



The State of Colorado

**MANUAL OF
CLOSING AND SETTLEMENT SERVICE FEES**

All Colorado Counties with County Exceptions Listed

Effective as of May 1, 2024

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1. GENERAL PROVISIONS

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

All third party (pass through) charges and costs in connection to a transaction will be charged at the actual cost thereof.

All fees are based on a standard transaction with the average amount of work performed. If additional work is required, the Company will charge for the additional labor fee, as included and defined in this filing.

The closing and settlement fees for residential and commercial properties will be applied based on the county in which a majority of the closing and settlement services are provided and not the county where the property is located or where the physical transaction takes place. The closing and settlement fees for residential and commercial properties will be applied based on the effective fee in place at the time the service(s) is ordered.

2. RESIDENTIAL SALE CLOSING FEES

- **Bundled Residential Sale Closing Fee – Agent or Broker**

- Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), disbursement, e doc recording fee, except tax certificate and direct recording fees.

All Colorado counties except as listed below:	\$400
El Paso	\$340
Pueblo	\$340
Teller	\$340

- **Bundled Residential Sale Closing Fee – For Sale by Owner**

- Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), disbursement, e doc recording fee, except tax certificate and direct recording fees.

All Colorado counties	\$500
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- **Mobile Home Closing Fee – Without Title Insurance** \$350

3. RESIDENTIAL BUILDER CLOSING FEES

- **Bundled Builder/Developer New Home Sale Closing Fee**
 - Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), disbursement, e doc recording fee, except tax certificate and direct recording fees.
 - The Builder/Developer Closing fee applies only when the Builder Rate as described in Section 5.2 of the WFG Manual of Title Insurance Premiums is used.

All Colorado counties	\$250
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4. RESIDENTIAL SHORT SALE AND FORECLOSURE CLOSING FEES

- **Residential Short Sale/Foreclosure Closing Fee (Without facilitation)**
 - If facilitation is required, the vendor charge will be a direct pass-through.

All Colorado counties	\$600
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- **Residential Short Sale Processing Fee**

All Colorado Counties	\$200
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- **Foreclosure Redemption Certificate**

All Colorado counties	\$200
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5. RESIDENTIAL LOAN CLOSING FEES

- **Bundled Loan Closing Fee – Concurrent with Residential Sale**
 - Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), loan doc retrieval, disbursement, e doc recording fee, except tax certificate and direct recording fees.

All Colorado counties except for those listed below:	\$450
El Paso	\$350
Pueblo	\$350
Teller	\$350

- **Bundled Loan Closing Fee – Residential Refinance or Stand Alone**

- Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), loan doc retrieval, disbursement, e doc recording fee, except tax certificate and direct recording fees.

All Colorado counties	\$400
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- **Bundled Loan Closing Fee – 2nd/Junior Concurrent or Stand Alone**
 - Includes all fees for closing, presentation, wire fee (1), courier fee (1), mail fees, cashier's check (1), loan doc retrieval, disbursement, e doc recording fee, except tax certificate and direct recording fees.

All Colorado Counties \$250

6. COMMERCIAL CLOSING FEES

- **Commercial Sale Closing Fee**

All Colorado counties \$600

- **Commercial Loan Closing Fee – Concurrent with Commercial Sale**

All Colorado counties \$600

- **Commercial Loan Closing Fee – Refinance or Stand Alone**

All Colorado counties \$550

- **Commercial Loan Closing Fee – 2nd/Junior**

All Colorado counties \$350

7. CONSTRUCTION DISBURSEMENT FEES

- **Residential Draw Service (All counties)** \$650
 - Includes 5 draws with no inspection services.
 - Draws in excess of 5, per draw. \$100
 - This fee is in addition to any title endorsement premium charges.
 - This fee includes the collection of lien waivers.

- **Commercial Draw Service (All counties)** \$1,500
 - Includes 10 draws without inspection services.
 - Draws in excess of 10, per draw. \$150
 - This fee is in addition to any title endorsement premium charges.
 - This fee includes the collection of lien waivers.

8. OTHER CLOSING SERVICE FEES

- **Presentation Only (All counties)** \$200
 - Limited closing service for loans, and sub-escrow services for residential and commercial properties.

- **Disbursement Only (All counties)** \$200
 - Limited closing service for loans, and sub-escrow services for residential and commercial properties.

9. SUPPLEMENTAL FEES

- **Tax Certificate** \$30
- **Courier Fees** \$30
- **Interest Bearing Account Set-up Fee** \$75
- **Wire Transfer Fee** \$25
- **Cashier's Check Fee** \$10
- **Courtesy Payment Checks -Consumer Debt per check (over 3 checks)** \$5
- **Ownership and Encumbrance Report** \$5
 - Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer and Weld counties.
- **Ownership and Encumbrance Report** \$100
 - All counties except Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Jefferson, Larimer and Weld counties.
- **E Doc Recording Fee** \$10
- **Escrow Set-up Fee** \$175
- **Mobile Notary Fee** \$150
- **E Doc Retrieval and Processing Fee** \$35
- **Purge Mobile Home Fee** \$200
- **Stop Payment Check Fee** \$25
- **Supplemental Hourly Fee for Additional Labor** \$125
 - For services requested beyond and in addition to those normally associated with a fee in which greater than six hours of labor is involved.
- **Supplemental Hourly Fee – Property and Title Research** \$125
 - For services not associated with a closing to perform research on title and property matters.