                  | 861                 | 260,000                                 | 1,422               |
| 15,000                                  | 881                 | 265,000                                 | 1,431               |
| 20,000                                  | 900                 | 270,000                                 | 1,441               |
| 25,000                                  | 916                 | 275,000                                 | 1,450               |
| 30,000                                  | 932                 | 280,000                                 | 1,459               |
| 35,000                                  | 947                 | 285,000                                 | 1,468               |
| 40,000                                  | 963                 | 290,000                                 | 1,478               |
| 45,000                                  | 979                 | 295,000                                 | 1,487               |
| 50,000                                  | 995                 | 300,000                                 | 1,496               |
| 55,000                                  | 1,008               | 305,000                                 | 1,505               |
| 60,000                                  | 1,022               | 310,000                                 | 1,515               |
| 65,000                                  | 1,035               | 315,000                                 | 1,524               |
| 70,000                                  | 1,048               | 320,000                                 | 1,533               |
| 75,000                                  | 1,061               | 325,000                                 | 1,542               |
| 80,000                                  | 1,075               | 330,000                                 | 1,552               |
| 85,000                                  | 1,088               | 335,000                                 | 1,561               |
| 90,000                                  | 1,101               | 340,000                                 | 1,570               |
| 95,000                                  | 1,114               | 345,000                                 | 1,579               |
| 100,000                                 | 1,126               | 350,000                                 | 1,589               |
| 105,000                                 | 1,135               | 355,000                                 | 1,598               |
| 110,000                                 | 1,145               | 360,000                                 | 1,607               |
| 115,000                                 | 1,154               | 365,000                                 | 1,616               |
| 120,000                                 | 1,163               | 370,000                                 | 1,626               |
| 125,000                                 | 1,172               | 375,000                                 | 1,635               |
| 130,000                                 | 1,182               | 380,000                                 | 1,644               |
| 135,000                                 | 1,191               | 385,000                                 | 1,653               |
| 140,000                                 | 1,200               | 390,000                                 | 1,663               |
| 145,000                                 | 1,209               | 395,000                                 | 1,672               |
| 150,000                                 | 1,219               | 400,000                                 | 1,681               |
| 155,000                                 | 1,228               | 405,000                                 | 1,690               |
| 160,000                                 | 1,237               | 410,000                                 | 1,700               |
| 165,000                                 | 1,246               | 415,000                                 | 1,709               |
| 170,000                                 | 1,256               | 420,000                                 | 1,718               |
| 175,000                                 | 1,265               | 425,000                                 | 1,727               |
| 180,000                                 | 1,274               | 430,000                                 | 1,737               |
| 185,000                                 | 1,283               | 435,000                                 | 1,746               |
| 190,000                                 | 1,293               | 440,000                                 | 1,755               |
| 195,000                                 | 1,302               | 445,000                                 | 1,764               |
| 200,000                                 | 1,311               | 450,000                                 | 1,774               |
| 205,000                                 | 1,320               | 455,000                                 | 1,783               |
| 210,000                                 | 1,330               | 460,000                                 | 1,792               |
| 215,000                                 | 1,339               | 465,000                                 | 1,801               |
| 220,000                                 | 1,348               | 470,000                                 | 1,811               |
| 225,000                                 | 1,357               | 475,000                                 | 1,820               |
| 230,000                                 | 1,367               | 480,000                                 | 1,829               |
| 235,000                                 | 1,376               | 485,000                                 | 1,838               |
| 240,000                                 | 1,385               | 490,000                                 | 1,848               |
| 245,000                                 | 1,394               | 495,000                                 | 1,857               |
| 250,000                                 | 1,404               | 500,000                                 | 1,866               |

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

**BASIC RATE SCHEDULE**

| AMOUNT OF INSURANCE UP TO AND INCLUDING |  | BASIC RATE 04/16/18 | AMOUNT OF INSURANCE UP TO AND INCLUDING |  | BASIC RATE 04/16/18 |
|---|--|---------------------|---|--|---------------------|
| 505,000                                 |  | 1876                | 755,000                                 |  | 2372                |
| 510,000                                 |  | 1885                | 760,000                                 |  | 2382                |
| 515,000                                 |  | 1893                | 765,000                                 |  | 2392                |
| 520,000                                 |  | 1902                | 770,000                                 |  | 2402                |
| 525,000                                 |  | 1912                | 775,000                                 |  | 2412                |
| 530,000                                 |  | 1922                | 780,000                                 |  | 2422                |
| 535,000                                 |  | 1932                | 785,000                                 |  | 2432                |
| 540,000                                 |  | 1942                | 790,000                                 |  | 2442                |
| 545,000                                 |  | 1952                | 795,000                                 |  | 2452                |
| 550,000                                 |  | 1962                | 800,000                                 |  | 2462                |
| 555,000                                 |  | 1972                | 805,000                                 |  | 2472                |
| 560,000                                 |  | 1982                | 810,000                                 |  | 2482                |
| 565,000                                 |  | 1992                | 815,000                                 |  | 2492                |
| 570,000                                 |  | 2002                | 820,000                                 |  | 2502                |
| 575,000                                 |  | 2012                | 825,000                                 |  | 2512                |
| 580,000                                 |  | 2022                | 830,000                                 |  | 2522                |
| 585,000                                 |  | 2032                | 835,000                                 |  | 2532                |
| 590,000                                 |  | 2042                | 840,000                                 |  | 2542                |
| 595,000                                 |  | 2052                | 845,000                                 |  | 2552                |
| 600,000                                 |  | 2062                | 850,000                                 |  | 2562                |
| 605,000                                 |  | 2072                | 855,000                                 |  | 2572                |
| 610,000                                 |  | 2082                | 860,000                                 |  | 2582                |
| 615,000                                 |  | 2092                | 865,000                                 |  | 2592                |
| 620,000                                 |  | 2102                | 870,000                                 |  | 2602                |
| 625,000                                 |  | 2112                | 875,000                                 |  | 2612                |
| 630,000                                 |  | 2122                | 880,000                                 |  | 2622                |
| 635,000                                 |  | 2132                | 885,000                                 |  | 2632                |
| 640,000                                 |  | 2142                | 890,000                                 |  | 2642                |
| 645,000                                 |  | 2152                | 895,000                                 |  | 2652                |
| 650,000                                 |  | 2162                | 900,000                                 |  | 2662                |
| 655,000                                 |  | 2172                | 905,000                                 |  | 2672                |
| 660,000                                 |  | 2182                | 910,000                                 |  | 2682                |
| 665,000                                 |  | 2192                | 915,000                                 |  | 2692                |
| 670,000                                 |  | 2202                | 920,000                                 |  | 2702                |
| 675,000                                 |  | 2212                | 925,000                                 |  | 2712                |
| 680,000                                 |  | 2222                | 930,000                                 |  | 2722                |
| 685,000                                 |  | 2232                | 935,000                                 |  | 2733                |
| 690,000                                 |  | 2242                | 940,000                                 |  | 2743                |
| 695,000                                 |  | 2252                | 945,000                                 |  | 2753                |
| 700,000                                 |  | 2262                | 950,000                                 |  | 2763                |
| 705,000                                 |  | 2272                | 955,000                                 |  | 2773                |
| 710,000                                 |  | 2282                | 960,000                                 |  | 2783                |
| 715,000                                 |  | 2292                | 965,000                                 |  | 2793                |
| 720,000                                 |  | 2302                | 970,000                                 |  | 2803                |
| 725,000                                 |  | 2312                | 975,000                                 |  | 2813                |
| 730,000                                 |  | 2322                | 980,000                                 |  | 2823                |
| 735,000                                 |  | 2332                | 985,000                                 |  | 2833                |
| 740,000                                 |  | 2342                | 990,000                                 |  | 2843                |
| 745,000                                 |  | 2352                | 995,000                                 |  | 2853                |
| 750,000                                 |  | 2362                | 1,000,000                               |  | 2863                |

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.75 per \$1,000  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.65 per \$1,000  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.55 per \$1,000  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.45 per \$1,000  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

COUNTY: BOULDER  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/16/18 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/16/18 |
|--|------------------------|--|------------------------|
| 5,000  | 593                    | 255,000  | 1,151                  |
| 10,000   | 605                    | 260,000  | 1,161                  |
| 15,000   | 618                    | 265,000  | 1,171                  |
| 20,000   | 630                    | 270,000  | 1,182                  |
| 25,000   | 642                    | 275,000  | 1,191                  |
| 30,000   | 656                    | 280,000  | 1,201                  |
| 35,000   | 669                    | 285,000  | 1,211                  |
| 40,000   | 682                    | 290,000  | 1,222                  |
| 45,000   | 695                    | 295,000  | 1,232                  |
| 50,000   | 708                    | 300,000  | 1,242                  |
| 55,000   | 722                    | 305,000  | 1,246                  |
| 60,000   | 736                    | 310,000  | 1,257                  |
| 65,000   | 748                    | 315,000  | 1,267                  |
| 70,000   | 761                    | 320,000  | 1,276                  |
| 75,000   | 774                    | 325,000  | 1,286                  |
| 80,000   | 788                    | 330,000  | 1,297                  |
| 85,000   | 801                    | 335,000  | 1,307                  |
| 90,000   | 814                    | 340,000  | 1,317                  |
| 95,000   | 827                    | 345,000  | 1,327                  |
| 100,000  | 840                    | 350,000  | 1,337                  |
| 105,000  | 850                    | 355,000  | 1,347                  |
| 110,000  | 861                    | 360,000  | 1,357                  |
| 115,000  | 871                    | 365,000  | 1,367                  |
| 120,000  | 881                    | 370,000  | 1,378                  |
| 125,000  | 891                    | 375,000  | 1,388                  |
| 130,000  | 902                    | 380,000  | 1,397                  |
| 135,000  | 912                    | 385,000  | 1,407                  |
| 140,000  | 922                    | 390,000  | 1,418                  |
| 145,000  | 932                    | 395,000  | 1,428                  |
| 150,000  | 943                    | 400,000  | 1,438                  |
| 155,000  | 953                    | 405,000  | 1,441                  |
| 160,000  | 963                    | 410,000  | 1,452                  |
| 165,000  | 972                    | 415,000  | 1,461                  |
| 170,000  | 983                    | 420,000  | 1,471                  |
| 175,000  | 993                    | 425,000  | 1,481                  |
| 180,000  | 1003                   | 430,000  | 1,492                  |
| 185,000  | 1013                   | 435,000  | 1,502                  |
| 190,000  | 1024                   | 440,000  | 1,511                  |
| 195,000  | 1034                   | 445,000  | 1,521                  |
| 200,000  | 1039                   | 450,000  | 1,532                  |
| 205,000  | 1049                   | 455,000  | 1,542                  |
| 210,000  | 1060                   | 460,000  | 1,552                  |
| 215,000  | 1070                   | 465,000  | 1,561                  |
| 220,000  | 1080                   | 470,000  | 1,572                  |
| 225,000  | 1090                   | 475,000  | 1,582                  |
| 230,000  | 1100                   | 480,000  | 1,592                  |
| 235,000  | 1110                   | 485,000  | 1,601                  |
| 240,000  | 1120                   | 490,000  | 1,612                  |
| 245,000  | 1130                   | 495,000  | 1,622                  |
| 250,000  | 1141                   | 500,000  | 1,632                  |

For liability over \$500,000 up to and including \$1,000,000, add \$1.80 per \$1,000  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.70 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.60 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.50 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.40 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.  
 For liability over \$50,000,000, add \$1.05 per \$1,000.

