FINAL PAGES

LAND TITLE INSURANCE CORPORATION

RATE MANUAL

FOR THE

STATE OF COLORADO

ALL COUNTIES

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OWNER'S INSURANCE

A. This Section provides for title insurance insuring the interest in Land of an owner, purchaser or the owner of a lesser estate or interest in the Land, other than the interest of a lender or a lessee in the Land.

B. The charge for an Owner's Policy must be based on the Fair Value of the estate or interest in the Land.

1. OWNER'S POLICIES

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

ALTA OWNER'S POLICY OF TITLE INSURANCE

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 $95. 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 will be issued with the "Inflation Endorsement" attached at no additional charge.

OWNER'S PEAK POLICY

The ALTA Homeowner's Policy may be issued insuring the interest of an owner of Land for 115% of the Applicable Rate.

ALTA UNITED STATES POLICY

The United States Policy will be issued for the Applicable Rate.

2. SHORT-TERM (RE-ISSUE) RATE

2.1 RESIDENTIAL LAND

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 45%.
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 35%.
If the Owner's Policy is issued within 4 years of the Prior Policy, the credit will be 30%.
If the Owner's Policy is issued within 5 years of the Prior Policy, the credit will be 25%.

2.2 COMMERCIAL LAND

If an Owner's Policy is issued with a liability amount not exceeding $5,000,000 within five (5) 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 (10) 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 $50. 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 $150 per hour.

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

A. The charge will be the Applicable Rate calculated on the Fair Value of the estate or interest in the Land at the time of the initial conveyance with an additional charge of 10% of the Basic Rate (with a minimum charge of $50).

B. Upon consummation of the resale transaction within twelve (12) months calculated from the date of the recording of the conveyance for the initial transaction, the Owner's Policy will be issued, insuring the grantee under the resale transaction.

C. Increased liability charges, if any, will be added for any increase in the purchase price, calculated on the difference in the Applicable Rate for the purchase price in the initial transaction, and the Applicable Rate for the purchase price in the resale transaction.

D. If a separate Loan Policy is requested concurrently with the issuance of the Owner's Policy for the initial transaction, or for the resale transaction, the additional charge for the Loan Policy will be the Applicable Rate under the section for Lender's Insurance.

E. If the resale transaction, of the same Land to the ultimate purchaser is not recorded within twelve (12) months from the date of the recording of the conveyance in the initial transaction, the Owner's Policy automatically will be issued insuring the grantee in the initial transaction in the amount originally committed.

F. A refund of the additional charge of 10%, described in Paragraph A of this Section 9 will not be made.

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

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

10. PENDING CONTRACT ORDER ("PCO") - COMMERCIAL LAND AND LIMITED RESIDENTIAL LAND TRANSACTIONS

The Pending Contract Order provides for the preparation of a title commitment product before the buyer, insured amount, or lender is finalized in the transaction and is available for all Commercial properties and Residential properties with a purchase price of $25,000,000 or more.

A. Minimum charge:

The minimum charge for the PCO is $750 and will include up to four (4) hours of work, and one requested update to the effective date of the product within a twelve (12) month period. If a fully executed agreement for sale is not submitted within twelve (12) months, then payment will be due at that time and the PCO will not be available for conversion to a policy.

B. Additional charges:

(a) An additional work charge will be made for any search that exceeds four (4) hours, at a minimum charge of $150 per hour.

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

(c) A rush fee of $250 will be applied to product deliveries that are under three (3) business days.

C. Credit:

A credit equal to the total charge paid for the PCO, not to exceed the policy premium charged at the Applicable Rate, to include additional Parcels and extended hours of work will be applied toward the charges paid for a policy of title insurance if such policy is issued within twelve (12) months of the effective date of the initial PCO.

11. TO BE DETERMINED COMMITMENT ("TBD" COMMITMENT") - RESIDENTIAL LAND ONLY

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 $150 per hour. If, within the twelve (12)-month period, the sale, lease, or loan is consummated, the Company will credit only 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, or

(c) if the purchase price of the transaction is $25,000,000 or more, the PCO will be provided.

12. 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.

13. 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.

14. 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.

15. 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.*

16. 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.

17. 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

(ii) SHORT FORM LOAN POLICY

(iii) JUNIOR LOAN POLICY

(iv) ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

(v) LENDER'S PEAK POLICY

1. ALL LOANS (EXCEPT LENDER'S PEAK POLICY)

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 Insured Lender, as provided in the Endorsements Section.

LENDER'S PEAK POLICY

An ALTA Expanded Coverage Residential Loan Policy (Lender's Peak Policy) may be issued for 115% of the Applicable Rate.

2. LOANS INSURED CONCURRENTLY WITH AN OWNER'S POLICY

A. RESIDENTIAL BUNDLED PURCHASE LOAN RATE

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

(4) For Loans on Residential Land (Summit County) (i) insuring a loan made to the purchaser of the Land when no endorsements to the Loan Policy are requested by the lender and a concurrent Owner's Policy is issued. (ii) insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy described in 3.(i) or 4.(i) above when no endorsements to the Loan Policy are requested by the lender. For the purposes of this Item (4), the deletion of Pre-Printed Exceptions will not be considered to be an endorsement	$225
(5) For Construction Loans (all counties)	Refer to Section 3 below

B. COMMERCIAL CONCURRENT PURCHASE LOAN RATE

(1) For Loans on Commercial Land ($0-$25,000,000) (except Summit County)	$300
(2) For Loans on Commercial Land (in excess of $25,000,000) (except Summit County)	$500
(3) For Loans on Commercial Land (Summit County)	$350

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

For all Loan Policies made to the purchaser of the Land that are not issued simultaneously with an Owner's Policy, but which are issued within 90 days of the issuance of an Owner's Policy, the rate will be the applicable bundled concurrent purchase loan rate as though the Loan Policy was being issued concurrently, plus $100. The $100 is a non-refundable charge that will be collected in conjunction with the issuance of the Owner's Policy. This rate will apply to both residential and commercial properties.

<u>**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).</u>

<u>**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.</u>

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$200.

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

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

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

4. CONSTRUCTION TO PERMANENT LOANS

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

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

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

5. RESIDENTIAL JUNIOR LOAN POLICY

When a Junior Loan Policy is issued, and may or may not require title clearing services, 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:

LIABILITY	RATE
$0 to $100,000	$350
$100,001 to $250,000	$450
$250,001 to $500,000	$550
For liability amounts exceeding $500,000	Add $2.00 per $1,000

This rate will include any isolated scrivener services that are required in order to insure the interest requested.

6. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

When a Loan Policy is issued in connection with an owner-occupied, one-to-four family residence loans(s) issued by a institutional lender to the same mortgagee, the following charges will be applied:

LIABILITY	RATE
$0 to $1,000,000	$125
$1,000,001 to $1,500,000	$250
$1,500,001 to $2,000,000	$350
For each $500,000, or fraction thereof, above $2,000,001 to $20,000,000	Add $100.

7. 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 (5) 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 (10) 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).

8. RESIDENTIAL BUNDLED REFINANCE RATE

For Loans on Residential Land 8.1insuring a loan made for a Residential non-purchase transaction;	Refer to the Residential Bundled Refinance Rate Schedule applicable to the county where the Land is situated
8.2 insuring a loan which is junior to a loan which is insured concurrently with the Loan Policy describing in 8.1 above For the purposes of this Rate in 8.1 and 8.2, the Deletion of Pre-Printed Exceptions will not be considered to be an endorsement	Refer to the Junior Loan Policy Rates

***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.*

9. SUBSTITUTION LOAN RATE

A. When a Loan Policy has been issued, and within five (5) 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.

10. 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.*

11. 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.

12. 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 $150 per hour.

13. 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 14 below.*

14. 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 13), plus increased liability charges at the applicable Basic Rate, for any liability in excess of the liability amount of the Owner's Policy.

15. 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.

RESIDENTIAL BUNDLED PURCHASE LOAN RATE SCHEDULE A

(For all counties except Summit County)

LIABILITY	RATE
$0 to $100,000	$425
$100,001 to $300,000	$500
$300,001 to $500,000	$575
$500,001 to $1,000,000	$625
$1,000,001 to $1,500,000	$875
$1,500,001 to $2,000,000	$1,125
$2,000,001 to $3,000,000	add $1.50 per $1,000
$3,000,001 to $5,000,000	add $1.40 per $1,000
$5,000,001 to $8,000,000	add $1.30 per $1,000
$8,000,001 to $10,000,000	add $1.20 per $1,000
10,000,001 to $50,000,000	add $1.10 per $1,000
$50,000,001 and above	add $1.00 per $1,000

RESIDENTIAL 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

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES

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

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

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

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

Land Title
INSURANCE CORPORATION

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

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

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

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

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

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

(For Eagle, Garfield, Gunnison and Pitkin Counties)

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

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

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

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

(For Fremont and Pueblo Counties)

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

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

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

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

(For Grand, Moffat, Routt, and San Miguel Counties)

LIABILITY	RATE
$0 to $100,000	$575
$100,001 to $150,000	$625
$150,001 to $200,000	$675
$200,001 to $300,000	$775
$300,001 to $400,000	$875
$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	$2,675

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.

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

(For La Plata County)

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

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

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

RESIDENTIAL BUNDLED REFINANCE RATE SCHEDULES (continued)

(For Summit County)

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

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

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

GUARANTEES

1. LITIGATION GUARANTEE

A. The Litigation Guarantee guarantees the accuracy of interests in Land, according to the Public Records for purposes of legal proceedings.

B. The rate will be the Basic Rate for an Owner's Policy for the amount of insurance requested.

C. If the time required to complete a Litigation Guarantee exceeds four (4) hours, there will be an additional charge of $150 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 (2) 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 (4) hours, there will be an additional charge of $150 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 (2) years beyond the original effective date of the Public Trustee's Sale Guarantee.

3. LIMITED PROPERTY INFORMATION GUARANTEE

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

The LPIG is available for commercial properties only.

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

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

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

LIMITED PROPERTY INFORMATION GUARANTEE RATE SCHEDULE

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

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

4. RECORD TITLE GUARANTEE

The Record Title Guarantee ("RTG") guarantees (1) title being vested other than as shown in the RTG; and (2) the accuracy of recorded instruments which create monetary liens.

The RTG is available for residential properties only.

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

The RTG may be updated within 90 days at no cost. Thereafter, one update may be issued within a 12 month period, on request, at a cost of $50.

If, within 12 months of the issuance of the RTG, an ALTA Junior Loan Policy is ordered for the same loan transaction and the same property, the Company will credit 50% of the charge paid for the RTG to the final premium paid for the ALTA Junior Loan Policy, if the premium is paid by the same party who paid for the RTG.

RECORD TITLE GUARANTEE RATE SCHEDULE

LIABILITY (up to and including)	RATE
$250,000	$150
$500,000	$250
$750,000	$500

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, or the aggregate amount of the Builder's/Developer's encumbrances is in excess of thirty million dollars, an additional 5% reduction will be applied to the Applicable Rate for the Policy to be issued (Except Summit County).*

***Note 3**: In the event the Builder/Developer in a Residential Builder/Developer Transaction request the use of the Combined Rate, the Builder/Developer will be charged a $50 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 per subdivision, or portion of a subdivision.*

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

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4. DEVELOPMENT SUBMITTAL COMMITMENT

The Development Submittal Commitment product relates to Commercial property and provides a Commitment for the purposes of review by a governmental entity or for the purposes of platting unimproved Land with the intent of subdividing for future lot transactions. This product is provided when the use of the Commitment is for other purposes than obtaining a Policy.

