

Extended Coverage

Protect your buyer's suggest owner's extended coverage. In order to best protect the owners of real property, Stewart Title recommends purchasing Owner's Extended Coverage. For a one time fee of \$35.00, Owner's Extended Coverage offers:

Parties in Possession: Insures owners against rights or claims of parties in possession, not shown by the public records.

Easements: Insures owners against easements, or claims of easements, not shown by the public records.

Survey Protection: Insures owner against discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection on the premises would disclose and which are not shown by the public records.

Mechanic Lien Protection: Insures the owner against claims from suppliers from materials or labor furnished prior to the date of the policy.

Gap Protection: Insures owners against items appearing of record after the certification of the title commitment through recording of document.



User Name: _____

Password: _____

Local Office Locations

Colorado Springs
111 S. Tejon, Suite 111
Colorado Springs, CO 80903
719-578-1100 • Fax 719-578-8065
www.stewartcoloradosprings.com

Colorado Springs
6265 Lehman Dr.
Colorado Springs, CO 80918
719-531-0222 • Fax 719-531-7867
www.stewartcoloradosprings.com

Monument
1850 Woodmoor Dr., Suite 103
Monument, CO 80132
719-487-9624 • Fax 719-487-9732
www.stewartcoloradosprings.com

Canon City
900 Macon Ave.
Canon City, CO 81212
719-269-3775 • Fax 719-269-3774
www.stewartcanon.com

Office Locations

Aspen
620 E. Hopkins
Aspen, CO 81611
970-925-3577 • Fax 970-925-1384
www.stewartaspen.com

Basalt
P.O. Box 1965
Basalt, CO 81621
970-927-4555 • Fax 970-927-4320
www.stewartcolorado.com

Carbondale
1000 Delores Way, Suite A
Carbondale, CO 81623
970-704-1000 • Fax 970-704-0205
www.stewarttitlegreenwood.com

Denver
50 S. Steele Street, Suite 600
Denver, CO 80209
303-331-0333 • Fax 303-331-0220
www.stewartdenver.com

Dillon
325 Lake Dillon Dr. Suite 325
Dillon, CO 80435
970-513-4469 • Fax 970-513-4479

Edwards
97 Main St., W201
Vail, CO 81632
970-926-0230 • Fax 970-926-0235
www.stewartcolorado.com

Fort Collins
3665 JFK Parkway, Bldg. 2, Suite 300
Ft. Collins, CO 80525
970-226-4399 • Fax 970-226-4499
www.stewarttitlefortcollins.com

Frisco
720 Summit Blvd. Suite 103
Frisco, CO 80443
970-668-3558 • Fax 970-668-3585

Glenwood Springs
1620 Grand Ave.
Glenwood Springs, CO 81602
970-945-5434 • Fax 970-945-7081
www.stewarttitleglenwood.com

Grand Junction
601 28-1/4 Road, Suite B
Grand Junction, CO 81506
970-243-3070 • Fax 970-256-7955
www.stewartgji.com

Greeley
3459 W. 20th Street, Suite 222
Greeley, CO 80634
970-356-5573 • Fax 970-356-7058
www.stewarttitlegreeley.com



Stewart Title of Colorado is a subsidiary of Stewart Information Services Corporation.

Greenwood Village-DTC
8390 E. Crescent Pkwy., Suite 310
Greenwood Village, CO 80111
303-221-5747 • Fax 303-221-5751
www.stewartdenver.com

Highlands Ranch
300 W. Plaza Dr., Suite 102
Highland Ranch, CO 80126
303-346-6470 • Fax 303-346-6472
www.stewartdenver.com

Lakewood-Union
300 Union Blvd., Suite 300
Lakewood, CO 80228
720-962-0167 • Fax 720-962-0168
www.stewartdenver.com

LaVeta
625 Main Street
LaVeta, CO 81055
719-742-3106 • Fax 719-742-3107
www.stewartpueblo.com

Leadville
121 W. 5th Street
Leadville, CO 80461
719-486-2688 • Fax 719-486-8352

Pueblo
1315 Fortino Blvd., Suite C
Pueblo, CO 81008
719-544-2323 • Fax 877-801-3844
www.stewartpueblo.com

Rifle/Parachute
970-625-8288 • Fax 970-625-8286

Steamboat Springs
501 Lincoln Ave.
Steamboat Springs, CO 80477
970-879-2980 • Fax 970-879-2949
www.stewartsteamboat.com

Sterling
314 Main St.
Sterling, CO 80751
970-522-5900 • Fax 970-522-1645

Vail
292 E. Meadow Dr., Suite 105
Vail, CO 81657
970-479-6010 • Fax 970-479-5593
www.stewartcolorado.com