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

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

**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>08/01/09 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>08/01/09 |
|--|------------------------|--|------------------------|
| 5,000  | 555                    | 255,000  | 1,212                  |
| 10,000   | 570                    | 260,000  | 1,223                  |
| 15,000   | 589                    | 265,000  | 1,232                  |
| 20,000   | 605                    | 270,000  | 1,244                  |
| 25,000   | 630                    | 275,000  | 1,255                  |
| 30,000   | 645                    | 280,000  | 1,266                  |
| 35,000   | 659                    | 285,000  | 1,275                  |
| 40,000   | 674                    | 290,000  | 1,287                  |
| 45,000   | 688                    | 295,000  | 1,298                  |
| 50,000   | 701                    | 300,000  | 1,311                  |
| 55,000   | 719                    | 305,000  | 1,328                  |
| 60,000   | 736                    | 310,000  | 1,332                  |
| 65,000   | 760                    | 315,000  | 1,343                  |
| 70,000   | 777                    | 320,000  | 1,354                  |
| 75,000   | 816                    | 325,000  | 1,363                  |
| 80,000   | 836                    | 330,000  | 1,375                  |
| 85,000   | 854                    | 335,000  | 1,386                  |
| 90,000   | 872                    | 340,000  | 1,396                  |
| 95,000   | 890                    | 345,000  | 1,406                  |
| 100,000  | 901                    | 350,000  | 1,418                  |
| 105,000  | 910                    | 355,000  | 1,429                  |
| 110,000  | 918                    | 360,000  | 1,439                  |
| 115,000  | 927                    | 365,000  | 1,449                  |
| 120,000  | 935                    | 370,000  | 1,461                  |
| 125,000  | 946                    | 375,000  | 1,472                  |
| 130,000  | 954                    | 380,000  | 1,482                  |
| 135,000  | 963                    | 385,000  | 1,492                  |
| 140,000  | 974                    | 390,000  | 1,504                  |
| 145,000  | 983                    | 395,000  | 1,515                  |
| 150,000  | 991                    | 400,000  | 1,543                  |
| 155,000  | 1,000                  | 405,000  | 1,554                  |
| 160,000  | 1,011                  | 410,000  | 1,566                  |
| 165,000  | 1,023                  | 415,000  | 1,577                  |
| 170,000  | 1,035                  | 420,000  | 1,578                  |
| 175,000  | 1,047                  | 425,000  | 1,598                  |
| 180,000  | 1,058                  | 430,000  | 1,610                  |
| 185,000  | 1,070                  | 435,000  | 1,621                  |
| 190,000  | 1,082                  | 440,000  | 1,630                  |
| 195,000  | 1,094                  | 445,000  | 1,641                  |
| 200,000  | 1,101                  | 450,000  | 1,652                  |
| 205,000  | 1,112                  | 455,000  | 1,663                  |
| 210,000  | 1,131                  | 460,000  | 1,672                  |
| 215,000  | 1,141                  | 465,000  | 1,683                  |
| 220,000  | 1,151                  | 470,000  | 1,695                  |
| 225,000  | 1,160                  | 475,000  | 1,705                  |
| 230,000  | 1,170                  | 480,000  | 1,716                  |
| 235,000  | 1,180                  | 485,000  | 1,727                  |
| 240,000  | 1,189                  | 490,000  | 1,738                  |
| 245,000  | 1,199                  | 495,000  | 1,748                  |
| 250,000  | 1,211                  | 500,000  | 1,758                  |

For liability over \$500,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1000.  
 For liability over \$50,000,000 add \$1.00 per \$1000.

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

COUNTY: DELTA  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>09/04/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>09/04/17 |
|--|------------------------|--|------------------------|
| 5,000  | 460                    | 255,000  | 1,080                  |
| 10,000   | 460                    | 260,000  | 1,090                  |
| 15,000   | 470                    | 265,000  | 1,100                  |
| 20,000   | 485                    | 270,000  | 1,110                  |
| 25,000   | 505                    | 275,000  | 1,120                  |
| 30,000   | 525                    | 280,000  | 1,130                  |
| 35,000   | 545                    | 285,000  | 1,140                  |
| 40,000   | 555                    | 290,000  | 1,150                  |
| 45,000   | 580                    | 295,000  | 1,160                  |
| 50,000   | 600                    | 300,000  | 1,170                  |
| 55,000   | 615                    | 305,000  | 1,180                  |
| 60,000   | 630                    | 310,000  | 1,190                  |
| 65,000   | 645                    | 315,000  | 1,200                  |
| 70,000   | 660                    | 320,000  | 1,210                  |
| 75,000   | 680                    | 325,000  | 1,220                  |
| 80,000   | 700                    | 330,000  | 1,230                  |
| 85,000   | 710                    | 335,000  | 1,240                  |
| 90,000   | 730                    | 340,000  | 1,250                  |
| 95,000   | 750                    | 345,000  | 1,260                  |
| 100,000  | 770                    | 350,000  | 1,270                  |
| 105,000  | 780                    | 355,000  | 1,280                  |
| 110,000  | 790                    | 360,000  | 1,290                  |
| 115,000  | 800                    | 365,000  | 1,300                  |
| 120,000  | 810                    | 370,000  | 1,310                  |
| 125,000  | 820                    | 375,000  | 1,320                  |
| 130,000  | 830                    | 380,000  | 1,330                  |
| 135,000  | 840                    | 385,000  | 1,340                  |
| 140,000  | 850                    | 390,000  | 1,350                  |
| 145,000  | 860                    | 395,000  | 1,360                  |
| 150,000  | 870                    | 400,000  | 1,370                  |
| 155,000  | 880                    | 405,000  | 1,380                  |
| 160,000  | 890                    | 410,000  | 1,390                  |
| 165,000  | 900                    | 415,000  | 1,400                  |
| 170,000  | 910                    | 420,000  | 1,410                  |
| 175,000  | 920                    | 425,000  | 1,420                  |
| 180,000  | 930                    | 430,000  | 1,430                  |
| 185,000  | 940                    | 435,000  | 1,440                  |
| 190,000  | 950                    | 440,000  | 1,450                  |
| 195,000  | 960                    | 445,000  | 1,460                  |
| 200,000  | 970                    | 450,000  | 1,470                  |
| 205,000  | 980                    | 455,000  | 1,480                  |
| 210,000  | 990                    | 460,000  | 1,490                  |
| 215,000  | 1,000                  | 465,000  | 1,500                  |
| 220,000  | 1,010                  | 470,000  | 1,510                  |
| 225,000  | 1,020                  | 475,000  | 1,520                  |
| 230,000  | 1,030                  | 480,000  | 1,530                  |
| 235,000  | 1,040                  | 485,000  | 1,540                  |
| 240,000  | 1,050                  | 490,000  | 1,550                  |
| 245,000  | 1,060                  | 495,000  | 1,560                  |
| 250,000  | 1,070                  | 500,000  | 1,570                  |

For liability over \$500,000 up to and including \$1,000,000, add \$1.70 per \$1,000  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000  
 For liability over \$8,000,000 up to and including \$10,000,000, add 1.35 per \$1,000  
 For liability over \$10,000,000 up and including to \$50,000,000, add \$1.20 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

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

COUNTY: EAGLE  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>08/01/09</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>08/01/09</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 431                           | 205,000   | 979                           |
| 10,000  | 451                           | 210,000   | 989                           |
| 15,000  | 471                           | 215,000   | 998                           |
| 20,000  | 491                           | 220,000   | 1,008                         |
| 25,000  | 511                           | 225,000   | 1,017                         |
| 30,000  | 531                           | 230,000   | 1,027                         |
| 35,000  | 551                           | 235,000   | 1,036                         |
| 40,000  | 571                           | 240,000   | 1,046                         |
| 45,000  | 591                           | 245,000   | 1,055                         |
| 50,000  | 611                           | 250,000   | 1,065                         |
| 55,000  | 631                           | 255,000   | 1,074                         |
| 60,000  | 651                           | 260,000   | 1,083                         |
| 65,000  | 671                           | 265,000   | 1,093                         |
| 70,000  | 691                           | 270,000   | 1,102                         |
| 75,000  | 705                           | 275,000   | 1,111                         |
| 80,000  | 720                           | 280,000   | 1,120                         |
| 85,000  | 735                           | 285,000   | 1,130                         |
| 90,000  | 750                           | 290,000   | 1,139                         |
| 95,000  | 765                           | 295,000   | 1,148                         |
| 100,000   | 780                           | 300,000   | 1,157                         |
| 105,000   | 789                           | 305,000   | 1,167                         |
| 110,000   | 799                           | 310,000   | 1,176                         |
| 115,000   | 808                           | 315,000   | 1,185                         |
| 120,000   | 818                           | 320,000   | 1,194                         |
| 125,000   | 827                           | 325,000   | 1,204                         |
| 130,000   | 837                           | 330,000   | 1,213                         |
| 135,000   | 846                           | 335,000   | 1,222                         |
| 140,000   | 856                           | 340,000   | 1,231                         |
| 145,000   | 865                           | 345,000   | 1,241                         |
| 150,000   | 875                           | 350,000   | 1,250                         |
| 155,000   | 885                           | 355,000   | 1,259                         |
| 160,000   | 896                           | 360,000   | 1,268                         |
| 165,000   | 905                           | 365,000   | 1,277                         |
| 170,000   | 914                           | 370,000   | 1,286                         |
| 175,000   | 922                           | 375,000   | 1,295                         |
| 180,000   | 931                           | 380,000   | 1,304                         |
| 185,000   | 941                           | 385,000   | 1,313                         |
| 190,000   | 951                           | 390,000   | 1,322                         |
| 195,000   | 960                           | 395,000   | 1,331                         |
| 200,000   | 970                           | 400,000   | 1,340                         |

For liability over \$400,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$5,000,000, add \$1.65 per \$1,000.  
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.40 per \$1,000.  
 For liability over \$10,000,000 up to and including \$20,000,000, add \$1.25 per \$1,000.  
 For liability over \$20,000,000 up to and including \$50,000,000, add \$1.10 per \$1,000.  
 For liability over \$50,000,000 add \$1.00 per \$1,000.