A. Minimum charge:

The minimum charge for the Development Submittal Commitment is $500 and will include up to four (4) hours of work and one requested update to the effective date of the product.

B. Additional charges:

(a) An additional work charge will be made for any title examination search that exceeds four (4) hours, at a minimum charge of $150 per hour.

(b) 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.

(c) A rush fee of 100% of the quoted rate will be applied to product deliveries that are under ten (10) business days.

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 will be issued, at the Basic Rate, with ALTA Endorsement 13 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 will be issued, at the Applicable Rate; with ALTA Endorsement 13.1 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 7) may be applied to this Section.

4. ADDITIONAL COVERAGES OR ENDORSEMENTS

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

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

A. If an Owner's Policy insuring a leasehold estate in Land is issued concurrently with an Owner's Policy insuring the fee simple estate in Land, the charge for the Owner's Policy with the higher liability amount shall be the Basic Rate and the charge for the Owner's Policy with the lower liability amount shall be 30% of the amount charged for the Owner's Policy with the higher liability amount.

B. If additional coverages are required see Endorsement Section.

C. Where the same entity is both lessee and fee owner of estates or interest covered by the Owner's Policy and it is required that one Owner's Policy be used to insure all such estates or interest for Fair Value and without any segregation of liability, the owner's rate applicable (Owner Insurance, paragraph 1) based upon one policy amount is charged.

6. LEASEHOLD INTEREST IN LAND AND FEE INTEREST IN IMPROVEMENTS

A. When an Owner's Policy insuring a fee simple estate in Land only and an Owner's Policy insuring a leasehold estate in the Land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the Land), the charge shall be computed on the total of the two policies added together and shall be 100% of the Basic Rate. If omission and/or additional coverage endorsements are requested, the charge for the endorsements will be computed based on the amount of the Owner's Policy on which such endorsements are required.

B. Where ownership of the improvements is not separated from ownership of the Land, the Owner's Policy written on the fee simple estate shall be for the total value of the Land and the improvements and the rate in paragraph 1 shall apply.

7. CONVERSION OF LEASEHOLD ESTATES TO FEE TITLE ESTATES

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

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

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

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

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

8. ABSTRACT RETIREMENT RATE

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

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

TIMESHARE/INTERVAL ESTATE/FRACTIONAL INTEREST INSURANCE

A. This Section is applicable to title insurance insuring the Timeshare/Interval Estate/Fractional Interest of an owner, purchaser, and lender.

B. The charge for an Owner's Policy or Loan Policy will be calculated in terms of the Timeshare/Interval Estate/Fractional Interest Rate Schedule below and based upon the Fair Value of the estate or interest covered.

C. If a commitment is not issued, a credit of $50 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, for Residential transactions, and a Pending Contract Order Commitment, for Commercial transactions, 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 a twelve (12)month period, the sale, lease, or loan is consummated, the Company will credit the charge paid for the TBD Commitment, for Residential transactions, and a Pending Contract Order Commitment, for Commercial transactions, 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, as to Residential transactions, and a Pending Contract Order commitment, as to Commercial transactions, or

   b. to the party who paid for the TBD Commitment, as to Residential transactions, and a Pending Contract Order commitment, as to Commercial transactions, 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 $30,000	$230
$30,001 to $50,000	$280

When required, a Concurrent Loan Policy will be $100.

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 $75,000	$350
$75,001 to $150,000	$490

When required, a Concurrent Loan Policy will be $100.

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.

PROPERTY INFORMATION BINDERS AND PROPERTY REPORTS

1. RESEARCH INFORMATION BINDER

A. The Research Information Binder (the "RI Binder") relates to Commercial property and is intended to provide a report on the documents recorded in the clerk and recorder's office for a specified legal description. The RI 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 $250, which will provide coverage on the terms and conditions set out in the RI Binder, up to an amount of $50,000, and will include up to two (2) hours of work.

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, up to the maximum liability amount of $500,000.

(b) An additional work charge will be made for any search that exceeds two (2) hours, at a minimum charge of $150 per hour.

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

(d) 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 proposed to be insured.

(e) No rush timelines or fees are available on this product.

D. Updates:

Additional updates to the effective date of the RI Binder (beyond the first update which is included in the minimum charge) may be requested by the proposed insured at a charge of $150 per update. For each update provided, a revised RI Binder will be issued showing the new effective date and any applicable matters that have been recorded since the effective date of the previous RI Binder. This product will only be updated for twelve (12) months following the effective date of the original RI Binder.

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2. WIRELESS FACILITY PROPERTY INFORMATION BINDER

A. Similar to the RI 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 which will provide coverage on the terms and conditions set out in the WF Binder, up to an amount of $75,000. 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, up to the maximum liability amount of $500,000.

(b) An additional work charge will be made for any search that exceeds four (4) hours, at a minimum charge of $150 per hour.

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

D. Credit:

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

E. Updates:

Additional updates to the effective date of the WF Binder (beyond the first update, which is included) may be requested by the proposed insured at a charge of $150 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 RI 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 which will provide coverage on the terms and conditions set out in the LWF Binder, up to an amount of $75,000, and 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, up to the maximum liability amount of $500,000.

(b) An additional work charge will be made for any search that exceeds three (3) hours, at a minimum charge of $150 per hour.

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

D. Credit:

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

E. Updates:

Additional updates to the effective date of the LWF Binder (beyond the first update, which is included) may be requested by the proposed insured at a charge of $150 per update. For each update provided, a revised LWF Binder will be issued showing the new effective date and any matters which may have been recorded since the effective date of the previous LWF Binder.

SPECIAL RULES AND DEFINITIONS

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

Cancellation Charge	If an order is cancelled prior to commencement of a search, charges may be waived. If an order is cancelled after a product is issued, and relied upon, the applicable rate schedule charge must be paid. If the product is issued, and if the order is cancelled, a cancellation fee for search, examination, and related work performed, charged at the rate of $150 per hour or actual cost incurred may be charged by the Company, except that the cancellation fee need not be imposed where a title insurance commitment is furnished in good faith in furtherance of a bona fide sale, purchase or loan transaction which for good reason is not consummated. The fee need not be imposed if, through error, the customer has entered duplicate orders, either in the same or competing companies. If unusual work has been performed, an increased cancellation fee may be charged to compensate the company for its expenses provided the customer is informed of the reason for the increased charge. Work charges may be credited if the order is reopened within 6 months of the original cancellation.
Charges for additional coverage	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.
Company	Company means Land Title Insurance Corporation, a Colorado corporation.
Combined Rate	The Combined Rate for the purposes of Paragraph 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.
Commercial	Commercial means Land that is intended for a use other than Residential.
Commitment	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 or ALTA Plain Language Commitment Form will be issued based on the type of Policy issued.

Construction Loans	Construction Loans are defined as loans where a portion of the proceeds are used to finance the construction, repair, or alteration of residential, commercial or industrial improvements on the Land covered by the insured mortgage.
Development Submittal Commitment	A Development Submittal Commitment means a title commitment product relating to Commercial property for the limited purpose of review by a governmental entity or for the purposes of platting unimproved Land with the intent of subdividing for future lot transactions by the owner(s) of record, provided no documents are recorded as of the effective date of, or subsequent to, the issuance of a Development Submittal Commitment.
Duplicate Policies	A duplicate Policy, in which (1) no additional insurance is given, and (2) no change has been made, may be provided to the insured, on request by the insured. If a change is made to a Policy to correct a typing or other obvious error, and in which no additional insurance is given, on request by the insured, a duplicate Policy may be provided to the insured. In this case, the duplicate Policy must contain the following statement: "This Policy is issued in lieu of Policy number ______ which is hereby cancelled". There will be no charge to issue a duplicate Policy.
Extended Coverage	A Policy in which the Pre-Printed Exceptions 1, 2, 3, 4 and 5 have been omitted from Schedule B of the Policy issued.
Fair Value	The Fair Value is considered to be the full value of the Land including all encumbrances of record which specifically affect the Land but excluding all blanket type encumbrances. If no sale is involved the Fair Value is determined from available information, including, but not limited to, construction costs, condemnation value, assessed value or appraised value. In no event shall the Fair Value be less than the total of all encumbrances of record.
Indebtedness	Indebtedness shall have the meaning contained in the definition of Indebtedness in the Conditions to the ALTA Loan Policy, as it may be amended from time to time.
Inspections	A physical inspection of the Land may be made by a representative of designee of the Company to determine facts that are not matters of record and which are insured against in policies or endorsements. The charge for an Inspection shall be $150 per hour along the front range and $350 per hour for Mountain and Western Slope locations.

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.
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.
Lender's Peak Policy	A Lender's Peak Policy means the Company's branded version of the ALTA Expanded Coverage Residential Loan Policy.
Loan Policy	Loan Policy includes either the ALTA Loan Policy of Title Insurance, the Short Form Loan Policy, the Junior Loan Policy, or the Lender's Peak Policy 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.
Owner's Peak Policy	An Owner's Peak Policy means the Company's branded version of the ALTA Homeowner's Policy.
Parcel	A. Single Parcel Properties in the same tract, subdivision, or section, title to which is vested in one ownership, is considered to be a single parcel and no additional charges will be made. B. Multiple Parcels In the circumstances below, the properties or interests are considered to be separate parcels and additional charges may be charged for each separate parcel.

	Properties which are vested in separate ownerships. Properties in different tracts, subdivisions, or sections. Any vacated portion of a street or alley not previously insured, and title to which is being conveyed, for the first time, to an adjoining owner, who has acquired title, or is about to acquire title simultaneously, to the adjoining property. Any easement or right-of-way, not previously insured, in which the interest thereto is being conveyed, for the first time, as an appurtenant interest, to another owner, who has acquired title, or is about to acquire title simultaneously, to the benefited property. C. Parcel in two or more counties If a property is divided by a county line, all charges will be calculated on the rate applicable to each county, adjusted in relation to the percentage of the property that is within each county.
Peak Policy	A Peak Policy means the Company’s branded versions of the ALTA Homeowner’s Policy and the ALTA Expanded Coverage Residential Loan Policy that may be issued in terms of this Manual.
Percentage Calculations	All percentage calculations must be based on 100% of the rate applicable set forth in the Basic Rates. If an order qualifies for the Short-Term Rate, and there is more than one prior Policy on which a percentage discount can be based, the largest dollar amount discount shall be applied.
Pending Contract Order	A Pending Contract Order means a title commitment product, for a period not to exceed twelve (12) months, for the limited purpose of offering to insure a future sale, lease, or loan transaction by the owner(s) of record, provided no documents are recorded as of the effective date of, or subsequent to, the issuance of a Pending Contract Order Commitment, and is available for all Commercial properties and only Residential properties with a purchase price over $25,000,000.
Policy	Policy includes any one or more of the forms of title insurance policy that may be issued in terms of this Manual.
Pre-Printed Exceptions	Pre-Printed Exceptions mean the following exceptions in Schedule B of the Commitment, or Policy: 1. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land. 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

	3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records. 4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records. 5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching to the subsequent effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment. 6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records. 7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water.
Premium	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.
Rates and Rate Calculation	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. All premium calculations shall be rounded incrementally in accordance with the following rule: Wherever a premium determination involves multiple calculations involving additives and multipliers the product of the multiplier or multipliers shall be rounded to the nearest whole dollar prior to applying said products to any additives. The rounded product or products shall then be applied to any additive or additives which sums shall also be rounded incrementally.
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.
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 his 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 twelve (12) 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.

