



The State of Colorado

**MANUAL OF
CLOSING SERVICE FEES**

Effective as of April 15, 2022

WFG NATIONAL TITLE INSURANCE COMPANY

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1. CLOSING & SETTLEMENT SERVICES

When closing and settlement services of any type are involved, all offices of WFG National Title Insurance Company (the “Company”) will use the appropriate closing rates as set forth in this manual. All appointed agencies of the Company shall file their own rates and justifications as required by Regulation 8-1-1, Section 5.B.

The Closing Rates set out below, are minimum rates and additional charges may be made in the event unusual risks are assumed or unusual services are performed. If such charges are made, agreement thereto will be obtained from each person or entity obligated to any part of such charges in writing in advance.

All third party charges and costs incurred in connection with the transaction will be charged at the actual cost or estimated actual cost thereof.

All fees are minimum charges that are made based on a standard transaction with average amount of work performed and risk assumed. If additional work is required or additional risk is assumed, the Company reserves the right to charge additional work fees in accordance with the additional work performed and risk assumed. When additional work fees are to be charged, the Company will not proceed until the consumer is made aware of said charges and is in agreement with such.

1.1 Allocation of Closing Charges

For purchase transactions, the closing fees set forth herein reflect the total charge for the real estate closing service, and will be allocated 50% to the buyer and 50% to the seller unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties.

In the case of a short sale, unless a different allocation of charges is set forth in the purchase agreement or by agreement of the parties, all real estate closing fees will be paid by the purchaser.

1.2 Selection of Service Categories at Time of Order

As some of the service categories overlap and total charges may vary based on factors unknown (and unknowable) at the time the order for Closing Services is placed, and notwithstanding other rules contained herein, the Company will charge its closing fees based on the type of Closing Services requested.

1.3 Scope of Services

Except where noted otherwise, each of the specified closing service packages include any or all of the following specific services (as requested and appropriate to the transaction):

The company may charge buyer, seller or lender any third party mobile notary charges, at actual cost, for signings outside of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer, Teller. Pueblo and Weld Counties, Colorado.

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The services described in this section do not include any electronic notary fees, recording fees, transfer tax or any other governmental fees, any and all of which may be charged to buyer, seller, lender or other parties as appropriate, at the actual cost thereof.

1.3.1 Basic Closing Service

- receipt of incoming funds
- estimates of closing costs
- pay secured obligations, as required
- process multiple payoffs
- issuance of all payoff checks
- preparation of ALTA settlement statement, as required
- preparation of HUD statement for Reverse Mortgage or HELOC, as required
- preparation of disbursement statement
- disburse proceeds to borrower and/or seller
- coordinate signing(s), if required
- presentation and notarization, including mobile notary services, if applicable, of closing documents to buyer/borrower, as required
- presentation and notarization, including mobile notary services, if applicable, of closing documents to seller, as required
- lien/judgment clearance services
- Coordinating and submitting for recording those documents requiring recording.

1.3.2 Bundled Sale Closing Services (Residential 1 to 4 Family Only)

All Services in the Basic Closing Service, plus

- up to 3 wire transfers incoming
- up to 3 wire transfers outgoing
- up to 3 electronic document download
- local messenger services
- up to 3 overnight delivery services per buyer; including loan package
- up to 3 overnight delivery service per seller; including payoff
- preparation of up to 2 recordable documents as instructed per contract
- electronic recording fees
- tax certificate

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1.3.3 Bundled Loan Closing Services

- up to 3 wire transfers incoming
- up to 3 wire transfers outgoing
- pay up to three (3) credit cards or unsecured debts
- up to 3 electronic document downloads
- local messenger services
- up to 3 overnight delivery service per borrower
- preparation of HUD-1 or coordination of Closing Disclosure with Lender
- preparation of up to 2 recordable documents as instructed per lender instructions
- electronic recording fees
- one tax certificate
- disbursement of funds

2. CLOSING CHARGES

2.1 Residential Closing Fees

In a transaction involving a 1 to 4 family residential property, including a vacant lot intended for residential purposes, a condominium unit or a single unit in a cooperative apartment complex, located in any County in Colorado, the charges for closing and settlement services will be as set forth in this section 2.1.

2.1.1 Bundled Sale Transactions

2.1.1.1 Residential Bundled Sale Closing Services

- Bundled Sale Closing Services (all counties except Eagle, El Paso, Pueblo, Summit and Teller) for a residential sale transaction, including the basic and bundled closing services as set forth in Sections 1.3.1 and 1.3.2 will be charged \$350.00.
- Bundled Sale Closing Services (Eagle, El Paso, Pueblo, Summit and Teller counties) for a residential sale transaction, including the basic and bundled closing services as set forth in Sections 1.3.1 and 1.3.2 will be charged \$280.00.
- Bundled For Sale by Owner (No Real Estate Broker involved) for a residential sale transaction, including the basic and bundled closing services as set forth in Sections 1.3.1 and 1.3.2 will be charged (All Counties) \$450.00

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- Bundled Builder/Developer (all counties) \$175.00 (The Builder/Developer Closing Services rate applies only when the Builder Rate as described in Section 5.2 of the WFG Manual of Title Insurance Premiums, effective April 15, 2022, also applies.)