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



COUNTY: EL PASO  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/01/17</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/01/17</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 538                           | 255,000   | 1,121                         |
| 10,000  | 558                           | 260,000   | 1,130                         |
| 15,000  | 578                           | 265,000   | 1,139                         |
| 20,000  | 594                           | 270,000   | 1,148                         |
| 25,000  | 610                           | 275,000   | 1,156                         |
| 30,000  | 636                           | 280,000   | 1,170                         |
| 35,000  | 650                           | 285,000   | 1,179                         |
| 40,000  | 664                           | 290,000   | 1,188                         |
| 45,000  | 678                           | 295,000   | 1,196                         |
| 50,000  | 700                           | 300,000   | 1,205                         |
| 55,000  | 712                           | 305,000   | 1,219                         |
| 60,000  | 724                           | 310,000   | 1,228                         |
| 65,000  | 736                           | 315,000   | 1,236                         |
| 70,000  | 748                           | 320,000   | 1,245                         |
| 75,000  | 760                           | 325,000   | 1,254                         |
| 80,000  | 772                           | 330,000   | 1,263                         |
| 85,000  | 784                           | 335,000   | 1,271                         |
| 90,000  | 796                           | 340,000   | 1,280                         |
| 95,000  | 808                           | 345,000   | 1,289                         |
| 100,000   | 820                           | 350,000   | 1,298                         |
| 105,000   | 839                           | 355,000   | 1,306                         |
| 110,000   | 848                           | 360,000   | 1,315                         |
| 115,000   | 856                           | 365,000   | 1,324                         |
| 120,000   | 865                           | 370,000   | 1,333                         |
| 125,000   | 874                           | 375,000   | 1,341                         |
| 130,000   | 888                           | 380,000   | 1,350                         |
| 135,000   | 896                           | 385,000   | 1,359                         |
| 140,000   | 905                           | 390,000   | 1,368                         |
| 145,000   | 914                           | 395,000   | 1,376                         |
| 150,000   | 923                           | 400,000   | 1,385                         |
| 155,000   | 931                           | 405,000   | 1,394                         |
| 160,000   | 940                           | 410,000   | 1,403                         |
| 165,000   | 949                           | 415,000   | 1,411                         |
| 170,000   | 958                           | 420,000   | 1,420                         |
| 175,000   | 966                           | 425,000   | 1,429                         |
| 180,000   | 980                           | 430,000   | 1,443                         |
| 185,000   | 989                           | 435,000   | 1,446                         |
| 190,000   | 998                           | 440,000   | 1,455                         |
| 195,000   | 1,006                         | 445,000   | 1,464                         |
| 200,000   | 1,015                         | 450,000   | 1,478                         |
| 205,000   | 1,024                         | 455,000   | 1,491                         |
| 210,000   | 1,033                         | 460,000   | 1,500                         |
| 215,000   | 1,041                         | 465,000   | 1,509                         |
| 220,000   | 1,050                         | 470,000   | 1,518                         |
| 225,000   | 1,059                         | 475,000   | 1,526                         |
| 230,000   | 1,073                         | 480,000   | 1,535                         |
| 235,000   | 1,081                         | 485,000   | 1,544                         |
| 240,000   | 1,090                         | 490,000   | 1,553                         |
| 245,000   | 1,099                         | 495,000   | 1,561                         |
| 250,000   | 1,108                         | 500,000   | 1,570                         |

COUNTY: EL PASO  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br><br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br><br>04/01/17 |
|--|----------------------------|--|----------------------------|
| 505,000  | 1579                       | 755,000  | 2021                       |
| 510,000  | 1588                       | 760,000  | 2030                       |
| 515,000  | 1596                       | 765,000  | 2039                       |
| 520,000  | 1605                       | 770,000  | 2048                       |
| 525,000  | 1614                       | 775,000  | 2056                       |
| 530,000  | 1623                       | 780,000  | 2065                       |
| 535,000  | 1631                       | 785,000  | 2074                       |
| 540,000  | 1640                       | 790,000  | 2083                       |
| 545,000  | 1649                       | 795,000  | 2091                       |
| 550,000  | 1658                       | 800,000  | 2100                       |
| 555,000  | 1666                       | 805,000  | 2109                       |
| 560,000  | 1675                       | 810,000  | 2118                       |
| 565,000  | 1684                       | 815,000  | 2126                       |
| 570,000  | 1693                       | 820,000  | 2135                       |
| 575,000  | 1701                       | 825,000  | 2144                       |
| 580,000  | 1710                       | 830,000  | 2153                       |
| 585,000  | 1719                       | 835,000  | 2161                       |
| 590,000  | 1728                       | 840,000  | 2170                       |
| 595,000  | 1736                       | 845,000  | 2179                       |
| 600,000  | 1745                       | 850,000  | 2188                       |
| 605,000  | 1754                       | 855,000  | 2196                       |
| 610,000  | 1763                       | 860,000  | 2205                       |
| 615,000  | 1771                       | 865,000  | 2214                       |
| 620,000  | 1780                       | 870,000  | 2223                       |
| 625,000  | 1789                       | 875,000  | 2231                       |
| 630,000  | 1798                       | 880,000  | 2240                       |
| 635,000  | 1806                       | 885,000  | 2249                       |
| 640,000  | 1815                       | 890,000  | 2258                       |
| 645,000  | 1824                       | 895,000  | 2266                       |
| 650,000  | 1833                       | 900,000  | 2275                       |
| 655,000  | 1841                       | 905,000  | 2284                       |
| 660,000  | 1850                       | 910,000  | 2293                       |
| 665,000  | 1859                       | 915,000  | 2301                       |
| 670,000  | 1968                       | 920,000  | 2310                       |
| 675,000  | 1876                       | 925,000  | 2319                       |
| 680,000  | 1885                       | 930,000  | 2328                       |
| 685,000  | 1894                       | 935,000  | 2336                       |
| 690,000  | 1903                       | 940,000  | 2345                       |
| 695,000  | 1911                       | 945,000  | 2354                       |
| 700,000  | 1925                       | 950,000  | 2363                       |
| 705,000  | 1934                       | 955,000  | 2371                       |
| 710,000  | 1943                       | 960,000  | 2380                       |
| 715,000  | 1951                       | 965,000  | 2389                       |
| 720,000  | 1960                       | 970,000  | 2398                       |
| 725,000  | 1969                       | 975,000  | 2406                       |
| 730,000  | 1978                       | 980,000  | 2415                       |
| 735,000  | 1986                       | 985,000  | 2424                       |
| 740,000  | 1995                       | 990,000  | 2433                       |
| 745,000  | 2004                       | 995,000  | 2441                       |
| 750,000  | 2013                       | 1,000,000  | 2455                       |

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

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

COUNTY: GARFIELD  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 432                           | 255,000   | 910                           |
| 10,000  | 432                           | 260,000   | 919                           |
| 15,000  | 432                           | 265,000   | 928                           |
| 20,000  | 432                           | 270,000   | 937                           |
| 25,000  | 432                           | 275,000   | 945                           |
| 30,000  | 446                           | 280,000   | 954                           |
| 35,000  | 460                           | 285,000   | 963                           |
| 40,000  | 474                           | 290,000   | 972                           |
| 45,000  | 488                           | 295,000   | 980                           |
| 50,000  | 502                           | 300,000   | 989                           |
| 55,000  | 514                           | 305,000   | 998                           |
| 60,000  | 526                           | 310,000   | 1,007                         |
| 65,000  | 538                           | 315,000   | 1,015                         |
| 70,000  | 550                           | 320,000   | 1,024                         |
| 75,000  | 562                           | 325,000   | 1,033                         |
| 80,000  | 574                           | 330,000   | 1,042                         |
| 85,000  | 586                           | 335,000   | 1,050                         |
| 90,000  | 598                           | 340,000   | 1,059                         |
| 95,000  | 610                           | 345,000   | 1,068                         |
| 100,000   | 639                           | 350,000   | 1,077                         |
| 105,000   | 648                           | 355,000   | 1,085                         |
| 110,000   | 657                           | 360,000   | 1,094                         |
| 115,000   | 665                           | 365,000   | 1,103                         |
| 120,000   | 674                           | 370,000   | 1,112                         |
| 125,000   | 683                           | 375,000   | 1,120                         |
| 130,000   | 692                           | 380,000   | 1,129                         |
| 135,000   | 700                           | 385,000   | 1,138                         |
| 140,000   | 709                           | 390,000   | 1,147                         |
| 145,000   | 718                           | 395,000   | 1,155                         |
| 150,000   | 727                           | 400,000   | 1,189                         |
| 155,000   | 735                           | 405,000   | 1,198                         |
| 160,000   | 744                           | 410,000   | 1,207                         |
| 165,000   | 753                           | 415,000   | 1,215                         |
| 170,000   | 762                           | 420,000   | 1,224                         |
| 175,000   | 770                           | 425,000   | 1,233                         |
| 180,000   | 779                           | 430,000   | 1,242                         |
| 185,000   | 788                           | 435,000   | 1,250                         |
| 190,000   | 797                           | 440,000   | 1,259                         |
| 195,000   | 805                           | 445,000   | 1,268                         |
| 200,000   | 814                           | 450,000   | 1,277                         |
| 205,000   | 823                           | 455,000   | 1,285                         |
| 210,000   | 832                           | 460,000   | 1,294                         |
| 215,000   | 840                           | 465,000   | 1,303                         |
| 220,000   | 849                           | 470,000   | 1,312                         |
| 225,000   | 858                           | 475,000   | 1,320                         |
| 230,000   | 867                           | 480,000   | 1,329                         |
| 235,000   | 875                           | 485,000   | 1,338                         |
| 240,000   | 884                           | 490,000   | 1,347                         |
| 245,000   | 893                           | 495,000   | 1,355                         |
| 250,000   | 902                           | 500,000   | 1,364                         |

For liability over \$500,000 up to and including \$700,000, add \$1.75 per \$1,000.  
 For liability over \$700,000 up to and including \$1,000,000, add \$1.65 per \$1,000.  
 For liability over \$1,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000, add \$1.20 per \$1,000.

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

COUNTY: GRAND  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 |
|--|------------------------|--|------------------------|
| 5,000  | 450                    | 255,000  | 1,037                  |
| 10,000   | 475                    | 260,000  | 1,046                  |
| 15,000   | 500                    | 265,000  | 1,055                  |
| 20,000   | 520                    | 270,000  | 1,065                  |
| 25,000   | 540                    | 275,000  | 1,074                  |
| 30,000   | 560                    | 280,000  | 1,083                  |
| 35,000   | 580                    | 285,000  | 1,092                  |
| 40,000   | 600                    | 290,000  | 1,102                  |
| 45,000   | 615                    | 295,000  | 1,111                  |
| 50,000   | 630                    | 300,000  | 1,120                  |
| 55,000   | 645                    | 305,000  | 1,129                  |
| 60,000   | 660                    | 310,000  | 1,139                  |
| 65,000   | 675                    | 315,000  | 1,148                  |
| 70,000   | 690                    | 320,000  | 1,157                  |
| 75,000   | 700                    | 325,000  | 1,166                  |
| 80,000   | 710                    | 330,000  | 1,176                  |
| 85,000   | 720                    | 335,000  | 1,185                  |
| 90,000   | 730                    | 340,000  | 1,194                  |
| 95,000   | 740                    | 345,000  | 1,203                  |
| 100,000  | 750                    | 350,000  | 1,213                  |
| 105,000  | 759                    | 355,000  | 1,222                  |
| 110,000  | 769                    | 360,000  | 1,231                  |
| 115,000  | 778                    | 365,000  | 1,240                  |
| 120,000  | 787                    | 370,000  | 1,250                  |
| 125,000  | 796                    | 375,000  | 1,259                  |
| 130,000  | 806                    | 380,000  | 1,268                  |
| 135,000  | 815                    | 385,000  | 1,277                  |
| 140,000  | 824                    | 390,000  | 1,287                  |
| 145,000  | 833                    | 395,000  | 1,296                  |
| 150,000  | 843                    | 400,000  | 1,305                  |
| 155,000  | 852                    | 405,000  | 1,314                  |
| 160,000  | 861                    | 410,000  | 1,324                  |
| 165,000  | 870                    | 415,000  | 1,333                  |
| 170,000  | 880                    | 420,000  | 1,342                  |
| 175,000  | 889                    | 425,000  | 1,351                  |
| 180,000  | 898                    | 430,000  | 1,361                  |
| 185,000  | 907                    | 435,000  | 1,370                  |
| 190,000  | 917                    | 440,000  | 1,379                  |
| 195,000  | 926                    | 445,000  | 1,388                  |
| 200,000  | 935                    | 450,000  | 1,398                  |
| 205,000  | 944                    | 455,000  | 1,407                  |
| 210,000  | 954                    | 460,000  | 1,416                  |
| 215,000  | 963                    | 465,000  | 1,425                  |
| 220,000  | 972                    | 470,000  | 1,435                  |
| 225,000  | 981                    | 475,000  | 1,444                  |
| 230,000  | 991                    | 480,000  | 1,453                  |
| 235,000  | 1,000                  | 485,000  | 1,462                  |
| 240,000  | 1,009                  | 490,000  | 1,472                  |
| 245,000  | 1,018                  | 495,000  | 1,481                  |
| 250,000  | 1,028                  | 500,000  | 1,490                  |