1. ENDORSEMENTS AVAILABLE

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

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

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

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

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

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
101.1	Insurance over particular mechanic's lien	Owner or Lender	Residential - $50 Commercial - $100, plus $10 per each additional lien over one
101.5	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	Foundation—no violation, no encroachment onto adjoining land	Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $750)
102.5	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	Insuring additional security under a loan policy which insures a loan for construction purposes	Lender	$50

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

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
103.3A	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	Access - Ingress and egress to public street by way of easement, as referred to in Schedule A	Owner or Lender	Residential - $50 Commercial - $100
103.5	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	Access – Land abuts on physically open street Note: The charge will be made per endorsement issued	Owner or Lender	Residential - $50 Commercial - $100
104	Assignment of beneficial interest in mortgage	Lender	Residential $50 Commercial $100
104.1	Assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage	Lender	10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential $50, Commercial $100; maximum charge $1,000)

Endorsement Number	Brief Description of Endorsement	Insured	Charge
104.2	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	Collateral assignment of beneficial interest in mortgage	Lender	Residential $50 Commercial $100
104.4	Collateral assignment of beneficial interest in mortgage and no releases, modifications or subordinations of mortgage	Lender	10 percent of Basic Rate based upon the balance of encumbrance (minimum charge Residential $50, Commercial $100; maximum charge $500)
104.6	Assignment of Rents/Leases	Lender	$100
104.7	Prior assignment of Rents/Leases	Lender	$100
107.2	Increase in the face amount of insurance	Owner or Lender	Residential $50, plus Applicable Rate on increased liability Commercial $100 plus Applicable Rate on increased liability

Endorsement Number	Brief Description of Endorsement	Insured	Charge
107.3	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	Waiver of defense of knowledge imputed from lender to another lender	Lender	10 percent of Basic Rate
107.6A	Waiver of defense of knowledge imputed from owner to another owner	Owner	20 percent of Basic Rate
107.9	Adding additional insured with limitations on coverage	Owner or Lender	$100
107.9-T	Adding a trust as an additional insured under the definition of insured in the ALTA Owner's Policy	Owner	No charge
107.10	Adding additional insured without limitations on coverage	Owner or Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100)

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
110.3	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	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	Modification of deed of trust including priority (not applicable for additional advances)	Lender	20 percent of Basic Rate based upon the unpaid balance of the encumbrance
110.5AP	Lender adding additional parcel as collateral under existing loan/note (only to be issued post policy)	Lender	Residential $150 for each additional parcel Commercial 10 percent of Basic Rate (minimum charge $150; maximum charge $1,000) for the first additional parcel, and $150 for each additional parcel in excess of the first additional parcel
110.5E	Modification of deed of trust – Extension of maturity date	Lender	$300
110.5PB	Piggyback	Lender	25 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge $200)

Endorsement Number	Brief Description of Endorsement	Insured	Charge
110.7 (ALTA 6)	Variable interest rate mortgage	Lender	Residential - $40 Residential - $50 in San Miguel and Summit Counties Commercial - $100
110.8	Re-negotiable rate mortgage	Lender	Residential - $40 Commercial - $100
111	Partial release of mortgage without impairment of priority	Lender	10 percent of Basic Rate based upon the unpaid balance of the encumbrance (minimum charge Residential $50, Commercial $100, maximum charge $250)
111.3	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	Revolving line of credit Commercial	Lender	$100
111.11	Revolving line of credit Residential	Lender	$40
112.1	Bondholder	Lender	$100

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

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

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
300.8	Revolving line or home equity line of credit	Lender	Residential - $40 Commercial - $100
ALTA 1	Street Assessments	Lender	$100
ALTA 2	Truth In Lending	Lender	$1.00 per $1,000 of the liability amount (not to exceed $100)
ALTA 3	Zoning – unimproved Land	Owner or Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $1,500)
ALTA 3.1	Zoning – Improved land	Owner or Lender	25 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $1,500)
ALTA 3.2	Zoning – Future Improvements	Owner or Lender	25 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $5,000)
ALTA 3.3	Zoning – Completed Improvement	Owner or Lender	25 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $5,000)

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 3.4	Zoning – No Zoning Classification	Owner or Lender	25 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $5,000)
ALTA 4	Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over assessment liens in statutes or condominium documents	Lender	15 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $3,000) 20 percent of Basic Rate in Garfield County
ALTA 4.1	Comprehensive Covenants Conditions and Restrictions - Condominium with priority of mortgage over unpaid assessments at date of policy	Owner or Lender	15 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $3,000) 20 percent of Basic Rate in Garfield County
ALTA 5	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over assessment liens	Lender	15 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $3,000) 20 percent of Basic Rate in Garfield County

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 5.1	Comprehensive Covenants Conditions and Restrictions - Planned unit development (PUD) with priority of mortgage over unpaid assessments	Owner or Lender	15 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $3,000) 20 percent of Basic Rate in Garfield County
ALTA 6	Variable Rate Mortgage –	Lender	Residential - $40 Residential - $50 in San Miguel and Summit Counties Commercial $100
ALTA 6.2	Variable Rate Mortgage - Negative amortization	Lender	Residential $40 Commercial $100
ALTA 7	Manufactured Housing	Lender	$40
ALTA 7.1	Manufactured Housing – Conversion	Lender	$40
ALTA 7.2	Manufactured Housing - Conversion	Owner	$40

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 8.1	Environmental Lien Protection - Residential	Lender	$50
ALTA 8.2	Environmental Protection Lien - Commercial	Owner or Lender	$100
ALTA 9	Restrictions, encroachments , minerals	Lender	Residential - $50 $100 in Summit County Commercial 10 percent of Basic Rate (minimum charge $100; maximum charge $2,000) 10 percent of Basic Rate (minimum charge $100; maximum charge $4,000) in Summit County
ALTA 9.1	Covenants Conditions and Restrictions - Unimproved Land	Owner	20 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $2,000)
ALTA 9.2	Covenants Conditions and Restrictions - Improved Land	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 9.3	Covenants Conditions and Restrictions	Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $2,000)
ALTA 9.6	Private rights	Lender	Residential $40, plus 10 percent of Basic Rate (maximum charge $1,000) Commercial $100 plus 10 percent of Basic Rate (maximum charge $2,000)
ALTA 9.6.1	Private Rights – Current Assessments	Lender	Residential $40, plus 10 percent of Basic Rate (maximum charge $1,000) Commercial $100 plus 10 percent of Basic Rate (maximum charge $2,000)
ALTA 9.7	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	Covenants Conditions and Restrictions - Land under development	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 9.9	Private Rights	Owner	20 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $2,000)
ALTA 9.10	Restrictions, encroachments, minerals – Current Violations	Lender	20 percent of Basic Rate (minimum charge Residential $50, Commercial $100, maximum charge $2,000)
ALTA 10	Assignment	Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $1,000)
ALTA 10.1	Assignment and Date Down	Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100)
ALTA 11	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	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	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	Aggregation	Lender	10 percent of Basic Rate
ALTA 12.1	Aggregation – State Limits	Lender	10 percent of Basic Rate
ALTA 13	Leasehold Coverage	Owner	No charge
ALTA 13.1	Leasehold Coverage	Lender	No Charge
ALTA 14	Future Advance – Priority	Lender	$100

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 14.1	Future Advance – Knowledge	Lender	$100
ALTA 14.2	Future Advance – Letter of Credit	Lender	$100
ALTA 14.3	Future Advance Reverse Mortgage	Lender	$100
ALTA 15	Non imputation – Full Equity Transfer	Owner	20 percent of Basic Rate (minimum charge $100; maximum charge $2500)
ALTA 15.1	Non imputation – Additional Insured	Owner	20 percent of Basic Rate (minimum charge $100; maximum charge $2500)
ALTA 15.2	Non imputation – Partial Equity Transfer	Owner	20 percent of Basic Rate (minimum charge $100; maximum charge $2500)
ALTA 16	Mezzanine Financing	Owner	20 percent of Basic Rate based on the amount of Mezzanine Loan
ALTA 17	Access and Entry	Owner or Lender	10 percent of Basic Rate (maximum charge $500)

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 17.1	Indirect Access and Entry	Owner or Lender	10 percent of Basic Rate (maximum charge $500)
ALTA 17.2	Utility Access	Owner or Lender	10 percent of Basic Rate (maximum charge $500)
ALTA 18	Single Tax Parcel	Owner or Lender	$100
ALTA 18.1	Multiple Tax Parcels - Easements	Owner or Lender	$100
ALTA 18.2	Multiple Tax Parcels	Owner or Lender	$100
ALTA 18.3	Single Tax Parcel and ID	Owner or Lender	$100
ALTA 19	Contiguity – Multiple Parcels	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge $50.00; maximum charge $1,500) Commercial – 10 percent of Basic Rate (minimum charge $100.00;

Endorsement Number	Brief Description of Endorsement	Insured	Charge
			maximum charge $1,500)
ALTA 19.1	Contiguity – Single Parcel	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge $50.00; maximum charge $1,500) Commercial – 10 percent of Basic Rate (minimum charge $100.00; maximum charge $1,500)
ALTA 19.2	Contiguity-Specified Parcels	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge $50.00; maximum charge $1,500) Commercial – 10 percent of Basic Rate (minimum charge $100.00; maximum charge $1,500)
ALTA 20	First Loss – Multiple Parcel Transactions	Lender	$100

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 22	Street address / Location – no map attached	Owner or Lender	Residential $50 Commercial $100
ALTA 22.1	Street address / Location – map attached	Owner or Lender	Residential $50 Commercial $100
ALTA 22.2	Land Address	Owner or Lender	Residential $50 Commercial $100
ALTA 23	Co-Insurance – Single Policy	Owner or Lender	$100
ALTA 23.1	Co-Insurance -Multiple Parcels	Owner or Lender	$100
ALTA 24	Doing Business	Lender	$100
ALTA 25	Same as Survey	Owner or Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial $100; maximum charge $1,500)
ALTA 25.1	Same as Portion of Survey	Owner or Lender	10 percent of Basic Rate (minimum charge Residential $50, Commercial

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 28 (continued)		Lender	Residential (Single-Family) - $40per item Residential (Multi-Parcel) and Commercial - $100 per item (maximum charge $2,000) 15 percent of Basic Rate in Garfield, Moffat, Pitkin and Routt Counties (maximum charge $1,500) 20 percent of Basic Rate in Summit County (maximum charge $2,000)
ALTA 28.1	Encroachments - Boundaries and Easements	Owner or Lender	Residential – 10 percent of Basic Rate (minimum charge $50) Commercial – 10 percent of Basic Rate (minimum charge $100) (maximum charge ($2,000) 20 percent of Basic Rate in Garfield, Moffat, Pitkin, Routt, and Summit Counties

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

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

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

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

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 36.4	Energy project – Covenants Conditions and Restrictions Land under development based on plans/blueprints	Owner	20 percent of Basic Rate
ALTA 36.5	Energy project –Covenants Conditions and Restrictions Land under development based on plans/blueprints	Lender	20 percent of Basic Rate
ALTA 36.6	Energy project – encroachments	Owner or Lender	20 percent of Basic Rate
ALTA 36.7	Energy project – Fee Estate	Owner	20 percent of Basic Rate
ALTA 36.8	Energy project – Fee Estate	Lender	20 percent of Basic Rate
ALTA 36.9	Energy project – Minerals and other Subsurface Substances – Land under development	Lender	20 percent of Basic Rate
ALTA 37	Assignment of Rents or Leases	Lender	Residential - $50 Commercial - $100
ALTA 39	Policy Authentication	Owner or Lender	No charge