Services provided beyond those included in the Bundled Sale Closing Service described in section 1.3.2 will be charged additional amounts as set forth in section 2.3.2. Closing and settlement services relating to loans closed concurrently with a sale transaction will generate additional charges as set forth in section 2.1.1.2

2.1.1.2 Bundled Concurrent Loans

- If requested in conjunction with the closing of a residential sale transaction, the Company will provide Bundled Loan Closing services, as described in section 1.3.3, for a loan secured by the same property for an additional charge of \$450.00 (All counties except Eagle, El Paso, Pueblo, Summit and Teller).
- If requested in conjunction with the closing of a residential sale transaction, the Company will provide Bundled Loan Closing services, as described in section 1.3.3, for a loan secured by the same property for an additional charge of \$350.00 for Eagle, El Paso, Pueblo, Summit and Teller counties. Each additional loan after the first, closing concurrent with a sale, will be charged an additional fee of \$240 and will include (as required and appropriate to the transaction):
 - one additional electronic document download,
 - preparation of one additional document
 - one additional overnight delivery services.

Services provided beyond those included in the Bundled Loan Closing Service described in section 1.3.2 will be charged additional amounts as set forth in section 2.3.2.

2.1.2 Loans without a Sale Transaction -- Bundled Loan Closing

Bundled Loan Closing services for on a loan secured by residential property, not closed concurrent with a sale transaction, will be provided for \$350.00

Each additional loan after the first, closed contemporaneously, will be charged an additional fee of \$240 and will include (as required and appropriate to the transaction):

- one additional electronic document download,
- preparation of one additional document
- one additional overnight delivery services.

2.2 Commercial Sales and Loans (all Counties)

In a transaction not involving a residential property governed by section 2.1, located in any County in Colorado, the charges for closing and settlement services will be as set forth in this section 2.2.

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2.2.1 Commercial Sale

Services provided beyond those included in the Basic Closing Service described in section 1.3.1 will be charged additional amounts as set forth in section 2.3.2. Closing and settlement services relating to loans closed concurrently with a sale transaction will generate additional charges as set forth in section 2.2.2

Bundled Commercial Sale Closing Services (All Counties) including the basic and bundled closing services as set forth in paragraph 1.3.1 will be charged \$550.00.

2.2.2 Concurrent Commercial Loans

If requested in conjunction with the closing of a commercial sale transaction, the Company will provide Bundled Loan Closing services, as described in section 1.3.1, for a loan secured by the same property for an additional charge of \$400.

Bundled Commercial Closing Services (All Counties) including the basic and bundled closing services as set forth in paragraph 1.3.1 and 1.3.2 will be charged \$550.00.

Each additional loan after the first, closing contemporaneously with a sale, will be charged an additional fee of \$350 and will include (as required and appropriate to the transaction):

- one additional electronic document download,
- preparation of one additional document
- one additional overnight delivery services.

Services provided beyond those included in the Basic Loan Closing Service described in section 1.3.1 will be charged additional amounts as set forth in section 2.3.2.

2.2.3 Commercial Loans without a Sale Transaction

Basic Loan Closing services, as described in section 1.3.1, for a loan secured by a commercial property, will be provided for \$400.00

Bundled Commercial Loan Closing Services (All Counties) including the basic and bundled closing services as set forth in paragraph 1.3.1 and 1.3.3 will be charged \$550.00.

Each additional loan after the first, closed contemporaneously, will be charged an additional fee of \$350 and will include (as required and appropriate to the transaction):

- one additional electronic document download,
- preparation of one additional document
- one additional overnight delivery services.

Services provided beyond those included in the Basic Loan Closing Service described in section 1.3.1 will be charged additional amounts as set forth in section 2.3.2.

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2.3 Other Services and Charges

2.3.1 Limited Closing Services – Sub-Escrow (All Counties)

Limited closing services for sales and loans, and Sub-Escrow services, for residential and commercial properties, will be charged as follows:

- Presentation Only (buyer and/or seller) \$200.00
- Disbursement Only (Receipt of incoming funding wires, disbursement of funds) \$200.00

2.3.2 Additional Processing Fees/Research Fees

Where services are required that are not bundled included within the defined scope of escrow services are required, additional fees may be charged as follows:

Misc. Processing Fees/Research Fees	Fee
Tax Certificate	\$25.00
Courier Fee	\$25.00
Interest Bearing Account Set up fee	\$35.00
Wire Fee (per wire)	\$5.00
Cashier's Check Issuance Fee (per Cashier's Check)	\$10.00
Additional escrow or title research work charge residential (outside of the scope of basic services)	\$75.00/hr.
Additional escrow or title research work charge commercial (outside of the scope of basic services)	125.00/hr
Misc. courtesy payment check fee – consumer debt (per check)	\$5.00
Ownership and Encumbrance Report (includes current owner's name search) for Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer and Weld Counties	\$5.00
Ownership and Encumbrance Report (includes current owner's name search) for all counties EXCEPT Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer and Weld.	\$85.00
E-Recording Fee	\$3.00
Short Sale Processing Fee	\$200.00