For liability over \$500,000 up to and including \$2,000,000 add \$1.85 per \$1,000  
 For liability over \$2,000,000 up to and including \$5,000,000 add \$1.75 per \$1,000  
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.65 per \$1,000  
 For liability over \$10,000,000 up to and including \$50,000,000 add \$1.50 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

GUNNISON

**BASIC RATE SCHEDULE**

| <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/16/18</u> | <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/16/18</u> |
|--|----------------------------|--|----------------------------|
| 5,000  | 460                        | 255,000  | 1,018                      |
| 10,000   | 460                        | 260,000  | 1,027                      |
| 15,000   | 470                        | 265,000  | 1,036                      |
| 20,000   | 485                        | 270,000  | 1,046                      |
| 25,000   | 505                        | 275,000  | 1,055                      |
| 30,000   | 545                        | 280,000  | 1,064                      |
| 35,000   | 560                        | 285,000  | 1,073                      |
| 40,000   | 575                        | 290,000  | 1,083                      |
| 45,000   | 590                        | 295,000  | 1,092                      |
| 50,000   | 605                        | 300,000  | 1,101                      |
| 55,000   | 620                        | 305,000  | 1,110                      |
| 60,000   | 635                        | 310,000  | 1,120                      |
| 65,000   | 647                        | 315,000  | 1,129                      |
| 70,000   | 659                        | 320,000  | 1,138                      |
| 75,000   | 671                        | 325,000  | 1,147                      |
| 80,000   | 683                        | 330,000  | 1,157                      |
| 85,000   | 695                        | 335,000  | 1,166                      |
| 90,000   | 707                        | 340,000  | 1,175                      |
| 95,000   | 719                        | 345,000  | 1,184                      |
| 100,000  | 731                        | 350,000  | 1,194                      |
| 105,000  | 740                        | 355,000  | 1,203                      |
| 110,000  | 750                        | 360,000  | 1,212                      |
| 115,000  | 759                        | 365,000  | 1,221                      |
| 120,000  | 768                        | 370,000  | 1,231                      |
| 125,000  | 777                        | 375,000  | 1,240                      |
| 130,000  | 787                        | 380,000  | 1,249                      |
| 135,000  | 796                        | 385,000  | 1,258                      |
| 140,000  | 805                        | 390,000  | 1,268                      |
| 145,000  | 814                        | 395,000  | 1,277                      |
| 150,000  | 824                        | 400,000  | 1,286                      |
| 155,000  | 833                        | 405,000  | 1,295                      |
| 160,000  | 842                        | 410,000  | 1,305                      |
| 165,000  | 851                        | 415,000  | 1,314                      |
| 170,000  | 861                        | 420,000  | 1,323                      |
| 175,000  | 870                        | 425,000  | 1,332                      |
| 180,000  | 879                        | 430,000  | 1,342                      |
| 185,000  | 888                        | 435,000  | 1,351                      |
| 190,000  | 898                        | 440,000  | 1,360                      |
| 195,000  | 907                        | 445,000  | 1,369                      |
| 200,000  | 916                        | 450,000  | 1,379                      |
| 205,000  | 925                        | 455,000  | 1,388                      |
| 210,000  | 935                        | 460,000  | 1,397                      |
| 215,000  | 944                        | 465,000  | 1,406                      |
| 220,000  | 953                        | 470,000  | 1,416                      |
| 225,000  | 962                        | 475,000  | 1,425                      |
| 230,000  | 972                        | 480,000  | 1,434                      |
| 235,000  | 981                        | 485,000  | 1,443                      |
| 240,000  | 990                        | 490,000  | 1,453                      |
| 245,000  | 999                        | 495,000  | 1,462                      |
| 250,000  | 1,009                      | 500,000  | 1,471                      |

GUNNISON

**BASIC RATE SCHEDULE**

| AMOUNT OF INSURANCE UP TO AND INCLUDING | BASIC RATE 04/16/18 | AMOUNT OF INSURANCE UP TO AND INCLUDING | BASIC RATE 04/16/2018 |
|---|---------------------|---|-----------------------|
| 505,000                                 | 1480                | 755,000                                 | 1917                  |
| 510,000                                 | 1489                | 760,000                                 | 1926                  |
| 515,000                                 | 1497                | 765,000                                 | 1935                  |
| 520,000                                 | 1506                | 770,000                                 | 1944                  |
| 525,000                                 | 1515                | 775,000                                 | 1952                  |
| 530,000                                 | 1524                | 780,000                                 | 1961                  |
| 535,000                                 | 1532                | 785,000                                 | 1970                  |
| 540,000                                 | 1541                | 790,000                                 | 1979                  |
| 545,000                                 | 1550                | 795,000                                 | 1987                  |
| 550,000                                 | 1559                | 800,000                                 | 1996                  |
| 555,000                                 | 1567                | 805,000                                 | 2005                  |
| 560,000                                 | 1576                | 810,000                                 | 2014                  |
| 565,000                                 | 1585                | 815,000                                 | 2022                  |
| 570,000                                 | 1594                | 820,000                                 | 2031                  |
| 575,000                                 | 1602                | 825,000                                 | 2040                  |
| 580,000                                 | 1611                | 830,000                                 | 2049                  |
| 585,000                                 | 1620                | 835,000                                 | 2057                  |
| 590,000                                 | 1629                | 840,000                                 | 2066                  |
| 595,000                                 | 1637                | 845,000                                 | 2075                  |
| 600,000                                 | 1646                | 850,000                                 | 2084                  |
| 605,000                                 | 1655                | 855,000                                 | 2092                  |
| 610,000                                 | 1664                | 860,000                                 | 2101                  |
| 615,000                                 | 1672                | 865,000                                 | 2110                  |
| 620,000                                 | 1681                | 870,000                                 | 2119                  |
| 625,000                                 | 1690                | 875,000                                 | 2127                  |
| 630,000                                 | 1699                | 880,000                                 | 2136                  |
| 635,000                                 | 1707                | 885,000                                 | 2145                  |
| 640,000                                 | 1716                | 890,000                                 | 2154                  |
| 645,000                                 | 1725                | 895,000                                 | 2162                  |
| 650,000                                 | 1734                | 900,000                                 | 2171                  |
| 655,000                                 | 1742                | 905,000                                 | 2180                  |
| 660,000                                 | 1751                | 910,000                                 | 2189                  |
| 665,000                                 | 1760                | 915,000                                 | 2197                  |
| 670,000                                 | 1769                | 920,000                                 | 2206                  |
| 675,000                                 | 1777                | 925,000                                 | 2215                  |
| 680,000                                 | 1786                | 930,000                                 | 2224                  |
| 685,000                                 | 1795                | 935,000                                 | 2232                  |
| 690,000                                 | 1804                | 940,000                                 | 2241                  |
| 695,000                                 | 1812                | 945,000                                 | 2250                  |
| 700,000                                 | 1821                | 950,000                                 | 2259                  |
| 705,000                                 | 1830                | 955,000                                 | 2267                  |
| 710,000                                 | 1839                | 960,000                                 | 2276                  |
| 715,000                                 | 1847                | 965,000                                 | 2285                  |
| 720,000                                 | 1856                | 970,000                                 | 2294                  |
| 725,000                                 | 1865                | 975,000                                 | 2302                  |
| 730,000                                 | 1874                | 980,000                                 | 2311                  |
| 735,000                                 | 1882                | 985,000                                 | 2320                  |
| 740,000                                 | 1891                | 990,000                                 | 2329                  |
| 745,000                                 | 1900                | 995,000                                 | 2337                  |
| 750,000                                 | 1909                | 1,000,000                               | 2346                  |

For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000  
 For liability over \$10,000,000 up to and including \$20,000,000, add \$1.20 per \$1,000  
 For liability over \$20,000,000, add \$1.00 per \$1,000.

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

COUNTY: LA PLATA  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/16/18 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/16/18 |
|--|------------------------|--|------------------------|
| 5,000  | 841                    | 255,000  | 1,139                  |
| 10,000   | 841                    | 260,000  | 1,149                  |
| 15,000   | 841                    | 265,000  | 1,159                  |
| 20,000   | 841                    | 270,000  | 1,169                  |
| 25,000   | 841                    | 275,000  | 1,178                  |
| 30,000   | 841                    | 280,000  | 1,188                  |
| 35,000   | 841                    | 285,000  | 1,198                  |
| 40,000   | 841                    | 290,000  | 1,208                  |
| 45,000   | 841                    | 295,000  | 1,216                  |
| 50,000   | 841                    | 300,000  | 1,226                  |
| 55,000   | 841                    | 305,000  | 1,236                  |
| 60,000   | 841                    | 310,000  | 1,246                  |
| 65,000   | 841                    | 315,000  | 1,255                  |
| 70,000   | 841                    | 320,000  | 1,265                  |
| 75,000   | 841                    | 325,000  | 1,275                  |
| 80,000   | 841                    | 330,000  | 1,285                  |
| 85,000   | 841                    | 335,000  | 1,293                  |
| 90,000   | 841                    | 340,000  | 1,303                  |
| 95,000   | 841                    | 345,000  | 1,313                  |
| 100,000  | 841                    | 350,000  | 1,323                  |
| 105,000  | 851                    | 355,000  | 1,332                  |
| 110,000  | 861                    | 360,000  | 1,342                  |
| 115,000  | 870                    | 365,000  | 1,352                  |
| 120,000  | 880                    | 370,000  | 1,362                  |
| 125,000  | 890                    | 375,000  | 1,370                  |
| 130,000  | 900                    | 380,000  | 1,380                  |
| 135,000  | 908                    | 385,000  | 1,390                  |
| 140,000  | 918                    | 390,000  | 1,400                  |
| 145,000  | 928                    | 395,000  | 1,409                  |
| 150,000  | 938                    | 400,000  | 1,419                  |
| 155,000  | 947                    | 405,000  | 1,429                  |
| 160,000  | 957                    | 410,000  | 1,439                  |
| 165,000  | 967                    | 415,000  | 1,447                  |
| 170,000  | 977                    | 420,000  | 1,457                  |
| 175,000  | 985                    | 425,000  | 1,467                  |
| 180,000  | 995                    | 430,000  | 1,477                  |
| 185,000  | 1005                   | 435,000  | 1,486                  |
| 190,000  | 1015                   | 440,000  | 1,496                  |
| 195,000  | 1024                   | 445,000  | 1,506                  |
| 200,000  | 1034                   | 450,000  | 1,516                  |
| 205,000  | 1044                   | 455,000  | 1,524                  |
| 210,000  | 1054                   | 460,000  | 1,534                  |
| 215,000  | 1062                   | 465,000  | 1,544                  |
| 220,000  | 1072                   | 470,000  | 1,554                  |
| 225,000  | 1082                   | 475,000  | 1,563                  |
| 230,000  | 1092                   | 480,000  | 1,573                  |
| 235,000  | 1101                   | 485,000  | 1,583                  |
| 240,000  | 1111                   | 490,000  | 1,593                  |
| 245,000  | 1121                   | 495,000  | 1,601                  |
| 250,000  | 1131                   | 500,000  | 1,611                  |