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

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 43	Anti-Taint	Lender	Residential - $50 Commercial - $100
ALTA 44	Insured Mortgage Recording	Lender	Residential - $50 Commercial - $100
ALTA 45	Pari Passu Mortgage	Lender	Residential – 10 percent of Basic Rate (minimum charge $50.00; maximum charge $1,500) Commercial – 10 percent of Basic Rate (minimum charge $100.00; maximum charge $1,500)
ALTA 46	Option	Owner	Residential – 10 percent of Basic Rate (minimum charge $50.00; maximum charge $1,500) Commercial – 10 percent of Basic Rate (minimum charge $100.00; maximum charge $1,500)
ALTA 48	Tribal Limited Waiver and Consent	Owner or Lender	No charge

Endorsement Number	Brief Description of Endorsement	Insured	Charge
ALTA 48.1	Tribal Limited Waiver and Consent Agreement	Owner or Lender	No charge
ALTA 49	Forgery – New Owner's Policy – Residential	Owner	$50
ALTA 49.1	Forgery – Existing Owner's Policy – Residential	Owner	$50
ALTA 50	Residential Solar – Loan Policy	Lender	$50
Arbitration Deletion	Arbitration Deletion	Owner or Lender	Residential $40 Commercial $100
Balloon A	FNMA balloon mortgage (issued with original policy)	Lender	$40
Balloon B	FNMA balloon mortgage (issued after policy when recording—modification agreement)	Lender	10 percent of Basic Rate (minimum charge $50)
Extended Insured	Clarifies the definition of "Insured" and incorporates the same definition of "Insured" as contained under the ALTA Owner's Policy	Owner	No Charge

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

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

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

2. 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	$95
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	$95
ALTA Loan Policy and Junior Loan Policy, whether or not concurrent with an Owner's Policy insuring Improved Residential Land	No charge
ALTA Owner's Policy or ALTA Loan Policy whether or not concurrent with an Owner's Policy insuring Commercial Land	10% of Basic Rate (Minimum charge $100)

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

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

3. ENDORSEMENTS WHEN COMBINED WITH CONSTRUCTION DISBURSING SERVICES RATE SCHEDULE

A. Endorsement 122 when combined with Construction Disbursement Services (Endorsement 122 included)	Up to 6 draws	Up to 12 draws	Up to 18 Draws	Up to 24 Draws	Up to 30 Draws
Includes date down and disbursement for each draw	$1,200	$1,800	$2,700	$ 3,600	$4,800
Includes date down, disbursement, and inspection of project, for each draw (Front Range counties)	$ 2,100	$ 3,600	$ 5,400	$ 7,200	$ 9,600
Includes date down, disbursement, and inspection of project, for each draw (Western Slope and mountain communities)	$ 3,300	$ 6,000	$ 9,000	$ 12,000	$ 15,300

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

Includes date down, disbursement, and inspection of project, for each draw (Front Range counties)	\$ 2,100 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 3,600 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 5,400 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 7,200 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 9,600 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount
Includes date down, disbursement, and inspection of project, for each draw (Western Slope and mountain communities)	\$ 3,300 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 6,000 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 9,000 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 12,000 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount	\$ 15,300 plus \$1.00 per \$1,000 of liability, calculated on the construction loan amount

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

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

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

4. 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.

5. INSURING OVER OBJECTIONS IN LENDER'S POLICY

A. When the Company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement.

B. Exclusive of the charges set forth in the Endorsements Section for the issuance of Endorsement Form 101.1 or insuring clause, the following rating practices will apply if the conditions set forth herein exist:

C. When a lender has acquired an interest in a construction project, either legal or equitable, in the settlement of a defaulted or delinquent construction loan, the Company, upon compliance with the underwriter's requirements, will, upon application by the lender, issue Endorsement 101.1 insuring over filed mechanics' liens on individual owner's and mortgagee's policies issued to purchasers of property in the project in furtherance of the settlement of the construction loan for a flat fee of $40, without regard to the number of individual liens which may have been filed.

D. When the company has previously insured a lender against unfiled mechanics' liens during the course of construction by appropriate endorsement and the company now has acquired liability by virtue of mechanics' liens now being filed, the company will, upon application, issue Endorsement 101.1 on owner's and mortgagee's policies issued to subsequent purchasers insuring over those mechanics' liens for which the company is, in fact, liable without any charge for such endorsement.

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

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	915	255,000	1,537
10,000	937	260,000	1,547
15,000	959	265,000	1,556
20,000	979	270,000	1,567
25,000	996	275,000	1,577
30,000	1,013	280,000	1,587
35,000	1,030	285,000	1,596
40,000	1,047	290,000	1,608
45,000	1,065	295,000	1,617
50,000	1,082	300,000	1,626
55,000	1,095	305,000	1,636
60,000	1,112	310,000	1,647
65,000	1,126	315,000	1,657
70,000	1,140	320,000	1,666
75,000	1,154	325,000	1,677
80,000	1,169	330,000	1,687
85,000	1,183	335,000	1,697
90,000	1,197	340,000	1,706
95,000	1,212	345,000	1,718
100,000	1,224	350,000	1,728
105,000	1,234	355,000	1,738
110,000	1,245	360,000	1,747
115,000	1,255	365,000	1,758
120,000	1,264	370,000	1,768
125,000	1,274	375,000	1,778
130,000	1,285	380,000	1,788
135,000	1,295	385,000	1,798
140,000	1,304	390,000	1,808
145,000	1,315	395,000	1,818
150,000	1,326	400,000	1,828
155,000	1,336	405,000	1,838
160,000	1,345	410,000	1,848
165,000	1,356	415,000	1,859
170,000	1,366	420,000	1,868
175,000	1,376	425,000	1,877
180,000	1,385	430,000	1,888
185,000	1,395	435,000	1,898
190,000	1,406	440,000	1,908
195,000	1,415	445,000	1,918
200,000	1,426	450,000	1,930
205,000	1,435	455,000	1,939
210,000	1,446	460,000	1,949
215,000	1,455	465,000	1,958
220,000	1,466	470,000	1,970
225,000	1,475	475,000	1,979
230,000	1,486	480,000	1,989
235,000	1,495	485,000	1,998
240,000	1,506	490,000	2,010
245,000	1,516	495,000	2,019
250,000	1,527	500,000	2,029

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

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	2,040	755,000	2,580
510,000	2,050	760,000	2,590
515,000	2,058	765,000	2,601
520,000	2,067	770,000	2,611
525,000	2,079	775,000	2,623
530,000	2,090	780,000	2,633
535,000	2,100	785,000	2,644
540,000	2,112	790,000	2,655
545,000	2,123	795,000	2,666
550,000	2,134	800,000	2,676
555,000	2,144	805,000	2,688
560,000	2,156	810,000	2,699
565,000	2,166	815,000	2,709
570,000	2,177	820,000	2,721
575,000	2,188	825,000	2,732
580,000	2,199	830,000	2,743
585,000	2,209	835,000	2,753
590,000	2,221	840,000	2,765
595,000	2,231	845,000	2,775
600,000	2,242	850,000	2,786
605,000	2,252	855,000	2,797
610,000	2,264	860,000	2,808
615,000	2,274	865,000	2,818
620,000	2,285	870,000	2,829
625,000	2,296	875,000	2,840
630,000	2,307	880,000	2,851
635,000	2,318	885,000	2,861
640,000	2,330	890,000	2,873
645,000	2,340	895,000	2,883
650,000	2,351	900,000	2,894
655,000	2,363	905,000	2,905
660,000	2,373	910,000	2,916
665,000	2,384	915,000	2,927
670,000	2,394	920,000	2,939
675,000	2,406	925,000	2,949
680,000	2,416	930,000	2,960
685,000	2,427	935,000	2,972
690,000	2,438	940,000	2,983
695,000	2,449	945,000	2,994
700,000	2,459	950,000	3,004
705,000	2,471	955,000	3,016
710,000	2,481	960,000	3,026
715,000	2,492	965,000	3,037
720,000	2,502	970,000	3,048
725,000	2,514	975,000	3,059
730,000	2,525	980,000	3,069
735,000	2,536	985,000	3,080
740,000	2,547	990,000	3,091
745,000	2,558	995,000	3,102
750,000	2,568	1,000,000	3,112

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 $10,000,000, add $1.49 per $1,000.
For liability over $10,000,000 up to and including $50,000,000, add $1.24 per $1,000.
For liability over $50,000,000, add $1.03 per $1,000.

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

COUNTY: BOULDER

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	680	255,000	1,306
10,000	698	260,000	1,317
15,000	702	265,000	1,323
20,000	726	270,000	1,335
25,000	736	275,000	1,345
30,000	747	280,000	1,350
35,000	769	285,000	1,362
40,000	791	290,000	1,372
45,000	801	295,000	1,384
50,000	813	300,000	1,394
55,000	823	305,000	1,405
60,000	845	310,000	1,416
65,000	863	315,000	1,427
70,000	873	320,000	1,439
75,000	889	325,000	1,449
80,000	910	330,000	1,460
85,000	923	335,000	1,466
90,000	938	340,000	1,471
95,000	950	345,000	1,482
100,000	966	350,000	1,493
105,000	972	355,000	1,504
110,000	988	360,000	1,514
115,000	1,004	365,000	1,527
120,000	1,015	370,000	1,537
125,000	1,027	375,000	1,549
130,000	1,037	380,000	1,559
135,000	1,048	385,000	1,571
140,000	1,059	390,000	1,581
145,000	1,070	395,000	1,592
150,000	1,087	400,000	1,598
155,000	1,097	405,000	1,603
160,000	1,109	410,000	1,614
165,000	1,120	415,000	1,625
170,000	1,131	420,000	1,636
175,000	1,142	425,000	1,646
180,000	1,153	430,000	1,658
185,000	1,164	435,000	1,668
190,000	1,175	440,000	1,680
195,000	1,185	445,000	1,691
200,000	1,192	450,000	1,701
205,000	1,197	455,000	1,713
210,000	1,208	460,000	1,723
215,000	1,224	465,000	1,729
220,000	1,230	470,000	1,741
225,000	1,235	475,000	1,746
230,000	1,252	480,000	1,757
235,000	1,262	485,000	1,773
240,000	1,274	490,000	1,779
245,000	1,284	495,000	1,790
250,000	1,295	500,000	1,801

COUNTY: BOULDER

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,810	755,000	2,304
510,000	1,821	760,000	2,314
515,000	1,830	765,000	2,324
520,000	1,840	770,000	2,333
525,000	1,850	775,000	2,345
530,000	1,860	780,000	2,354
535,000	1,869	785,000	2,365
540,000	1,880	790,000	2,374
545,000	1,889	795,000	2,384
550,000	1,899	800,000	2,394
555,000	1,909	805,000	2,403
560,000	1,918	810,000	2,413
565,000	1,929	815,000	2,423
570,000	1,939	820,000	2,433
575,000	1,949	825,000	2,442
580,000	1,959	830,000	2,453
585,000	1,969	835,000	2,462
590,000	1,978	840,000	2,473
595,000	1,989	845,000	2,482
600,000	1,998	850,000	2,492
605,000	2,009	855,000	2,502
610,000	2,018	860,000	2,512
615,000	2,028	865,000	2,521
620,000	2,038	870,000	2,532
625,000	2,048	875,000	2,542
630,000	2,057	880,000	2,552
635,000	2,067	885,000	2,562
640,000	2,077	890,000	2,571
645,000	2,086	895,000	2,582
650,000	2,097	900,000	2,591
655,000	2,106	905,000	2,601
660,000	2,117	910,000	2,611
665,000	2,126	915,000	2,621
670,000	2,137	920,000	2,630
675,000	2,147	925,000	2,641
680,000	2,157	930,000	2,650
685,000	2,166	935,000	2,660
690,000	2,177	940,000	2,670
695,000	2,186	945,000	2,680
700,000	2,196	950,000	2,690
705,000	2,206	955,000	2,700
710,000	2,216	960,000	2,709
715,000	2,226	965,000	2,720
720,000	2,235	970,000	2,729
725,000	2,245	975,000	2,738
730,000	2,255	980,000	2,750
735,000	2,265	985,000	2,759
740,000	2,274	990,000	2,769
745,000	2,285	995,000	2,779
750,000	2,294	1,000,000	2,789

For liability over $1,000,000 up to and including $3,000,000, add $1.72 per $1,000.
For liability over $3,000,000 up to and including $5,000,000, add $1.61 per $1,000.
For liability over $5,000,000 up to and including $10,000,000, add $1.51 per $1,000.
For liability over $10,000,000 up to and including $50,000,000, add $1.28 per $1,000.
For liability over $50,000,000, add $1.04 per $1,000.