Fraser
523 Zerex St. Suite A-1
Fraser, CO 80442
970-726-9800 • Fax 970-726-2836

Westminster-North Central
12000 N. Zuni Street, Suite 50
Westminster, CO 80234
303-301-7222 • Fax 303-301-7227
www.stewartdenver.com



stewart

Residential Closing Costs

Conventional Loan

Seller's Costs

1. Owner's title insurance:
 - Based on sale price (See Stewart rate schedule)
2. Payoff of existing deeds of trust
3. Water and sewer adjustments
4. Homeowner association fees:
 - Dues
 - Transfer fee as per contract
5. Outstanding taxes:
 - Unpaid tax for previous year(s)
 - Tax proration from 1/1 to closing date
6. Real estate closing fee:
 - \$175.00 minimum split as per contract
7. Recording fees:
 - \$5.00 per page + \$1.00 surcharge per document
8. Release fees to public trustee:
 - Deed of trust - \$25.00 each
 - Additional pages - \$5.00 each
9. Commissions per contract
10. Courier/wire/cashier's check fees
11. Loan discount fees:
 - As per contract

Buyer's Cost

1. Mortgage title policy and endorsements
2. Tax certificate: \$20.00
3. Closing fees:
 - \$175.00 minimum split as per contract
 - Conventional loan - \$185.00
4. Recording fees: \$5.00 each page + \$1.00 surcharge per document (i.e. warranty deed, deed of trust etc.)
5. State documentary fee: 1 cent per \$1000 of sale price
6. Courier fees
7. First year of premium of homeowner's insurance
8. Mortgage insurance premium (if applicable)
9. Hazard insurance reserve per lender
10. Tax reserve per lender
11. Mortgage insurance reserve if applicable
12. Interest on new loan:
 - Number of days, depending on closing date
13. Loan origination and discount fee:
 - Determined by lender
14. Appraisal
15. Credit report
16. Underwriting fee
17. Tax service fee
18. Lender document preparation
19. Miscellaneous loan fees
20. Survey (Improvement location certificate)
21. Water and sewer adjustments
22. Homeowner association fees:
 - Working Capital
 - Dues (Usually for month of closing plus following month)
 - Transfer fee as per contract

VA Loan

Sellers Cost

1. Owner's title insurance
 - Based on sale price (See Stewart rate schedule)
2. Payoff of existing deeds of trust
3. Water and sewer adjustments
4. Homeowner association fees:
 - Dues
 - Transfer fee as per contract
5. Outstanding taxes:
 - Unpaid tax for previous year(s)
 - Tax proration from 1/1 to closing date
6. Closing fees:
 - Real estate - \$175.00 minimum
 - VA Loan - \$185.00
7. Recording fees:
 - \$5.00 per page + \$1.00 surcharge per document
8. Release fees to public trustee:
 - Deed of trust - \$25.00
 - Additional pages - \$5.00 each
9. Commissions per contract
10. Courier/wire/cashier's check fees
11. Miscellaneous lender costs:
 - Per lender
12. Loan discount fee:
 - As per contract

Buyer's Cost

1. Mortgage title policy and endorsements
2. Tax certificate: \$20.00
3. Recording fees: \$5.00 each page + \$1.00 surcharge per document (i.e. warranty deed, deed of trust etc.)
4. State document fee:
 - 1 cent per \$1000 of sale price
5. First year premium of homeowner's insurance
6. Hazard insurance reserve per lender
7. Tax reserve per lender
8. Interest on new loan:
 - Number of days depending on closing date
9. Loan origination and discount fee:
 - Determined by lender
10. Appraisal
11. Credit report
12. V.A. Funding Fee
13. Miscellaneous loan fees as per lender
14. Survey (Improvement location certificate)
15. Water and sewer adjustments
16. Homeowner association fees:
 - Working Capital
 - Dues (Usually for month of closing plus following month)
 - Transfer fee as per contract

FHA Loan

Seller's Costs

1. Owner's title insurance
 - Based on sale price (See Stewart rate schedule)
2. Payoff of existing deeds of trust
3. Water and sewer adjustments
4. Homeowner association fees:
 - Dues
 - Transfer fee as per contract
5. Outstanding taxes:
 - Unpaid tax for previous year(s)
 - Tax proration from 1/1 to closing date
6. Real estate closing fee:
 - \$175.00 minimum split as per contract
7. Recording fees:
 - \$5.00 per page + \$1.00 surcharge per document if necessary to clear title
8. Release fees to public trustee:
 - Deed of trust - \$25.00 each
 - Additional pages - \$5.00 each
9. Commissions per contract
10. Courier/wire/cashier's check fees
11. Tax service fee per lender
12. Loan discount fees:
 - As per contract

Buyer's Cost

1. Lender's title policy and endorsements
2. Closing fees:
 - Real estate - \$175.00 minimum split as per contract
 - FHA Loan - \$185.00
3. Recording fees: \$5.00 each page + \$1.00 surcharge per document (i.e. warranty deed, deed of trust etc.)
4. State document fee:
 - 1 cent per \$1000 of sale price
5. First year of premium of homeowner's insurance
6. Mortgage insurance premium
7. Hazard insurance reserve per lender
8. Mortgage insurance reserve
9. Tax reserve per lender
10. Interest on new loan:
 - Number of days, depending on closing date
11. Loan origination and discount fee:
 - Determined by lender
12. Appraisal
13. Credit report
14. Miscellaneous loan fees
15. Survey (Improvement location certificate) if applicable
16. Water and sewer adjustments
17. Homeowner association fees:
 - Working capital
 - Dues (Usually for month of closing plus following month)
 - Transfer fee as per contract