COUNTY: LA PLATA  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>LIABILITY<br>UP TO AND<br>INCLUDING | BASIC RATE<br><br>04/06/18 | AMOUNT OF<br>LIABILITY<br>UP TO AND<br>INCLUDING | BASIC RATE<br><br>04/16/18 |
|--|----------------------------|--|----------------------------|
| 505,000  | 1,632                      | 755,000  | 2,136                      |
| 510,000  | 1,642                      | 760,000  | 2,145                      |
| 515,000  | 1,652                      | 765,000  | 2,155                      |
| 520,000  | 1,661                      | 770,000  | 2,165                      |
| 525,000  | 1,671                      | 775,000  | 2,174                      |
| 530,000  | 1,681                      | 780,000  | 2,183                      |
| 535,000  | 1,690                      | 785,000  | 2,193                      |
| 540,000  | 1,699                      | 790,000  | 2,203                      |
| 545,000  | 1,709                      | 795,000  | 2,213                      |
| 550,000  | 1,719                      | 800,000  | 2,222                      |
| 555,000  | 1,729                      | 805,000  | 2,243                      |
| 560,000  | 1,738                      | 810,000  | 2,253                      |
| 565,000  | 1,748                      | 815,000  | 2,262                      |
| 570,000  | 1,758                      | 820,000  | 2,271                      |
| 575,000  | 1,767                      | 825,000  | 2,281                      |
| 580,000  | 1,776                      | 830,000  | 2,291                      |
| 585,000  | 1,786                      | 835,000  | 2,301                      |
| 590,000  | 1,796                      | 840,000  | 2,310                      |
| 595,000  | 1,806                      | 845,000  | 2,320                      |
| 600,000  | 1,815                      | 850,000  | 2,330                      |
| 605,000  | 1,836                      | 855,000  | 2,339                      |
| 610,000  | 1,846                      | 860,000  | 2,348                      |
| 615,000  | 1,855                      | 865,000  | 2,358                      |
| 620,000  | 1,864                      | 870,000  | 2,368                      |
| 625,000  | 1,874                      | 875,000  | 2,378                      |
| 630,000  | 1,884                      | 880,000  | 2,387                      |
| 635,000  | 1,894                      | 885,000  | 2,397                      |
| 640,000  | 1,903                      | 890,000  | 2,407                      |
| 645,000  | 1,913                      | 895,000  | 2,416                      |
| 650,000  | 1,923                      | 900,000  | 2,425                      |
| 655,000  | 1,932                      | 905,000  | 2,446                      |
| 660,000  | 1,941                      | 910,000  | 2,456                      |
| 665,000  | 1,951                      | 915,000  | 2,466                      |
| 670,000  | 1,961                      | 920,000  | 2,475                      |
| 675,000  | 1,971                      | 925,000  | 2,485                      |
| 680,000  | 1,980                      | 930,000  | 2,495                      |
| 685,000  | 1,990                      | 935,000  | 2,504                      |
| 690,000  | 2,000                      | 940,000  | 2,513                      |
| 695,000  | 2,009                      | 945,000  | 2,523                      |
| 700,000  | 2,018                      | 950,000  | 2,533                      |
| 705,000  | 2,039                      | 955,000  | 2,543                      |
| 710,000  | 2,049                      | 960,000  | 2,552                      |
| 715,000  | 2,059                      | 965,000  | 2,562                      |
| 720,000  | 2,068                      | 970,000  | 2,572                      |
| 725,000  | 2,078                      | 975,000  | 2,581                      |
| 730,000  | 2,088                      | 980,000  | 2,590                      |
| 735,000  | 2,097                      | 985,000  | 2,600                      |
| 740,000  | 2,106                      | 990,000  | 2,610                      |
| 745,000  | 2,116                      | 995,000  | 2,620                      |
| 750,000  | 2,126                      | 1,000,000  | 2,629                      |

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

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



COUNTY: LARIMER  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 563                           | 255,000   | 1,121                         |
| 10,000  | 583                           | 260,000   | 1,130                         |
| 15,000  | 603                           | 265,000   | 1,139                         |
| 20,000  | 619                           | 270,000   | 1,149                         |
| 25,000  | 635                           | 275,000   | 1,158                         |
| 30,000  | 649                           | 280,000   | 1,167                         |
| 35,000  | 663                           | 285,000   | 1,176                         |
| 40,000  | 677                           | 290,000   | 1,186                         |
| 45,000  | 691                           | 295,000   | 1,195                         |
| 50,000  | 705                           | 300,000   | 1,204                         |
| 55,000  | 717                           | 305,000   | 1,213                         |
| 60,000  | 729                           | 310,000   | 1,223                         |
| 65,000  | 741                           | 315,000   | 1,232                         |
| 70,000  | 753                           | 320,000   | 1,241                         |
| 75,000  | 765                           | 325,000   | 1,250                         |
| 80,000  | 778                           | 330,000   | 1,260                         |
| 85,000  | 791                           | 335,000   | 1,269                         |
| 90,000  | 809                           | 340,000   | 1,278                         |
| 95,000  | 822                           | 345,000   | 1,287                         |
| 100,000   | 834                           | 350,000   | 1,297                         |
| 105,000   | 843                           | 355,000   | 1,306                         |
| 110,000   | 853                           | 360,000   | 1,315                         |
| 115,000   | 862                           | 365,000   | 1,324                         |
| 120,000   | 871                           | 370,000   | 1,334                         |
| 125,000   | 880                           | 375,000   | 1,343                         |
| 130,000   | 890                           | 380,000   | 1,352                         |
| 135,000   | 899                           | 385,000   | 1,361                         |
| 140,000   | 908                           | 390,000   | 1,371                         |
| 145,000   | 917                           | 395,000   | 1,380                         |
| 150,000   | 927                           | 400,000   | 1,389                         |
| 155,000   | 936                           | 405,000   | 1,398                         |
| 160,000   | 945                           | 410,000   | 1,408                         |
| 165,000   | 954                           | 415,000   | 1,417                         |
| 170,000   | 964                           | 420,000   | 1,426                         |
| 175,000   | 973                           | 425,000   | 1,435                         |
| 180,000   | 982                           | 430,000   | 1,445                         |
| 185,000   | 991                           | 435,000   | 1,454                         |
| 190,000   | 1,001                         | 440,000   | 1,463                         |
| 195,000   | 1,010                         | 445,000   | 1,472                         |
| 200,000   | 1,019                         | 450,000   | 1,482                         |
| 205,000   | 1,028                         | 455,000   | 1,491                         |
| 210,000   | 1,038                         | 460,000   | 1,500                         |
| 215,000   | 1,047                         | 465,000   | 1,509                         |
| 220,000   | 1,056                         | 470,000   | 1,519                         |
| 225,000   | 1,065                         | 475,000   | 1,528                         |
| 230,000   | 1,075                         | 480,000   | 1,537                         |
| 235,000   | 1,084                         | 485,000   | 1,546                         |
| 240,000   | 1,093                         | 490,000   | 1,556                         |
| 245,000   | 1,102                         | 495,000   | 1,565                         |
| 250,000   | 1,112                         | 500,000   | 1,574                         |

For liability over \$500,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

COUNTY: MESA

**BASIC RATE SCHEDULE**

| <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/01/17</u> | <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/01/17</u> |
|--|----------------------------|--|----------------------------|
| 5,000  | 460                        | 255,000  | 1,080                      |
| 10,000   | 460                        | 260,000  | 1,090                      |
| 15,000   | 470                        | 265,000  | 1,100                      |
| 20,000   | 485                        | 270,000  | 1,110                      |
| 25,000   | 505                        | 275,000  | 1,120                      |
| 30,000   | 525                        | 280,000  | 1,130                      |
| 35,000   | 545                        | 285,000  | 1,140                      |
| 40,000   | 555                        | 290,000  | 1,150                      |
| 45,000   | 580                        | 295,000  | 1,160                      |
| 50,000   | 600                        | 300,000  | 1,170                      |
| 55,000   | 615                        | 305,000  | 1,180                      |
| 60,000   | 630                        | 310,000  | 1,190                      |
| 65,000   | 645                        | 315,000  | 1,200                      |
| 70,000   | 660                        | 320,000  | 1,210                      |
| 75,000   | 680                        | 325,000  | 1,220                      |
| 80,000   | 700                        | 330,000  | 1,230                      |
| 85,000   | 710                        | 335,000  | 1,240                      |
| 90,000   | 730                        | 340,000  | 1,250                      |
| 95,000   | 750                        | 345,000  | 1,260                      |
| 100,000  | 770                        | 350,000  | 1,270                      |
| 105,000  | 780                        | 355,000  | 1,280                      |
| 110,000  | 790                        | 360,000  | 1,290                      |
| 115,000  | 800                        | 365,000  | 1,300                      |
| 120,000  | 810                        | 370,000  | 1,310                      |
| 125,000  | 820                        | 375,000  | 1,320                      |
| 130,000  | 830                        | 380,000  | 1,330                      |
| 135,000  | 840                        | 385,000  | 1,340                      |
| 140,000  | 850                        | 390,000  | 1,350                      |
| 145,000  | 860                        | 395,000  | 1,360                      |
| 150,000  | 870                        | 400,000  | 1,370                      |
| 155,000  | 880                        | 405,000  | 1,380                      |
| 160,000  | 890                        | 410,000  | 1,390                      |
| 165,000  | 900                        | 415,000  | 1,400                      |
| 170,000  | 910                        | 420,000  | 1,410                      |
| 175,000  | 920                        | 425,000  | 1,420                      |
| 180,000  | 930                        | 430,000  | 1,430                      |
| 185,000  | 940                        | 435,000  | 1,440                      |
| 190,000  | 950                        | 440,000  | 1,450                      |
| 195,000  | 960                        | 445,000  | 1,460                      |
| 200,000  | 970                        | 450,000  | 1,470                      |
| 205,000  | 980                        | 455,000  | 1,480                      |
| 210,000  | 990                        | 460,000  | 1,490                      |
| 215,000  | 1,000                      | 465,000  | 1,500                      |
| 220,000  | 1,010                      | 470,000  | 1,510                      |
| 225,000  | 1,020                      | 475,000  | 1,520                      |
| 230,000  | 1,030                      | 480,000  | 1,530                      |
| 235,000  | 1,040                      | 485,000  | 1,540                      |
| 240,000  | 1,050                      | 490,000  | 1,550                      |
| 245,000  | 1,060                      | 495,000  | 1,560                      |
| 250,000  | 1,070                      | 500,000  | 1,570                      |

For liability over \$500,000 up to and including \$1,000,000, add \$1.70 per \$1,000  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

For a Policy insuring Commercial Land, the Basic Rate will be \$595 for amounts of insurance up to and including \$70,000