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

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

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	604	255,000	1,319
10,000	620	260,000	1,330
15,000	641	265,000	1,340
20,000	657	270,000	1,353
25,000	685	275,000	1,365
30,000	700	280,000	1,377
35,000	717	285,000	1,386
40,000	733	290,000	1,400
45,000	749	295,000	1,411
50,000	762	300,000	1,426
55,000	782	305,000	1,444
60,000	800	310,000	1,448
65,000	826	315,000	1,461
70,000	844	320,000	1,472
75,000	887	325,000	1,482
80,000	909	330,000	1,494
85,000	929	335,000	1,507
90,000	948	340,000	1,518
95,000	968	345,000	1,529
100,000	980	350,000	1,542
105,000	989	355,000	1,554
110,000	999	360,000	1,565
115,000	1,008	365,000	1,576
120,000	1,016	370,000	1,589
125,000	1,029	375,000	1,600
130,000	1,037	380,000	1,612
135,000	1,047	385,000	1,622
140,000	1,058	390,000	1,635
145,000	1,069	395,000	1,647
150,000	1,077	400,000	1,678
155,000	1,087	405,000	1,689
160,000	1,098	410,000	1,702
165,000	1,113	415,000	1,716
170,000	1,126	420,000	1,717
175,000	1,139	425,000	1,738
180,000	1,151	430,000	1,751
185,000	1,163	435,000	1,763
190,000	1,177	440,000	1,772
195,000	1,190	445,000	1,785
200,000	1,197	450,000	1,797
205,000	1,210	455,000	1,808
210,000	1,230	460,000	1,818
215,000	1,240	465,000	1,830
220,000	1,252	470,000	1,843
225,000	1,261	475,000	1,853
230,000	1,272	480,000	1,866
235,000	1,283	485,000	1,877
240,000	1,293	490,000	1,889
245,000	1,303	495,000	1,901
250,000	1,318	500,000	1,911

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

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,920	755,000	2,396
510,000	1,931	760,000	2,407
515,000	1,940	765,000	2,416
520,000	1,950	770,000	2,426
525,000	1,958	775,000	2,435
530,000	1,969	780,000	2,444
535,000	1,978	785,000	2,454
540,000	1,988	790,000	2,463
545,000	1,997	795,000	2,474
550,000	2,007	800,000	2,482
555,000	2,016	805,000	2,492
560,000	2,025	810,000	2,501
565,000	2,035	815,000	2,512
570,000	2,045	820,000	2,521
575,000	2,054	825,000	2,529
580,000	2,063	830,000	2,539
585,000	2,074	835,000	2,549
590,000	2,083	840,000	2,559
595,000	2,093	845,000	2,568
600,000	2,101	850,000	2,577
605,000	2,112	855,000	2,587
610,000	2,121	860,000	2,597
615,000	2,130	865,000	2,606
620,000	2,140	870,000	2,616
625,000	2,149	875,000	2,625
630,000	2,159	880,000	2,634
635,000	2,168	885,000	2,644
640,000	2,178	890,000	2,654
645,000	2,188	895,000	2,663
650,000	2,197	900,000	2,672
655,000	2,206	905,000	2,682
660,000	2,216	910,000	2,692
665,000	2,226	915,000	2,702
670,000	2,235	920,000	2,710
675,000	2,244	925,000	2,720
680,000	2,254	930,000	2,730
685,000	2,264	935,000	2,739
690,000	2,273	940,000	2,249
695,000	2,283	945,000	2,758
700,000	2,292	950,000	2,768
705,000	2,302	955,000	2,777
710,000	2,311	960,000	2,787
715,000	2,321	965,000	2,297
720,000	2,331	970,000	2,806
725,000	2,339	975,000	2,815
730,000	2,349	980,000	2,825
735,000	2,358	985,000	2,835
740,000	2,369	990,000	2,844
745,000	2,378	995,000	2,853
750,000	2,387	1,000,000	2,862

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 $1.49 per $1,000.
For liability over $8,000,000 up to and including $10,000,000, add $1.39 per $1,000.
For liability over $10,000,000 up to and including $50,000,000, add $1.24 per $1000.
For liability over $50,000,000 add $1.03 per $1000.

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

COUNTIES: DELTA, MESA, MONTROSE AND OURAY

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	599	255,000	1,245
10,000	599	260,000	1,256
15,000	599	265,000	1,266
20,000	617	270,000	1,277
25,000	638	275,000	1,287
30,000	659	280,000	1,298
35,000	680	285,000	1,308
40,000	691	290,000	1,319
45,000	717	295,000	1,329
50,000	738	300,000	1,341
55,000	755	305,000	1,351
60,000	771	310,000	1,362
65,000	786	315,000	1,372
70,000	802	320,000	1,383
75,000	823	325,000	1,393
80,000	844	330,000	1,404
85,000	855	335,000	1,414
90,000	876	340,000	1,425
95,000	897	345,000	1,435
100,000	918	350,000	1,446
105,000	928	355,000	1,456
110,000	939	360,000	1,467
115,000	950	365,000	1,477
120,000	961	370,000	1,488
125,000	971	375,000	1,498
130,000	982	380,000	1,509
135,000	992	385,000	1,519
140,000	1,003	390,000	1,531
145,000	1,013	395,000	1,541
150,000	1,024	400,000	1,552
155,000	1,034	405,000	1,562
160,000	1,045	410,000	1,573
165,000	1,055	415,000	1,583
170,000	1,066	420,000	1,594
175,000	1,076	425,000	1,604
180,000	1,087	430,000	1,615
185,000	1,097	435,000	1,625
190,000	1,108	440,000	1,636
195,000	1,118	445,000	1,646
200,000	1,129	450,000	1,657
205,000	1,140	455,000	1,667
210,000	1,151	460,000	1,678
215,000	1,161	465,000	1,688
220,000	1,172	470,000	1,699
225,000	1,182	475,000	1,709
230,000	1,193	480,000	1,720
235,000	1,203	485,000	1,731
240,000	1,214	490,000	1,742
245,000	1,224	495,000	1,752
250,000	1,235	500,000	1,763

COUNTIES: DELTA, MESA, MONTROSE AND OURAY

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,771	755,000	2,221
510,000	1,781	760,000	2,229
515,000	1,789	765,000	2,239
520,000	1,799	770,000	2,247
525,000	1,807	775,000	2,256
530,000	1,817	780,000	2,265
535,000	1,826	785,000	2,274
540,000	1,834	790,000	2,283
545,000	1,844	795,000	2,292
550,000	1,852	800,000	2,301
555,000	1,862	805,000	2,310
560,000	1,870	810,000	2,319
565,000	1,880	815,000	2,328
570,000	1,888	820,000	2,337
575,000	1,897	825,000	2,346
580,000	1,906	830,000	2,355
585,000	1,915	835,000	2,364
590,000	1,925	840,000	2,373
595,000	1,933	845,000	2,381
600,000	1,943	850,000	2,391
605,000	1,951	855,000	2,399
610,000	1,960	860,000	2,409
615,000	1,969	865,000	2,418
620,000	1,978	870,000	2,427
625,000	1,987	875,000	2,436
630,000	1,996	880,000	2,444
635,000	2,004	885,000	2,454
640,000	2,014	890,000	2,462
645,000	2,023	895,000	2,472
650,000	2,032	900,000	2,480
655,000	2,041	905,000	2,490
660,000	2,050	910,000	2,498
665,000	2,059	915,000	2,507
670,000	2,067	920,000	2,517
675,000	2,077	925,000	2,525
680,000	2,085	930,000	2,535
685,000	2,095	935,000	2,543
690,000	2,103	940,000	2,553
695,000	2,113	945,000	2,561
700,000	2,122	950,000	2,570
705,000	2,130	955,000	2,579
710,000	2,140	960,000	2,588
715,000	2,148	965,000	2,597
720,000	2,158	970,000	2,606
725,000	2,166	975,000	2,616
730,000	2,176	980,000	2,624
735,000	2,184	985,000	2,633
740,000	2,193	990,000	2,642
745,000	2,202	995,000	2,651
750,000	2,211	1,000,000	2,660

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 and including to $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.

COUNTIES: EAGLE, GARFIELD, GUNNISON AND PITKIN

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	584	255,000	1,263
10,000	584	260,000	1,274
15,000	584	265,000	1,286
20,000	604	270,000	1,297
25,000	626	275,000	1,308
30,000	648	280,000	1,319
35,000	670	285,000	1,330
40,000	681	290,000	1,341
45,000	709	295,000	1,352
50,000	731	300,000	1,364
55,000	749	305,000	1,375
60,000	765	310,000	1,386
65,000	782	315,000	1,397
70,000	798	320,000	1,408
75,000	820	325,000	1,419
80,000	842	330,000	1,430
85,000	853	335,000	1,441
90,000	875	340,000	1,452
95,000	897	345,000	1,463
100,000	919	350,000	1,474
105,000	931	355,000	1,485
110,000	942	360,000	1,496
115,000	954	365,000	1,507
120,000	965	370,000	1,518
125,000	976	375,000	1,529
130,000	987	380,000	1,540
135,000	998	385,000	1,551
140,000	1,009	390,000	1,563
145,000	1,020	395,000	1,574
150,000	1,031	400,000	1,585
155,000	1,042	405,000	1,596
160,000	1,053	410,000	1,607
165,000	1,064	415,000	1,618
170,000	1,075	420,000	1,629
175,000	1,086	425,000	1,641
180,000	1,097	430,000	1,652
185,000	1,108	435,000	1,663
190,000	1,119	440,000	1,674
195,000	1,130	445,000	1,685
200,000	1,141	450,000	1,696
205,000	1,153	455,000	1,707
210,000	1,164	460,000	1,718
215,000	1,175	465,000	1,729
220,000	1,186	470,000	1,740
225,000	1,197	475,000	1,751
230,000	1,208	480,000	1,762
235,000	1,219	485,000	1,774
240,000	1,230	490,000	1,785
245,000	1,241	495,000	1,796
250,000	1,252	500,000	1,807

COUNTIES: EAGLE, GARFIELD, GUNNISON AND PITKIN

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,815	755,000	2,288
510,000	1,826	760,000	2,296
515,000	1,834	765,000	2,307
520,000	1,845	770,000	2,315
525,000	1,853	775,000	2,325
530,000	1,864	780,000	2,334
535,000	1,873	785,000	2,344
540,000	1,882	790,000	2,353
545,000	1,892	795,000	2,363
550,000	1,901	800,000	2,372
555,000	1,911	805,000	2,381
560,000	1,919	810,000	2,391
565,000	1,930	815,000	2,400
570,000	1,938	820,000	2,410
575,000	1,948	825,000	2,419
580,000	1,957	830,000	2,429
585,000	1,967	835,000	2,438
590,000	1,977	840,000	2,448
595,000	1,986	845,000	2,456
600,000	1,996	850,000	2,466
605,000	2,004	855,000	2,475
610,000	2,014	860,000	2,485
615,000	2,023	865,000	2,495
620,000	2,033	870,000	2,504
625,000	2,042	875,000	2,514
630,000	2,052	880,000	2,522
635,000	2,060	885,000	2,533
640,000	2,071	890,000	2,541
645,000	2,080	895,000	2,552
650,000	2,090	900,000	2,560
655,000	2,099	905,000	2,570
660,000	2,108	910,000	2,579
665,000	2,118	915,000	2,588
670,000	2,126	920,000	2,599
675,000	2,137	925,000	2,607
680,000	2,145	930,000	2,618
685,000	2,156	935,000	2,626
690,000	2,164	940,000	2,637
695,000	2,175	945,000	2,645
700,000	2,184	950,000	2,654
705,000	2,192	955,000	2,664
710,000	2,203	960,000	2,673
715,000	2,211	965,000	2,683
720,000	2,222	970,000	2,692
725,000	2,230	975,000	2,703
730,000	2,241	980,000	2,711
735,000	2,249	985,000	2,721
740,000	2,259	990,000	2,730
745,000	2,268	995,000	2,739
750,000	2,277	1,000,000	2,749

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 and including to $20,000,000, add $1.25 per $1,000
For liability over $20,000,000 up to and including $50,000,000, add $1.10 per $1,000
For liability over $50,000,000, add $1.00 per $1,000.

