What you pay at closing — and who sets what.

Bottom line: the title & escrow side of your closing has two kinds of charges — **title insurance premiums**, set by underwriters, and **closing fees**, set by us. Both are filed with and approved by state regulators before we can use them. Here's the difference, and what real files look like.

TWO KINDS OF CHARGES

Title insurance premiums — set by the underwriter

Set by our underwriters (First American, Westcor) and approved by the Colorado Division of Insurance. The **owner's policy** protects your ownership — priced on the purchase price, paid once, good for as long as you own the home. The **lender's policy** protects the loan — priced on the loan amount and required by most lenders. Some loans also call for **endorsements** — small add-ons that tailor what a policy covers. Those are priced the same way.

Closing & escrow fees — set by us

Fixed — the bundle. One flat number per job, known on day one. It covers the core closing requirements present in most closings (including: document prep, signing, notarization, lender coordination, balancing, and disbursement).

Variable — per item. Some counts aren't known when a file opens — documents to record, old loans to release. Those few charges scale with your file's actual needs: tax certs, e-recording, release tracking, express mail.

Heads up — nickel-and-dime add-ons aren't a thing here. Wire fees, security fees, payoff processing, FIRPTA reporting — **all inside the fixed bundle**. Our full fee schedule fits on one page; we'll show it to anyone who asks.

FOUR EXAMPLE CLOSINGS — WHAT THE TITLE & ESCROW SIDE COSTS

Hypothetical, representative examples — actual charges vary with your transaction's specifics, and costs are often split between buyer and seller.

Purchase — financed

Represented by an agent, with a mortgage

Bundled closing fee (represented)	**$400**
Bundled loan package (concurrent)	**$400**
Typical variables — tax cert, e-recording, release tracking	**≈ $65**
Closing fees, total	**≈ $865**

+ **owner's & lender's policy premiums** — *state-approved rates on price & loan amount, quoted per file*

Purchase — cash

Represented by an agent, no loan

Bundled closing fee (represented)	**$400**
No loan (no loan closing fee)	*$0*
Typical variables — tax cert, deed recording	**≈ $30**
Closing fees, total	**≈ $430**

+ **owner's policy premium** — *state-approved rate on the purchase price, quoted per file*

FSBO — for sale by owner

No agents on the file, paid in cash

Bundled closing fee (unrepresented)	**$650**
No loan (no loan closing fee)	*$0*
Typical variables — tax cert, deed recording	**≈ $30**
Closing fees, total	**≈ $680**

+ **owner's policy premium** — *without agents, we carry more of the coordination; the fee reflects it*

Refinance

Primary home, replacing your current loan

Bundled loan package (refinance)	**$400**
No sale (no sale closing fee)	*$0*
Typical variables — tax cert, e-recording, release tracking	**≈ $65**
Closing fees, total	**≈ $465**

+ **lender's policy premium** — *state-approved refinance rate on the new loan amount; ask about reduced refi rates*

Want exact numbers? We'll work up a quote for your specific file — just ask.

Closing fees per the MWE fee schedule effective April 6, 2026 (applies to new orders); variables shown are typical, not guaranteed — actual counts vary by file. Title insurance premiums are set by underwriters, approved by the Colorado Division of Insurance, and quoted per transaction; our e-recording fee is a processing charge — government recording fees and any transfer taxes are county charges, billed separately from the above. As of August 2026. Underwriters: First American · Westcor. Educational only — not legal or tax advice.