COUNTY: MOFFAT  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 |
|--|------------------------|--|------------------------|
| 5,000  | 500                    | 255,000  | 1,085                  |
| 10,000   | 500                    | 260,000  | 1,100                  |
| 15,000   | 500                    | 265,000  | 1,115                  |
| 20,000   | 500                    | 270,000  | 1,130                  |
| 25,000   | 500                    | 275,000  | 1,145                  |
| 30,000   | 510                    | 280,000  | 1,155                  |
| 35,000   | 520                    | 285,000  | 1,175                  |
| 40,000   | 540                    | 290,000  | 1,195                  |
| 45,000   | 550                    | 295,000  | 1,210                  |
| 50,000   | 570                    | 300,000  | 1,220                  |
| 55,000   | 590                    | 305,000  | 1,230                  |
| 60,000   | 600                    | 310,000  | 1,240                  |
| 65,000   | 610                    | 315,000  | 1,250                  |
| 70,000   | 620                    | 320,000  | 1,260                  |
| 75,000   | 630                    | 325,000  | 1,270                  |
| 80,000   | 640                    | 330,000  | 1,285                  |
| 85,000   | 650                    | 335,000  | 1,300                  |
| 90,000   | 660                    | 340,000  | 1,315                  |
| 95,000   | 670                    | 345,000  | 1,325                  |
| 100,000  | 685                    | 350,000  | 1,335                  |
| 105,000  | 700                    | 355,000  | 1,345                  |
| 110,000  | 710                    | 360,000  | 1,355                  |
| 115,000  | 725                    | 365,000  | 1,365                  |
| 120,000  | 740                    | 370,000  | 1,375                  |
| 125,000  | 755                    | 375,000  | 1,395                  |
| 130,000  | 780                    | 380,000  | 1,405                  |
| 135,000  | 805                    | 385,000  | 1,415                  |
| 140,000  | 830                    | 390,000  | 1,425                  |
| 145,000  | 855                    | 395,000  | 1,440                  |
| 150,000  | 870                    | 400,000  | 1,455                  |
| 155,000  | 875                    | 405,000  | 1,470                  |
| 160,000  | 885                    | 410,000  | 1,480                  |
| 165,000  | 895                    | 415,000  | 1,490                  |
| 170,000  | 905                    | 420,000  | 1,500                  |
| 175,000  | 915                    | 425,000  | 1,510                  |
| 180,000  | 925                    | 430,000  | 1,520                  |
| 185,000  | 935                    | 435,000  | 1,530                  |
| 190,000  | 945                    | 440,000  | 1,550                  |
| 195,000  | 955                    | 445,000  | 1,560                  |
| 200,000  | 965                    | 450,000  | 1,575                  |
| 205,000  | 975                    | 455,000  | 1,585                  |
| 210,000  | 985                    | 460,000  | 1,595                  |
| 215,000  | 995                    | 465,000  | 1,605                  |
| 220,000  | 1,005                  | 470,000  | 1,615                  |
| 225,000  | 1,015                  | 475,000  | 1,625                  |
| 230,000  | 1,025                  | 480,000  | 1,635                  |
| 235,000  | 1,035                  | 485,000  | 1,645                  |
| 240,000  | 1,045                  | 490,000  | 1,655                  |
| 245,000  | 1,055                  | 495,000  | 1,665                  |
| 250,000  | 1,070                  | 500,000  | 1,675                  |

For liability over \$500,000 up to and including \$1,000,000, add \$2.15 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.90 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.70 per \$1,000.  
 For liability over \$5,000,000 up to and including to \$10,000,000, add \$1.45 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.26 per \$1,000.  
 For liability over \$50,000,000, add \$1.05 per \$1,000.

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

COUNTY: MONTROSE  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>09/04/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>09/04/17 |
|--|------------------------|--|------------------------|
| 5,000  | 460                    | 255,000  | 1,080                  |
| 10,000   | 460                    | 260,000  | 1,090                  |
| 15,000   | 470                    | 265,000  | 1,100                  |
| 20,000   | 485                    | 270,000  | 1,110                  |
| 25,000   | 505                    | 275,000  | 1,120                  |
| 30,000   | 525                    | 280,000  | 1,130                  |
| 35,000   | 545                    | 285,000  | 1,140                  |
| 40,000   | 555                    | 290,000  | 1,150                  |
| 45,000   | 580                    | 295,000  | 1,160                  |
| 50,000   | 600                    | 300,000  | 1,170                  |
| 55,000   | 615                    | 305,000  | 1,180                  |
| 60,000   | 630                    | 310,000  | 1,190                  |
| 65,000   | 645                    | 315,000  | 1,200                  |
| 70,000   | 660                    | 320,000  | 1,210                  |
| 75,000   | 680                    | 325,000  | 1,220                  |
| 80,000   | 700                    | 330,000  | 1,230                  |
| 85,000   | 710                    | 335,000  | 1,240                  |
| 90,000   | 730                    | 340,000  | 1,250                  |
| 95,000   | 750                    | 345,000  | 1,260                  |
| 100,000  | 770                    | 350,000  | 1,270                  |
| 105,000  | 780                    | 355,000  | 1,280                  |
| 110,000  | 790                    | 360,000  | 1,290                  |
| 115,000  | 800                    | 365,000  | 1,300                  |
| 120,000  | 810                    | 370,000  | 1,310                  |
| 125,000  | 820                    | 375,000  | 1,320                  |
| 130,000  | 830                    | 380,000  | 1,330                  |
| 135,000  | 840                    | 385,000  | 1,340                  |
| 140,000  | 850                    | 390,000  | 1,350                  |
| 145,000  | 860                    | 395,000  | 1,360                  |
| 150,000  | 870                    | 400,000  | 1,370                  |
| 155,000  | 880                    | 405,000  | 1,380                  |
| 160,000  | 890                    | 410,000  | 1,390                  |
| 165,000  | 900                    | 415,000  | 1,400                  |
| 170,000  | 910                    | 420,000  | 1,410                  |
| 175,000  | 920                    | 425,000  | 1,420                  |
| 180,000  | 930                    | 430,000  | 1,430                  |
| 185,000  | 940                    | 435,000  | 1,440                  |
| 190,000  | 950                    | 440,000  | 1,450                  |
| 195,000  | 960                    | 445,000  | 1,460                  |
| 200,000  | 970                    | 450,000  | 1,470                  |
| 205,000  | 980                    | 455,000  | 1,480                  |
| 210,000  | 990                    | 460,000  | 1,490                  |
| 215,000  | 1,000                  | 465,000  | 1,500                  |
| 220,000  | 1,010                  | 470,000  | 1,510                  |
| 225,000  | 1,020                  | 475,000  | 1,520                  |
| 230,000  | 1,030                  | 480,000  | 1,530                  |
| 235,000  | 1,040                  | 485,000  | 1,540                  |
| 240,000  | 1,050                  | 490,000  | 1,550                  |
| 245,000  | 1,060                  | 495,000  | 1,560                  |
| 250,000  | 1,070                  | 500,000  | 1,570                  |

For liability over \$500,000 up to and including \$1,000,000, add \$1.70 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

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

COUNTY: OURAY  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br><u>09/04/17</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br><u>09/04/17</u> |
|--|-------------------------------|--|-------------------------------|
| 5,000  | 460                           | 255,000  | 1,080                         |
| 10,000   | 460                           | 260,000  | 1,090                         |
| 15,000   | 470                           | 265,000  | 1,100                         |
| 20,000   | 485                           | 270,000  | 1,110                         |
| 25,000   | 505                           | 275,000  | 1,120                         |
| 30,000   | 525                           | 280,000  | 1,130                         |
| 35,000   | 545                           | 285,000  | 1,140                         |
| 40,000   | 555                           | 290,000  | 1,150                         |
| 45,000   | 580                           | 295,000  | 1,160                         |
| 50,000   | 600                           | 300,000  | 1,170                         |
| 55,000   | 615                           | 305,000  | 1,180                         |
| 60,000   | 630                           | 310,000  | 1,190                         |
| 65,000   | 645                           | 315,000  | 1,200                         |
| 70,000   | 660                           | 320,000  | 1,210                         |
| 75,000   | 680                           | 325,000  | 1,220                         |
| 80,000   | 700                           | 330,000  | 1,230                         |
| 85,000   | 710                           | 335,000  | 1,240                         |
| 90,000   | 730                           | 340,000  | 1,250                         |
| 95,000   | 750                           | 345,000  | 1,260                         |
| 100,000  | 770                           | 350,000  | 1,270                         |
| 105,000  | 780                           | 355,000  | 1,280                         |
| 110,000  | 790                           | 360,000  | 1,290                         |
| 115,000  | 800                           | 365,000  | 1,300                         |
| 120,000  | 810                           | 370,000  | 1,310                         |
| 125,000  | 820                           | 375,000  | 1,320                         |
| 130,000  | 830                           | 380,000  | 1,330                         |
| 135,000  | 840                           | 385,000  | 1,340                         |
| 140,000  | 850                           | 390,000  | 1,350                         |
| 145,000  | 860                           | 395,000  | 1,360                         |
| 150,000  | 870                           | 400,000  | 1,370                         |
| 155,000  | 880                           | 405,000  | 1,380                         |
| 160,000  | 890                           | 410,000  | 1,390                         |
| 165,000  | 900                           | 415,000  | 1,400                         |
| 170,000  | 910                           | 420,000  | 1,410                         |
| 175,000  | 920                           | 425,000  | 1,420                         |
| 180,000  | 930                           | 430,000  | 1,430                         |
| 185,000  | 940                           | 435,000  | 1,440                         |
| 190,000  | 950                           | 440,000  | 1,450                         |
| 195,000  | 960                           | 445,000  | 1,460                         |
| 200,000  | 970                           | 450,000  | 1,470                         |
| 205,000  | 980                           | 455,000  | 1,480                         |
| 210,000  | 990                           | 460,000  | 1,490                         |
| 215,000  | 1,000                         | 465,000  | 1,500                         |
| 220,000  | 1,010                         | 470,000  | 1,510                         |
| 225,000  | 1,020                         | 475,000  | 1,520                         |
| 230,000  | 1,030                         | 480,000  | 1,530                         |
| 235,000  | 1,040                         | 485,000  | 1,540                         |
| 240,000  | 1,050                         | 490,000  | 1,550                         |
| 245,000  | 1,060                         | 495,000  | 1,560                         |
| 250,000  | 1,070                         | 500,000  | 1,570                         |

For liability over \$500,000 up to and including \$1,000,000, add \$1.70 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.50 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

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

COUNTY: PITKIN  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 |
|--|------------------------|--|------------------------|
| 5,000  | 432                    | 255,000  | 910                    |
| 10,000   | 432                    | 260,000  | 919                    |
| 15,000   | 432                    | 265,000  | 928                    |
| 20,000   | 432                    | 270,000  | 937                    |
| 25,000   | 432                    | 275,000  | 945                    |
| 30,000   | 446                    | 280,000  | 954                    |
| 35,000   | 460                    | 285,000  | 963                    |
| 40,000   | 474                    | 290,000  | 972                    |
| 45,000   | 488                    | 295,000  | 980                    |
| 50,000   | 502                    | 300,000  | 989                    |
| 55,000   | 514                    | 305,000  | 998                    |
| 60,000   | 526                    | 310,000  | 1,007                  |
| 65,000   | 538                    | 315,000  | 1,015                  |
| 70,000   | 550                    | 320,000  | 1,024                  |
| 75,000   | 562                    | 325,000  | 1,033                  |
| 80,000   | 574                    | 330,000  | 1,042                  |
| 85,000   | 586                    | 335,000  | 1,050                  |
| 90,000   | 598                    | 340,000  | 1,059                  |
| 95,000   | 610                    | 345,000  | 1,068                  |
| 100,000  | 639                    | 350,000  | 1,077                  |
| 105,000  | 648                    | 355,000  | 1,085                  |
| 110,000  | 657                    | 360,000  | 1,094                  |
| 115,000  | 665                    | 365,000  | 1,103                  |
| 120,000  | 674                    | 370,000  | 1,112                  |
| 125,000  | 683                    | 375,000  | 1,120                  |
| 130,000  | 692                    | 380,000  | 1,129                  |
| 135,000  | 700                    | 385,000  | 1,138                  |
| 140,000  | 709                    | 390,000  | 1,147                  |
| 145,000  | 718                    | 395,000  | 1,155                  |
| 150,000  | 727                    | 400,000  | 1,189                  |
| 155,000  | 735                    | 405,000  | 1,198                  |
| 160,000  | 744                    | 410,000  | 1,207                  |
| 165,000  | 753                    | 415,000  | 1,215                  |
| 170,000  | 762                    | 420,000  | 1,224                  |
| 175,000  | 770                    | 425,000  | 1,233                  |
| 180,000  | 779                    | 430,000  | 1,242                  |
| 185,000  | 788                    | 435,000  | 1,250                  |
| 190,000  | 797                    | 440,000  | 1,259                  |
| 195,000  | 805                    | 445,000  | 1,268                  |
| 200,000  | 814                    | 450,000  | 1,277                  |
| 205,000  | 823                    | 455,000  | 1,285                  |
| 210,000  | 832                    | 460,000  | 1,294                  |
| 215,000  | 840                    | 465,000  | 1,303                  |
| 220,000  | 849                    | 470,000  | 1,312                  |
| 225,000  | 858                    | 475,000  | 1,320                  |
| 230,000  | 867                    | 480,000  | 1,329                  |
| 235,000  | 875                    | 485,000  | 1,338                  |
| 240,000  | 884                    | 490,000  | 1,347                  |
| 245,000  | 893                    | 495,000  | 1,355                  |
| 250,000  | 902                    | 500,000  | 1,364                  |