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

COUNTY: EL PASO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	585	255,000	1,219
10,000	607	260,000	1,229
15,000	628	265,000	1,238
20,000	646	270,000	1,248
25,000	663	275,000	1,257
30,000	691	280,000	1,272
35,000	708	285,000	1,282
40,000	722	290,000	1,292
45,000	737	295,000	1,300
50,000	761	300,000	1,310
55,000	774	305,000	1,326
60,000	788	310,000	1,336
65,000	800	315,000	1,344
70,000	814	320,000	1,355
75,000	826	325,000	1,364
80,000	839	330,000	1,373
85,000	853	335,000	1,382
90,000	865	340,000	1,392
95,000	878	345,000	1,402
100,000	891	350,000	1,411
105,000	912	355,000	1,420
110,000	923	360,000	1,430
115,000	931	365,000	1,440
120,000	941	370,000	1,449
125,000	950	375,000	1,457
130,000	966	380,000	1,468
135,000	974	385,000	1,477
140,000	984	390,000	1,487
145,000	994	395,000	1,495
150,000	1,004	400,000	1,506
155,000	1,012	405,000	1,516
160,000	1,022	410,000	1,526
165,000	1,032	415,000	1,535
170,000	1,042	420,000	1,545
175,000	1,050	425,000	1,554
180,000	1,066	430,000	1,570
185,000	1,075	435,000	1,573
190,000	1,085	440,000	1,582
195,000	1,093	445,000	1,592
200,000	1,104	450,000	1,608
205,000	1,114	455,000	1,621
210,000	1,124	460,000	1,631
215,000	1,132	465,000	1,641
220,000	1,142	470,000	1,651
225,000	1,152	475,000	1,659
230,000	1,167	480,000	1,668
235,000	1,176	485,000	1,679
240,000	1,185	490,000	1,688
245,000	1,195	495,000	1,697
250,000	1,204	500,000	1,706

COUNTY: EL PASO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,718	755,000	2,198
510,000	1,727	760,000	2,207
515,000	1,736	765,000	2,218
520,000	1,745	770,000	2,227
525,000	1,756	775,000	2,235
530,000	1,765	780,000	2,245
535,000	1,773	785,000	2,255
540,000	1,783	790,000	2,265
545,000	1,793	795,000	2,273
550,000	1,803	800,000	2,283
555,000	1,811	805,000	2,293
560,000	1,822	810,000	2,303
565,000	1,831	815,000	2,311
570,000	1,841	820,000	2,322
575,000	1,849	825,000	2,332
580,000	1,860	830,000	2,342
585,000	1,869	835,000	2,350
590,000	1,878	840,000	2,359
595,000	1,887	845,000	2,370
600,000	1,897	850,000	2,379
605,000	1,907	855,000	2,388
610,000	1,917	860,000	2,398
615,000	1,926	865,000	2,408
620,000	1,936	870,000	2,417
625,000	1,946	875,000	2,426
630,000	1,955	880,000	2,436
635,000	1,964	885,000	2,445
640,000	1,974	890,000	2,455
645,000	1,983	895,000	2,463
650,000	1,993	900,000	2,474
655,000	2,002	905,000	2,483
660,000	2,012	910,000	2,493
665,000	2,021	915,000	2,501
670,000	2,032	920,000	2,512
675,000	2,040	925,000	2,522
680,000	2,050	930,000	2,532
685,000	2,059	935,000	2,540
690,000	2,069	940,000	2,550
695,000	2,078	945,000	2,560
700,000	2,093	950,000	2,569
705,000	2,102	955,000	2,579
710,000	2,113	960,000	2,588
715,000	2,122	965,000	2,598
720,000	2,132	970,000	2,607
725,000	2,141	975,000	2,617
730,000	2,151	980,000	2,626
735,000	2,160	985,000	2,636
740,000	2,169	990,000	2,645
745,000	2,179	995,000	2,654
750,000	2,189	1,000,000	2,669

For liability over $1,000,000 up to and including $5,000,000, add $1.80 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 $1.44 per $1,000.

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

COUNTY: GRAND

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	630	255,000	1,285
10,000	630	260,000	1,302
15,000	630	265,000	1,318
20,000	630	270,000	1,335
25,000	630	275,000	1,351
30,000	648	280,000	1,362
35,000	659	285,000	1,384
40,000	681	290,000	1,406
45,000	692	295,000	1,424
50,000	714	300,000	1,435
55,000	736	305,000	1,446
60,000	748	310,000	1,457
65,000	758	315,000	1,468
70,000	770	320,000	1,479
75,000	780	325,000	1,490
80,000	792	330,000	1,507
85,000	803	335,000	1,524
90,000	815	340,000	1,539
95,000	825	345,000	1,551
100,000	842	350,000	1,561
105,000	859	355,000	1,573
110,000	869	360,000	1,583
115,000	886	365,000	1,595
120,000	903	370,000	1,605
125,000	919	375,000	1,630
130,000	947	380,000	1,640
135,000	974	385,000	1,652
140,000	1,002	390,000	1,662
145,000	1,030	395,000	1,679
150,000	1,047	400,000	1,696
155,000	1,052	405,000	1,712
160,000	1,064	410,000	1,723
165,000	1,074	415,000	1,734
170,000	1,086	420,000	1,745
175,000	1,096	425,000	1,756
180,000	1,108	430,000	1,767
185,000	1,118	435,000	1,778
190,000	1,130	440,000	1,800
195,000	1,140	445,000	1,811
200,000	1,152	450,000	1,829
205,000	1,162	455,000	1,840
210,000	1,174	460,000	1,851
215,000	1,184	465,000	1,862
220,000	1,196	470,000	1,873
225,000	1,206	475,000	1,884
230,000	1,219	480,000	1,895
235,000	1,230	485,000	1,906
240,000	1,241	490,000	1,917
245,000	1,252	495,000	1,928
250,000	1,268	500,000	1,939

COUNTY: GRAND

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,951	755,000	2,546
510,000	1,964	760,000	2,559
515,000	1,974	765,000	2,570
520,000	1,987	770,000	2,583
525,000	1,998	775,000	2,594
530,000	2,011	780,000	2,606
535,000	2,022	785,000	2,618
540,000	2,035	790,000	2,630
545,000	2,045	795,000	2,642
550,000	2,058	800,000	2,654
555,000	2,071	805,000	2,666
560,000	2,082	810,000	2,678
565,000	2,095	815,000	2,690
570,000	2,105	820,000	2,702
575,000	2,118	825,000	2,714
580,000	2,129	830,000	2,725
585,000	2,142	835,000	2,737
590,000	2,154	840,000	2,749
595,000	2,165	845,000	2,762
600,000	2,177	850,000	2,773
605,000	2,189	855,000	2,785
610,000	2,201	860,000	2,796
615,000	2,213	865,000	2,809
620,000	2,225	870,000	2,821
625,000	2,237	875,000	2,833
630,000	2,249	880,000	2,844
635,000	2,261	885,000	2,856
640,000	2,273	890,000	2,869
645,000	2,284	895,000	2,880
650,000	2,296	900,000	2,893
655,000	2,308	905,000	2,903
660,000	2,321	910,000	2,916
665,000	2,332	915,000	2,927
670,000	2,345	920,000	2,940
675,000	2,355	925,000	2,953
680,000	2,368	930,000	2,964
685,000	2,380	935,000	2,976
690,000	2,392	940,000	2,987
695,000	2,405	945,000	3,000
700,000	2,415	950,000	3,011
705,000	2,428	955,000	3,024
710,000	2,439	960,000	3,035
715,000	2,452	965,000	3,047
720,000	2,463	970,000	3,059
725,000	2,475	975,000	3,071
730,000	2,486	980,000	3,083
735,000	2,499	985,000	3,094
740,000	2,512	990,000	3,107
745,000	2,523	995,000	3,119
750,000	2,535	1,000,000	3,131

For liability over $1,000,000 up to and including $2,000,000 add $1.91 Per $1,000.
For liability over $2,000,000 up to and including $5,000,000 add $1.80 per $1,000.
For liability over $5,000,000 up to and including $10,000,000, add $1.70 per $1,000.
For liability over $10,000,000 up to and including $50,000,000 add $1.55 per $1,000.
For liability over $50,000,000, add $1.03 per $1,000.

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

COUNTY: LA PLATA

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	924	255,000	1,251
10,000	924	260,000	1,263
15,000	924	265,000	1,274
20,000	924	270,000	1,284
25,000	924	275,000	1,294
30,000	924	280,000	1,304
35,000	924	285,000	1,316
40,000	924	290,000	1,326
45,000	924	295,000	1,336
50,000	924	300,000	1,346
55,000	924	305,000	1,358
60,000	924	310,000	1,369
65,000	924	315,000	1,379
70,000	924	320,000	1,389
75,000	924	325,000	1,400
80,000	924	330,000	1,410
85,000	924	335,000	1,421
90,000	924	340,000	1,431
95,000	924	345,000	1,443
100,000	924	350,000	1,453
105,000	935	355,000	1,463
110,000	946	360,000	1,474
115,000	956	365,000	1,485
120,000	966	370,000	1,495
125,000	977	375,000	1,505
130,000	987	380,000	1,515
135,000	998	385,000	1,528
140,000	1,009	390,000	1,538
145,000	1,020	395,000	1,548
150,000	1,030	400,000	1,558
155,000	1,040	405,000	1,569
160,000	1,051	410,000	1,580
165,000	1,062	415,000	1,590
170,000	1,072	420,000	1,600
175,000	1,082	425,000	1,612
180,000	1,093	430,000	1,622
185,000	1,105	435,000	1,632
190,000	1,115	440,000	1,643
195,000	1,125	445,000	1,654
200,000	1,135	450,000	1,664
205,000	1,146	455,000	1,674
210,000	1,157	460,000	1,684
215,000	1,167	465,000	1,696
220,000	1,178	470,000	1,707
225,000	1,189	475,000	1,717
230,000	1,199	480,000	1,727
235,000	1,210	485,000	1,738
240,000	1,220	490,000	1,749
245,000	1,231	495,000	1,759
250,000	1,241	500,000	1,769