COUNTY: PITKIN

**BASIC RATE SCHEDULE**

| <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/01/17</u> | <u>AMOUNT OF INSURANCE UP TO AND INCLUDING</u> | <u>BASIC RATE 04/01/17</u> |
|--|----------------------------|--|----------------------------|
| 505,000  | 1373                       | 755,000  | 1855                       |
| 510,000  | 1382                       | 760,000  | 1863                       |
| 515,000  | 1390                       | 765,000  | 1871                       |
| 520,000  | 1399                       | 770,000  | 1880                       |
| 525,000  | 1408                       | 775,000  | 1888                       |
| 530,000  | 1417                       | 780,000  | 1896                       |
| 535,000  | 1425                       | 785,000  | 1904                       |
| 540,000  | 1434                       | 790,000  | 1913                       |
| 545,000  | 1443                       | 795,000  | 1921                       |
| 550,000  | 1477                       | 800,000  | 1929                       |
| 555,000  | 1485                       | 805,000  | 1937                       |
| 560,000  | 1494                       | 810,000  | 1946                       |
| 565,000  | 1503                       | 815,000  | 1954                       |
| 570,000  | 1512                       | 820,000  | 1962                       |
| 575,000  | 1520                       | 825,000  | 1970                       |
| 580,000  | 1529                       | 830,000  | 1979                       |
| 585,000  | 1538                       | 835,000  | 1987                       |
| 590,000  | 1547                       | 840,000  | 1995                       |
| 595,000  | 1555                       | 845,000  | 2003                       |
| 600,000  | 1564                       | 850,000  | 2062                       |
| 605,000  | 1573                       | 855,000  | 2070                       |
| 610,000  | 1582                       | 860,000  | 2078                       |
| 615,000  | 1590                       | 865,000  | 2086                       |
| 620,000  | 1599                       | 870,000  | 2095                       |
| 625,000  | 1608                       | 875,000  | 2103                       |
| 630,000  | 1617                       | 880,000  | 2111                       |
| 635,000  | 1625                       | 885,000  | 2119                       |
| 640,000  | 1634                       | 890,000  | 2128                       |
| 645,000  | 1643                       | 895,000  | 2136                       |
| 650,000  | 1677                       | 900,000  | 2144                       |
| 655,000  | 1685                       | 905,000  | 2152                       |
| 660,000  | 1694                       | 910,000  | 2161                       |
| 665,000  | 1703                       | 915,000  | 2169                       |
| 670,000  | 1712                       | 920,000  | 2177                       |
| 675,000  | 1720                       | 925,000  | 2185                       |
| 680,000  | 1729                       | 930,000  | 2194                       |
| 685,000  | 1738                       | 935,000  | 2202                       |
| 690,000  | 1747                       | 940,000  | 2210                       |
| 695,000  | 1755                       | 945,000  | 2218                       |
| 700,000  | 1764                       | 950,000  | 2227                       |
| 705,000  | 1772                       | 955,000  | 2235                       |
| 710,000  | 1781                       | 960,000  | 2243                       |
| 715,000  | 1789                       | 965,000  | 2251                       |
| 720,000  | 1797                       | 970,000  | 2260                       |
| 725,000  | 1805                       | 975,000  | 2268                       |
| 730,000  | 1814                       | 980,000  | 2276                       |
| 735,000  | 1822                       | 985,000  | 2284                       |
| 740,000  | 1830                       | 990,000  | 2293                       |
| 745,000  | 1838                       | 995,000  | 2301                       |
| 750,000  | 1847                       | 1,000,000                                      | 2309                       |

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

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

COUNTY: PUEBLO  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 485                           | 255,000   | 1,207                         |
| 10,000  | 501                           | 260,000   | 1,219                         |
| 15,000  | 522                           | 265,000   | 1,229                         |
| 20,000  | 540                           | 270,000   | 1,242                         |
| 25,000  | 567                           | 275,000   | 1,255                         |
| 30,000  | 584                           | 280,000   | 1,267                         |
| 35,000  | 599                           | 285,000   | 1,277                         |
| 40,000  | 615                           | 290,000   | 1,290                         |
| 45,000  | 631                           | 295,000   | 1,302                         |
| 50,000  | 645                           | 300,000   | 1,316                         |
| 55,000  | 665                           | 305,000   | 1,335                         |
| 60,000  | 684                           | 310,000   | 1,339                         |
| 65,000  | 710                           | 315,000   | 1,351                         |
| 70,000  | 729                           | 320,000   | 1,363                         |
| 75,000  | 772                           | 325,000   | 1,373                         |
| 80,000  | 794                           | 330,000   | 1,387                         |
| 85,000  | 813                           | 335,000   | 1,399                         |
| 90,000  | 833                           | 340,000   | 1,410                         |
| 95,000  | 853                           | 345,000   | 1,421                         |
| 100,000   | 865                           | 350,000   | 1,434                         |
| 105,000   | 875                           | 355,000   | 1,446                         |
| 110,000   | 884                           | 360,000   | 1,457                         |
| 115,000   | 894                           | 365,000   | 1,468                         |
| 120,000   | 903                           | 370,000   | 1,481                         |
| 125,000   | 915                           | 375,000   | 1,493                         |
| 130,000   | 923                           | 380,000   | 1,504                         |
| 135,000   | 933                           | 385,000   | 1,515                         |
| 140,000   | 945                           | 390,000   | 1,528                         |
| 145,000   | 955                           | 395,000   | 1,541                         |
| 150,000   | 964                           | 400,000   | 1,571                         |
| 155,000   | 974                           | 405,000   | 1,583                         |
| 160,000   | 986                           | 410,000   | 1,597                         |
| 165,000   | 999                           | 415,000   | 1,609                         |
| 170,000   | 1,013                         | 420,000   | 1,610                         |
| 175,000   | 1,026                         | 425,000   | 1,632                         |
| 180,000   | 1,038                         | 430,000   | 1,645                         |
| 185,000   | 1,051                         | 435,000   | 1,657                         |
| 190,000   | 1,064                         | 440,000   | 1,667                         |
| 195,000   | 1,077                         | 445,000   | 1,679                         |
| 200,000   | 1,085                         | 450,000   | 1,691                         |
| 205,000   | 1,097                         | 455,000   | 1,703                         |
| 210,000   | 1,118                         | 460,000   | 1,713                         |
| 215,000   | 1,129                         | 465,000   | 1,725                         |
| 220,000   | 1,140                         | 470,000   | 1,739                         |
| 225,000   | 1,150                         | 475,000   | 1,750                         |
| 230,000   | 1,161                         | 480,000   | 1,762                         |
| 235,000   | 1,172                         | 485,000   | 1,774                         |
| 240,000   | 1,182                         | 490,000   | 1,786                         |
| 245,000   | 1,193                         | 495,000   | 1,797                         |
| 250,000   | 1,206                         | 500,000   | 1,808                         |

For liability over \$500,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1000.  
 For liability over \$50,000,000 add \$1.00 per \$1000.

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

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



COUNTY: ROUTT  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 |
|--|------------------------|--|------------------------|
| 5,000  | 500                    | 255,000  | 1,085                  |
| 10,000   | 500                    | 260,000  | 1,100                  |
| 15,000   | 500                    | 265,000  | 1,115                  |
| 20,000   | 500                    | 270,000  | 1,130                  |
| 25,000   | 500                    | 275,000  | 1,145                  |
| 30,000   | 510                    | 280,000  | 1,155                  |
| 35,000   | 520                    | 285,000  | 1,175                  |
| 40,000   | 540                    | 290,000  | 1,195                  |
| 45,000   | 550                    | 295,000  | 1,210                  |
| 50,000   | 570                    | 300,000  | 1,220                  |
| 55,000   | 590                    | 305,000  | 1,230                  |
| 60,000   | 600                    | 310,000  | 1,240                  |
| 65,000   | 610                    | 315,000  | 1,250                  |
| 70,000   | 620                    | 320,000  | 1,260                  |
| 75,000   | 630                    | 325,000  | 1,270                  |
| 80,000   | 640                    | 330,000  | 1,285                  |
| 85,000   | 650                    | 335,000  | 1,300                  |
| 90,000   | 660                    | 340,000  | 1,315                  |
| 95,000   | 670                    | 345,000  | 1,325                  |
| 100,000  | 685                    | 350,000  | 1,335                  |
| 105,000  | 700                    | 355,000  | 1,345                  |
| 110,000  | 710                    | 360,000  | 1,355                  |
| 115,000  | 725                    | 365,000  | 1,365                  |
| 120,000  | 740                    | 370,000  | 1,375                  |
| 125,000  | 755                    | 375,000  | 1,395                  |
| 130,000  | 780                    | 380,000  | 1,405                  |
| 135,000  | 805                    | 385,000  | 1,415                  |
| 140,000  | 830                    | 390,000  | 1,425                  |
| 145,000  | 855                    | 395,000  | 1,440                  |
| 150,000  | 870                    | 400,000  | 1,455                  |
| 155,000  | 875                    | 405,000  | 1,470                  |
| 160,000  | 885                    | 410,000  | 1,480                  |
| 165,000  | 895                    | 415,000  | 1,490                  |
| 170,000  | 905                    | 420,000  | 1,500                  |
| 175,000  | 915                    | 425,000  | 1,510                  |
| 180,000  | 925                    | 430,000  | 1,520                  |
| 185,000  | 935                    | 435,000  | 1,530                  |
| 190,000  | 945                    | 440,000  | 1,550                  |
| 195,000  | 955                    | 445,000  | 1,560                  |
| 200,000  | 965                    | 450,000  | 1,575                  |
| 205,000  | 975                    | 455,000  | 1,585                  |
| 210,000  | 985                    | 460,000  | 1,595                  |
| 215,000  | 995                    | 465,000  | 1,605                  |
| 220,000  | 1,005                  | 470,000  | 1,615                  |
| 225,000  | 1,015                  | 475,000  | 1,625                  |
| 230,000  | 1,025                  | 480,000  | 1,635                  |
| 235,000  | 1,035                  | 485,000  | 1,645                  |
| 240,000  | 1,045                  | 490,000  | 1,655                  |
| 245,000  | 1,055                  | 495,000  | 1,665                  |
| 250,000  | 1,070                  | 500,000  | 1,675                  |

For liability over \$500,000 up to and including \$1,000,000, add \$2.15 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.90 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.70 per \$1,000.  
 For liability over \$5,000,000 up and including to \$10,000,000, add \$1.45 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.26 per \$1,000.  
 For liability over \$50,000,000, add \$1.05 per \$1,000.