COUNTY: LA PLATA

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,792	755,000	2,346
510,000	1,804	760,000	2,355
515,000	1,814	765,000	2,367
520,000	1,824	770,000	2,377
525,000	1,834	775,000	2,389
530,000	1,845	780,000	2,398
535,000	1,857	785,000	2,409
540,000	1,867	790,000	2,419
545,000	1,877	795,000	2,430
550,000	1,888	800,000	2,440
555,000	1,898	805,000	2,463
560,000	1,909	810,000	2,474
565,000	1,919	815,000	2,484
570,000	1,930	820,000	2,495
575,000	1,940	825,000	2,505
580,000	1,951	830,000	2,516
585,000	1,962	835,000	2,527
590,000	1,973	840,000	2,537
595,000	1,983	845,000	2,548
600,000	1,993	850,000	2,559
605,000	2,016	855,000	2,569
610,000	2,028	860,000	2,579
615,000	2,038	865,000	2,589
620,000	2,048	870,000	2,601
625,000	2,058	875,000	2,612
630,000	2,070	880,000	2,622
635,000	2,080	885,000	2,632
640,000	2,090	890,000	2,643
645,000	2,100	895,000	2,654
650,000	2,112	900,000	2,664
655,000	2,123	905,000	2,686
660,000	2,133	910,000	2,697
665,000	2,143	915,000	2,709
670,000	2,154	920,000	2,718
675,000	2,164	925,000	2,729
680,000	2,175	930,000	2,739
685,000	2,185	935,000	2,750
690,000	2,197	940,000	2,760
695,000	2,207	945,000	2,771
700,000	2,217	950,000	2,783
705,000	2,240	955,000	2,793
710,000	2,250	960,000	2,802
715,000	2,261	965,000	2,814
720,000	2,270	970,000	2,825
725,000	2,283	975,000	2,835
730,000	2,293	980,000	2,844
735,000	2,304	985,000	2,855
740,000	2,313	990,000	2,868
745,000	2,324	995,000	2,878
750,000	2,335	1,000,000	2,888

For liability over $1,000,000 up to and including $3,000,000, add $1.78 per $1,000.
For liability over $3,000,000 up to and including $5,000,000, add $1.73 per $1,000.
For liability over $5,000,000 up to and including $8,000,000, add $1.63 per $1,000.
For liability over $8,000,000 up to and including $10,000,000, add $1.48 per $1,000.
For liability over $10,000,000 up to and including $50,000,000, add $1.33 per $1,000.
For liability over $50,000,000, add $1.13 per $1,000.

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

COUNTIES: LARIMER AND WELD
BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	624	255,000	1,242
10,000	646	260,000	1,253
15,000	668	265,000	1,262
20,000	686	270,000	1,274
25,000	704	275,000	1,283
30,000	720	280,000	1,294
35,000	735	285,000	1,303
40,000	751	290,000	1,315
45,000	767	295,000	1,324
50,000	781	300,000	1,336
55,000	795	305,000	1,345
60,000	809	310,000	1,357
65,000	821	315,000	1,366
70,000	835	320,000	1,376
75,000	847	325,000	1,386
80,000	862	330,000	1,397
85,000	877	335,000	1,407
90,000	897	340,000	1,416
95,000	910	345,000	1,427
100,000	925	350,000	1,437
105,000	935	355,000	1,448
110,000	946	360,000	1,457
115,000	956	365,000	1,468
120,000	966	370,000	1,478
125,000	975	375,000	1,489
130,000	987	380,000	1,498
135,000	996	385,000	1,508
140,000	1,007	390,000	1,519
145,000	1,016	395,000	1,529
150,000	1,028	400,000	1,540
155,000	1,037	405,000	1,550
160,000	1,048	410,000	1,561
165,000	1,057	415,000	1,571
170,000	1,068	420,000	1,581
175,000	1,078	425,000	1,591
180,000	1,088	430,000	1,602
185,000	1,098	435,000	1,612
190,000	1,109	440,000	1,622
195,000	1,119	445,000	1,632
200,000	1,130	450,000	1,643
205,000	1,140	455,000	1,653
210,000	1,151	460,000	1,662
215,000	1,161	465,000	1,673
220,000	1,171	470,000	1,683
225,000	1,181	475,000	1,694
230,000	1,192	480,000	1,703
235,000	1,202	485,000	1,714
240,000	1,212	490,000	1,724
245,000	1,221	495,000	1,735
250,000	1,233	500,000	1,744

COUNTIES: LARIMER AND WELD

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,746	755,000	2,231
510,000	1,757	760,000	2,242
515,000	1,766	765,000	2,251
520,000	1,777	770,000	2,262
525,000	1,785	775,000	2,270
530,000	1,794	780,000	2,280
535,000	1,805	785,000	2,290
540,000	1,814	790,000	2,300
545,000	1,825	795,000	2,309
550,000	1,833	800,000	2,318
555,000	1,844	805,000	2,329
560,000	1,853	810,000	2,338
565,000	1,864	815,000	2,349
570,000	1,873	820,000	2,357
575,000	1,882	825,000	2,367
580,000	1,892	830,000	2,377
585,000	1,902	835,000	2,387
590,000	1,912	840,000	2,397
595,000	1,922	845,000	2,406
600,000	1,931	850,000	2,416
605,000	1,940	855,000	2,426
610,000	1,950	860,000	2,435
615,000	1,960	865,000	2,445
620,000	1,970	870,000	2,454
625,000	1,979	875,000	2,464
630,000	1,989	880,000	2,474
635,000	1,999	885,000	2,484
640,000	2,009	890,000	2,494
645,000	2,019	895,000	2,503
650,000	2,028	900,000	2,513
655,000	2,037	905,000	2,522
660,000	2,048	910,000	2,533
665,000	2,057	915,000	2,542
670,000	2,067	920,000	2,552
675,000	2,076	925,000	2,561
680,000	2,086	930,000	2,571
685,000	2,096	935,000	2,581
690,000	2,106	940,000	2,591
695,000	2,116	945,000	2,600
700,000	2,124	950,000	2,609
705,000	2,135	955,000	2,620
710,000	2,144	960,000	2,629
715,000	2,155	965,000	2,640
720,000	2,164	970,000	2,648
725,000	2,174	975,000	2,659
730,000	2,183	980,000	2,668
735,000	2,192	985,000	2,678
740,000	2,203	990,000	2,688
745,000	2,212	995,000	2,696
750,000	2,222	1,000,000	2,707

For liability over $1,000,000 up to and including $3,000,000, add $1.73 per $1,000.
For liability over $3,000,000 up to and includng $5,000,000, add $1.63 per $1,000.
For liability over $5,000,000 up to and including $8,000,000, add $1.52 per $1,000.
For liability over $8,000,000 up to and including $10,000,000, add $1.42 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.

COUNTIES: MOFFAT AND ROUTT

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	578	255,000	1,233
10,000	578	260,000	1,250
15,000	578	265,000	1,265
20,000	578	270,000	1,282
25,000	578	275,000	1,299
30,000	595	280,000	1,309
35,000	607	285,000	1,331
40,000	629	290,000	1,353
45,000	639	295,000	1,371
50,000	662	300,000	1,383
55,000	684	305,000	1,393
60,000	695	310,000	1,405
65,000	706	315,000	1,415
70,000	717	320,000	1,427
75,000	728	325,000	1,437
80,000	739	330,000	1,454
85,000	751	335,000	1,471
90,000	762	340,000	1,487
95,000	773	345,000	1,498
100,000	790	350,000	1,509
105,000	806	355,000	1,520
110,000	817	360,000	1,531
115,000	834	365,000	1,542
120,000	851	370,000	1,553
125,000	866	375,000	1,577
130,000	895	380,000	1,588
135,000	922	385,000	1,599
140,000	949	390,000	1,610
145,000	978	395,000	1,626
150,000	994	400,000	1,643
155,000	1,000	405,000	1,659
160,000	1,011	410,000	1,671
165,000	1,022	415,000	1,681
170,000	1,033	420,000	1,693
175,000	1,044	425,000	1,703
180,000	1,055	430,000	1,715
185,000	1,066	435,000	1,725
190,000	1,077	440,000	1,747
195,000	1,088	445,000	1,759
200,000	1,099	450,000	1,777
205,000	1,110	455,000	1,787
210,000	1,121	460,000	1,799
215,000	1,132	465,000	1,809
220,000	1,143	470,000	1,821
225,000	1,154	475,000	1,831
230,000	1,167	480,000	1,843
235,000	1,177	485,000	1,853
240,000	1,189	490,000	1,865
245,000	1,199	495,000	1,875
250,000	1,216	500,000	1,887

COUNTIES: MOFFAT AND ROUTT

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,898	755,000	2,494
510,000	1,911	760,000	2,506
515,000	1,922	765,000	2,518
520,000	1,934	770,000	2,531
525,000	1,946	775,000	2,541
530,000	1,958	780,000	2,554
535,000	1,970	785,000	2,565
540,000	1,982	790,000	2,578
545,000	1,993	795,000	2,589
550,000	2,006	800,000	2,602
555,000	2,018	805,000	2,613
560,000	2,030	810,000	2,625
565,000	2,042	815,000	2,638
570,000	2,053	820,000	2,649
575,000	2,065	825,000	2,662
580,000	2,077	830,000	2,672
585,000	2,090	835,000	2,685
590,000	2,101	840,000	2,696
595,000	2,113	845,000	2,709
600,000	2,124	850,000	2,721
605,000	2,137	855,000	2,732
610,000	2,148	860,000	2,744
615,000	2,161	865,000	2,756
620,000	2,172	870,000	2,769
625,000	2,184	875,000	2,780
630,000	2,197	880,000	2,792
635,000	2,208	885,000	2,804
640,000	2,221	890,000	2,816
645,000	2,231	895,000	2,828
650,000	2,244	900,000	2,840
655,000	2,255	905,000	2,851
660,000	2,268	910,000	2,863
665,000	2,280	915,000	2,875
670,000	2,292	920,000	2,888
675,000	2,303	925,000	2,900
680,000	2,315	930,000	2,912
685,000	2,328	935,000	2,923
690,000	2,339	940,000	2,935
695,000	2,352	945,000	2,947
700,000	2,363	950,000	2,959
705,000	2,375	955,000	2,972
710,000	2,387	960,000	2,982
715,000	2,399	965,000	2,995
720,000	2,411	970,000	3,006
725,000	2,422	975,000	3,019
730,000	2,434	980,000	3,030
735,000	2,447	985,000	3,042
740,000	2,459	990,000	3,054
745,000	2,471	995,000	3,066
750,000	2,482	1,000,000	3,079

For liability over $1,000,000 up to and including $3,000,000, add $2.00 per $1,000
For liability over $3,000,000 up to and including $5,000,000, add $1.79 per $1,000
For liability over $5,000,000 up and including to $10,000,000, add $1.52 per $1,000
For liability over $10,000,000 up to and including $50,000,000, add $1.32 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: PUEBLO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	548
10,000	578
15,000	601
20,000	621
25,000	650
30,000	668
35,000	685
40,000	702
45,000	720
50,000	736
55,000	758
60,000	779
65,000	807
70,000	827
75,000	875
80,000	899
85,000	921
90,000	943
95,000	964
100,000	978
105,000	988
110,000	999
115,000	1,009
120,000	1,019
125,000	1,032
130,000	1,041
135,000	1,052
140,000	1,065
145,000	1,075
150,000	1,086
155,000	1,096
160,000	1,110
165,000	1,125
170,000	1,140
175,000	1,154
180,000	1,168
185,000	1,181
190,000	1,196
195,000	1,210
200,000	1,219
205,000	1,232
210,000	1,255
215,000	1,266
220,000	1,279
225,000	1,289
230,000	1,302
235,000	1,314
240,000	1,326
245,000	1,338
250,000	1,352