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

COUNTY: SAN MIGUEL  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 | AMOUNT OF<br>INSURANCE<br>UP TO AND<br>INCLUDING | BASIC RATE<br>04/01/17 |
|--|------------------------|--|------------------------|
| 5,000  | 500                    | 255,000  | 1125                   |
| 10,000   | 505                    | 260,000  | 1135                   |
| 15,000   | 525                    | 265,000  | 1145                   |
| 20,000   | 545                    | 270,000  | 1155                   |
| 25,000   | 565                    | 275,000  | 1165                   |
| 30,000   | 585                    | 280,000  | 1175                   |
| 35,000   | 605                    | 285,000  | 1185                   |
| 40,000   | 625                    | 290,000  | 1195                   |
| 45,000   | 645                    | 295,000  | 1205                   |
| 50,000   | 665                    | 300,000  | 1215                   |
| 55,000   | 680                    | 305,000  | 1225                   |
| 60,000   | 695                    | 310,000  | 1235                   |
| 65,000   | 710                    | 315,000  | 1245                   |
| 70,000   | 725                    | 320,000  | 1255                   |
| 75,000   | 740                    | 325,000  | 1265                   |
| 80,000   | 755                    | 330,000  | 1275                   |
| 85,000   | 770                    | 335,000  | 1285                   |
| 90,000   | 785                    | 340,000  | 1295                   |
| 95,000   | 800                    | 345,000  | 1305                   |
| 100,000  | 815                    | 350,000  | 1315                   |
| 105,000  | 825                    | 355,000  | 1325                   |
| 110,000  | 835                    | 360,000  | 1335                   |
| 115,000  | 845                    | 365,000  | 1345                   |
| 120,000  | 855                    | 370,000  | 1355                   |
| 125,000  | 865                    | 375,000  | 1365                   |
| 130,000  | 875                    | 380,000  | 1375                   |
| 135,000  | 885                    | 385,000  | 1385                   |
| 140,000  | 895                    | 390,000  | 1395                   |
| 145,000  | 905                    | 395,000  | 1405                   |
| 150,000  | 915                    | 400,000  | 1415                   |
| 155,000  | 925                    | 405,000  | 1425                   |
| 160,000  | 935                    | 410,000  | 1435                   |
| 165,000  | 945                    | 415,000  | 1445                   |
| 170,000  | 955                    | 420,000  | 1455                   |
| 175,000  | 965                    | 425,000  | 1465                   |
| 180,000  | 975                    | 430,000  | 1475                   |
| 185,000  | 985                    | 435,000  | 1485                   |
| 190,000  | 995                    | 440,000  | 1495                   |
| 195,000  | 1005                   | 445,000  | 1505                   |
| 200,000  | 1015                   | 450,000  | 1515                   |
| 205,000  | 1025                   | 455,000  | 1525                   |
| 210,000  | 1035                   | 460,000  | 1535                   |
| 215,000  | 1045                   | 465,000  | 1545                   |
| 220,000  | 1055                   | 470,000  | 1555                   |
| 225,000  | 1065                   | 475,000  | 1565                   |
| 230,000  | 1075                   | 480,000  | 1575                   |
| 235,000  | 1085                   | 485,000  | 1585                   |
| 240,000  | 1095                   | 490,000  | 1595                   |
| 245,000  | 1105                   | 495,000  | 1605                   |
| 250,000  | 1115                   | 500,000  | 1615                   |

For liability over \$500,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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

COUNTY: SUMMIT  
**BASIC RATE SCHEDULE**

| <u>LIABILITY</u> | <u>BASIC RATE</u><br><u>07/02/12</u> | <u>LIABILITY</u> | <u>BASIC RATE</u><br><u>07/02/12</u> |
|------------------|--------------------------------------|------------------|--------------------------------------|
| 1,000            | 600                                  | 51,000           | 744                                  |
| 2,000            | 600                                  | 52,000           | 747                                  |
| 3,000            | 600                                  | 53,000           | 749                                  |
| 4,000            | 600                                  | 54,000           | 752                                  |
| 5,000            | 600                                  | 55,000           | 754                                  |
| 6,000            | 604                                  | 56,000           | 756                                  |
| 7,000            | 608                                  | 57,000           | 759                                  |
| 8,000            | 612                                  | 58,000           | 761                                  |
| 9,000            | 616                                  | 59,000           | 764                                  |
| 10,000           | 620                                  | 60,000           | 766                                  |
| 11,000           | 624                                  | 61,000           | 768                                  |
| 12,000           | 628                                  | 62,000           | 771                                  |
| 13,000           | 632                                  | 63,000           | 773                                  |
| 14,000           | 636                                  | 64,000           | 776                                  |
| 15,000           | 640                                  | 65,000           | 778                                  |
| 16,000           | 643                                  | 66,000           | 780                                  |
| 17,000           | 646                                  | 67,000           | 783                                  |
| 18,000           | 650                                  | 68,000           | 785                                  |
| 19,000           | 653                                  | 69,000           | 788                                  |
| 20,000           | 656                                  | 70,000           | 790                                  |
| 21,000           | 659                                  | 71,000           | 792                                  |
| 22,000           | 662                                  | 72,000           | 795                                  |
| 23,000           | 666                                  | 73,000           | 797                                  |
| 24,000           | 669                                  | 74,000           | 800                                  |
| 25,000           | 672                                  | 75,000           | 802                                  |
| 26,000           | 675                                  | 76,000           | 804                                  |
| 27,000           | 678                                  | 77,000           | 807                                  |
| 28,000           | 680                                  | 78,000           | 810                                  |
| 29,000           | 683                                  | 79,000           | 812                                  |
| 30,000           | 686                                  | 80,000           | 814                                  |
| 31,000           | 689                                  | 81,000           | 816                                  |
| 32,000           | 692                                  | 82,000           | 819                                  |
| 33,000           | 694                                  | 83,000           | 821                                  |
| 34,000           | 697                                  | 84,000           | 824                                  |
| 35,000           | 700                                  | 85,000           | 826                                  |
| 36,000           | 703                                  | 86,000           | 828                                  |
| 37,000           | 706                                  | 87,000           | 831                                  |
| 38,000           | 708                                  | 88,000           | 833                                  |
| 39,000           | 711                                  | 89,000           | 836                                  |
| 40,000           | 714                                  | 90,000           | 838                                  |
| 41,000           | 717                                  | 91,000           | 840                                  |
| 42,000           | 720                                  | 92,000           | 843                                  |
| 43,000           | 722                                  | 93,000           | 845                                  |
| 44,000           | 725                                  | 94,000           | 848                                  |
| 45,000           | 728                                  | 95,000           | 850                                  |
| 46,000           | 731                                  | 96,000           | 852                                  |
| 47,000           | 734                                  | 97,000           | 855                                  |
| 48,000           | 736                                  | 98,000           | 857                                  |
| 49,000           | 739                                  | 99,000           | 860                                  |
| 50,000           | 742                                  | 100,000          | 862                                  |

For liability over \$100,000 up to and including \$1,000,000, add \$2.00 per \$1,000.  
 For liability over \$1,000,000 up to and including \$5,000,000, add \$1.90 per \$1,000.  
 For liability over \$5,000,000 up to and including \$10,000,000, add \$1.60 per \$1,000.  
 For liability over \$10,000,000, add \$1.40 per \$1,000.

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

COUNTY: WELD  
**BASIC RATE SCHEDULE**

| AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> | AMOUNT OF<br>INSURANCE<br>UP TO AND<br><u>INCLUDING</u> | BASIC RATE<br><u>04/16/18</u> |
|---|-------------------------------|---|-------------------------------|
| 5,000   | 563                           | 255,000   | 1121                          |
| 10,000  | 583                           | 260,000   | 1130                          |
| 15,000  | 603                           | 265,000   | 1139                          |
| 20,000  | 619                           | 270,000   | 1149                          |
| 25,000  | 635                           | 275,000   | 1158                          |
| 30,000  | 649                           | 280,000   | 1167                          |
| 35,000  | 663                           | 285,000   | 1176                          |
| 40,000  | 677                           | 290,000   | 1186                          |
| 45,000  | 691                           | 295,000   | 1195                          |
| 50,000  | 705                           | 300,000   | 1204                          |
| 55,000  | 717                           | 305,000   | 1213                          |
| 60,000  | 729                           | 310,000   | 1223                          |
| 65,000  | 741                           | 315,000   | 1232                          |
| 70,000  | 753                           | 320,000   | 1241                          |
| 75,000  | 765                           | 325,000   | 1250                          |
| 80,000  | 778                           | 330,000   | 1260                          |
| 85,000  | 791                           | 335,000   | 1269                          |
| 90,000  | 809                           | 340,000   | 1278                          |
| 95,000  | 822                           | 345,000   | 1287                          |
| 100,000   | 834                           | 350,000   | 1297                          |
| 105,000   | 843                           | 355,000   | 1306                          |
| 110,000   | 853                           | 360,000   | 1315                          |
| 115,000   | 862                           | 365,000   | 1324                          |
| 120,000   | 871                           | 370,000   | 1334                          |
| 125,000   | 880                           | 375,000   | 1343                          |
| 130,000   | 890                           | 380,000   | 1352                          |
| 135,000   | 899                           | 385,000   | 1361                          |
| 140,000   | 908                           | 390,000   | 1371                          |
| 145,000   | 917                           | 395,000   | 1380                          |
| 150,000   | 927                           | 400,000   | 1389                          |
| 155,000   | 936                           | 405,000   | 1398                          |
| 160,000   | 945                           | 410,000   | 1408                          |
| 165,000   | 954                           | 415,000   | 1417                          |
| 170,000   | 964                           | 420,000   | 1426                          |
| 175,000   | 973                           | 425,000   | 1435                          |
| 180,000   | 982                           | 430,000   | 1445                          |
| 185,000   | 991                           | 435,000   | 1454                          |
| 190,000   | 1001                          | 440,000   | 1463                          |
| 195,000   | 1010                          | 445,000   | 1472                          |
| 200,000   | 1019                          | 450,000   | 1482                          |
| 205,000   | 1028                          | 455,000   | 1491                          |
| 210,000   | 1038                          | 460,000   | 1500                          |
| 215,000   | 1047                          | 465,000   | 1509                          |
| 220,000   | 1056                          | 470,000   | 1519                          |
| 225,000   | 1065                          | 475,000   | 1528                          |
| 230,000   | 1075                          | 480,000   | 1537                          |
| 235,000   | 1084                          | 485,000   | 1546                          |
| 240,000   | 1093                          | 490,000   | 1556                          |
| 245,000   | 1102                          | 495,000   | 1565                          |
| 250,000   | 1112                          | 500,000   | 1574                          |

For liability over \$500,000 up to and including \$1,000,000, add \$1.75 per \$1,000.  
 For liability over \$1,000,000 up to and including \$3,000,000, add \$1.65 per \$1,000.  
 For liability over \$3,000,000 up to and including \$5,000,000, add \$1.55 per \$1,000.  
 For liability over \$5,000,000 up to and including \$8,000,000, add \$1.45 per \$1,000.  
 For liability over \$8,000,000 up to and including \$10,000,000, add \$1.35 per \$1,000.  
 For liability over \$10,000,000 up to and including \$50,000,000, add \$1.20 per \$1,000.  
 For liability over \$50,000,000, add \$1.00 per \$1,000.

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