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
255,000	1,353
260,000	1,366
265,000	1,377
270,000	1,391
275,000	1,405
280,000	1,419
285,000	1,429
290,000	1,444
295,000	1,456
300,000	1,472
305,000	1,493
310,000	1,497
315,000	1,510
320,000	1,524
325,000	1,535
330,000	1,551
335,000	1,563
340,000	1,576
345,000	1,588
350,000	1,602
355,000	1,615
360,000	1,628
365,000	1,639
370,000	1,654
375,000	1,666
380,000	1,678
385,000	1,691
390,000	1,704
395,000	1,719
400,000	1,752
405,000	1,766
410,000	1,781
415,000	1,794
420,000	1,796
425,000	1,820
430,000	1,833
435,000	1,847
440,000	1,857
445,000	1,871
450,000	1,884
455,000	1,896
460,000	1,908
465,000	1,920
470,000	1,937
475,000	1,949
480,000	1,962
485,000	1,975
490,000	1,989
495,000	2,000
500,000	2,013

COUNTY: PUEBLO

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	2,022	755,000	2,503
510,000	2,031	760,000	2,512
515,000	2,041	765,000	2,521
520,000	2,051	770,000	2,532
525,000	2,060	775,000	2,541
530,000	2,071	780,000	2,550
535,000	2,079	785,000	2,560
540,000	2,090	790,000	2,569
545,000	2,099	795,000	2,579
550,000	2,108	800,000	2,589
555,000	2,119	805,000	2,599
560,000	2,127	810,000	2,608
565,000	2,137	815,000	2,618
570,000	2,147	820,000	2,627
575,000	2,157	825,000	2,638
580,000	2,166	830,000	2,647
585,000	2,176	835,000	2,655
590,000	2,185	840,000	2,666
595,000	2,195	845,000	2,675
600,000	2,205	850,000	2,685
605,000	2,214	855,000	2,695
610,000	2,223	860,000	2,704
615,000	2,233	865,000	2,713
620,000	2,243	870,000	2,724
625,000	2,253	875,000	2,733
630,000	2,263	880,000	2,742
635,000	2,271	885,000	2,752
640,000	2,282	890,000	2,762
645,000	2,291	895,000	2,772
650,000	2,301	900,000	2,781
655,000	2,311	905,000	2,790
660,000	2,319	910,000	2,800
665,000	2,329	915,000	2,810
670,000	2,339	920,000	2,819
675,000	2,349	925,000	2,830
680,000	2,358	930,000	2,838
685,000	2,368	935,000	2,848
690,000	2,377	940,000	2,858
695,000	2,387	945,000	2,868
700,000	2,397	950,000	2,877
705,000	2,407	955,000	2,886
710,000	2,415	960,000	2,896
715,000	2,426	965,000	2,905
720,000	2,435	970,000	2,916
725,000	2,445	975,000	2,925
730,000	2,455	980,000	2,934
735,000	2,463	985,000	2,944
740,000	2,474	990,000	2,954
745,000	2,483	995,000	2,964
750,000	2,493	1,000,000	2,974

For liability over $1,000,000 up to and including $3,000,000, add $1.72 per $1,000.
For liability over $3,000,000 up to and including $5,000,000, add $$1.61 per $1,000.
For liability over $5,000,000 up to and including $8,000,000, add $1.51 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 $1.25 per $1000.
For liability over $50,000,000 add $1.04 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 $827 for amounts of insurance up to and including $70,000

COUNTY: SAN MIGUEL

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	546	255,000	1,258
10,000	551	260,000	1,268
15,000	572	265,000	1,279
20,000	593	270,000	1,289
25,000	614	275,000	1,300
30,000	635	280,000	1,310
35,000	656	285,000	1,321
40,000	677	290,000	1,331
45,000	698	295,000	1,343
50,000	720	300,000	1,383
55,000	736	305,000	1,393
60,000	752	310,000	1,405
65,000	768	315,000	1,415
70,000	783	320,000	1,427
75,000	799	325,000	1,437
80,000	815	330,000	1,454
85,000	831	335,000	1,471
90,000	846	340,000	1,487
95,000	862	345,000	1,498
100,000	878	350,000	1,509
105,000	888	355,000	1,520
110,000	900	360,000	1,531
115,000	910	365,000	1,542
120,000	921	370,000	1,553
125,000	931	375,000	1,577
130,000	942	380,000	1,588
135,000	952	385,000	1,599
140,000	963	390,000	1,610
145,000	973	395,000	1,626
150,000	984	400,000	1,643
155,000	994	405,000	1,659
160,000	1,005	410,000	1,671
165,000	1,015	415,000	1,681
170,000	1,026	420,000	1,693
175,000	1,036	425,000	1,703
180,000	1,047	430,000	1,715
185,000	1,057	435,000	1,725
190,000	1,068	440,000	1,747
195,000	1,078	445,000	1,759
200,000	1,089	450,000	1,777
205,000	1,100	455,000	1,787
210,000	1,111	460,000	1,799
215,000	1,121	465,000	1,809
220,000	1,132	470,000	1,821
225,000	1,142	475,000	1,831
230,000	1,153	480,000	1,843
235,000	1,163	485,000	1,853
240,000	1,174	490,000	1,865
245,000	1,184	495,000	1,875
250,000	1,195	500,000	1,887

COUNTY: SAN MIGUEL

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26	AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,898	755,000	2,494
510,000	1,911	760,000	2,506
515,000	1,922	765,000	2,518
520,000	1,934	770,000	2,531
525,000	1,946	775,000	2,541
530,000	1,958	780,000	2,554
535,000	1,970	785,000	2,565
540,000	1,982	790,000	2,578
545,000	1,993	795,000	2,589
550,000	2,006	800,000	2,602
555,000	2,018	805,000	2,613
560,000	2,030	810,000	2,625
565,000	2,042	815,000	2,638
570,000	2,053	820,000	2,649
575,000	2,065	825,000	2,662
580,000	2,077	830,000	2,672
585,000	2,090	835,000	2,685
590,000	2,101	840,000	2,696
595,000	2,113	845,000	2,709
600,000	2,124	850,000	2,721
605,000	2,137	855,000	2,732
610,000	2,148	860,000	2,744
615,000	2,161	865,000	2,756
620,000	2,172	870,000	2,769
625,000	2,184	875,000	2,780
630,000	2,197	880,000	2,792
635,000	2,208	885,000	2,804
640,000	2,221	890,000	2,816
645,000	2,231	895,000	2,828
650,000	2,244	900,000	2,840
655,000	2,255	905,000	2,851
660,000	2,268	910,000	2,863
665,000	2,280	915,000	2,875
670,000	2,292	920,000	2,888
675,000	2,303	925,000	2,900
680,000	2,315	930,000	2,912
685,000	2,328	935,000	2,923
690,000	2,339	940,000	2,935
695,000	2,352	945,000	2,947
700,000	2,363	950,000	2,959
705,000	2,375	955,000	2,972
710,000	2,387	960,000	2,982
715,000	2,399	965,000	2,995
720,000	2,411	970,000	3,006
725,000	2,422	975,000	3,019
730,000	2,434	980,000	3,030
735,000	2,447	985,000	3,042
740,000	2,459	990,000	3,054
745,000	2,471	995,000	3,066
750,000	2,482	1,000,000	3,079

For liability over $1,000,000 up to and including $3,000,000, add $2.00 per $1,000.
For liability over $3,000,000 up to and including $5,000,000, add $1.79 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 $1.49 per $1,000.
For liability over $10,000,000 up to and including $50,000,000, add $1.34 per $1,000.
For liability over $50,000,000, add $1.13 per $1,000.

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

COUNTY: SUMMIT

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
5,000	738
10,000	759
15,000	780
20,000	798
25,000	815
30,000	830
35,000	844
40,000	859
45,000	874
50,000	888
55,000	901
60,000	914
65,000	926
70,000	939
75,000	951
80,000	964
85,000	977
90,000	990
95,000	1,003
100,000	1,015
105,000	1,026
110,000	1,036
115,000	1,047
120,000	1,057
125,000	1,068
130,000	1,078
135,000	1,089
140,000	1,099
145,000	1,110
150,000	1,120
155,000	1,131
160,000	1,141
165,000	1,152
170,000	1,162
175,000	1,173
180,000	1,183
185,000	1,194
190,000	1,204
195,000	1,215
200,000	1,225
205,000	1,236
210,000	1,246
215,000	1,257
220,000	1,267
225,000	1,278
230,000	1,288
235,000	1,299
240,000	1,309
245,000	1,320
250,000	1,330

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
255,000	1,341
260,000	1,351
265,000	1,362
270,000	1,372
275,000	1,383
280,000	1,393
285,000	1,404
290,000	1,414
295,000	1,425
300,000	1,435
305,000	1,446
310,000	1,456
315,000	1,467
320,000	1,477
325,000	1,488
330,000	1,498
335,000	1,509
340,000	1,519
345,000	1,530
350,000	1,540
355,000	1,551
360,000	1,561
365,000	1,572
370,000	1,582
375,000	1,593
380,000	1,603
385,000	1,614
390,000	1,624
395,000	1,635
400,000	1,645
405,000	1,659
410,000	1,671
415,000	1,681
420,000	1,693
425,000	1,703
430,000	1,715
435,000	1,725
440,000	1,747
445,000	1,759
450,000	1,777
455,000	1,787
460,000	1,799
465,000	1,809
470,000	1,821
475,000	1,831
480,000	1,843
485,000	1,853
490,000	1,865
495,000	1,875
500,000	1,887

COUNTY: SUMMIT

BASIC RATE SCHEDULE

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/26
505,000	1,898
510,000	1,911
515,000	1,922
520,000	1,934
525,000	1,946
530,000	1,958
535,000	1,970
540,000	1,982
545,000	1,993
550,000	2,006
555,000	2,018
560,000	2,030
565,000	2,042
570,000	2,053
575,000	2,065
580,000	2,077
585,000	2,090
590,000	2,101
595,000	2,113
600,000	2,124
605,000	2,137
610,000	2,148
615,000	2,161
620,000	2,172
625,000	2,184
630,000	2,197
635,000	2,208
640,000	2,221
645,000	2,231
650,000	2,244
655,000	2,255
660,000	2,268
665,000	2,280
670,000	2,292
675,000	2,303
680,000	2,315
685,000	2,328
690,000	2,339
695,000	2,352
700,000	2,363
705,000	2,375
710,000	2,387
715,000	2,399
720,000	2,411
725,000	2,422
730,000	2,434
735,000	2,447
740,000	2,459
745,000	2,471
750,000	2,482

AMOUNT OF INSURANCE UP TO AND INCLUDING	BASIC RATE 01/01/25
755,000	2,494
760,000	2,506
765,000	2,518
770,000	2,531
775,000	2,541
780,000	2,554
785,000	2,565
790,000	2,578
795,000	2,589
800,000	2,602
805,000	2,613
810,000	2,625
815,000	2,638
820,000	2,649
825,000	2,662
830,000	2,672
835,000	2,685
840,000	2,696
845,000	2,709
850,000	2,721
855,000	2,732
860,000	2,744
865,000	2,756
870,000	2,769
875,000	2,780
880,000	2,792
885,000	2,804
890,000	2,816
895,000	2,828
900,000	2,840
905,000	2,851
910,000	2,863
915,000	2,875
920,000	2,888
925,000	2,900
930,000	2,912
935,000	2,923
940,000	2,935
945,000	2,947
950,000	2,959
955,000	2,972
960,000	2,982
965,000	2,995
970,000	3,006
975,000	3,019
980,000	3,030
985,000	3,042
990,000	3,054
995,000	3,066
1,000,000	3,079

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.