

FITCO REFINANCE RATES



FITCO HAS MADE IT EASY TO PREPARE THE GFE AND AVOID TOLERANCE VIOLATIONS!

FIRST INTEGRITY HAS MADE IT AS SIMPLE AS POSSIBLE FOR YOU TO PREPARE YOUR GFE'S UNDER THE NEW REGULATIONS THAT WENT INTO EFFECT. WE HAVE ONLY TWO FEES ON REFINANCE TRANSACTIONS - TITLE PREMIUM AND CLOSING FEE. NO MORE COURIER FEES OR RELEASE FEES. THE CLOSING FEE IS A BUNDLED CLOSING FEE THAT INCLUDES ALL COURIER FEES. WE'VE NEVER CHARGED OTHER JUNK FEES LIKE E-DOC FEES LIKE MANY OTHER COMPANIES. IT'S SIMPLE - SELECT THE CORRECT BUNDLED TITLE PREMIUM BELOW FOR YOUR LOAN AMOUNT AND THE CLOSING FEE FOR METRO DENVER IS \$200. THAT'S IT - NO OTHER HIDDEN FEES WILL APPEAR ON THE FINAL HUD.

EXAMPLE: \$200,000 refinance loan amount
Bundled Title Premium—\$755
Bundled Closing Fee—\$200

It's that simple— those are the only two fees that FITA will charge on a refinance. No courier, release, e-doc, or release tracking fees!

1. Bundled Title Fees

Our title premium includes the mortgage policy, endorsements and tax cert - one easy fee to quote on the GFE.

BUNDLED TITLE INSURANCE PREMIUM

(includes tax certificate and endorsements 100, 8.1, 115.1 or 115.2, 110.7 or 110.8, 111.9, and 116 as requested)

Up to \$100,000	\$525	\$300,001 to \$400,000	\$855
\$100,001 to \$150,000	\$605	\$400,001 to \$500,000	\$955
\$150,001 to \$200,000	\$655	\$500,001 to \$750,000	\$1105
\$200,001 to \$300,000	\$755	\$750,001 to \$1,000,000	\$1355
		\$1,000,001 to \$1,500,000	\$1855

2. Bundled Loan Closing Fees

SETTLEMENT/CLOSING FEE (includes courier fees, release fees, e-doc fees)

\$200 in Metro Denver Counties

\$175 in non Metro Denver Counties*

*Additional fees may apply for presentations in non metro counties

Our bundled loan closing fee includes the closing fee, courier/express, mail fee, notary fee, e-doc fee, wire fees and cashiers check fees - one easy fee to quote on the GFE!

3. GFE Preparation

For GFE preparation please note that the only fees we charge are the settlement/closing fee and the bundled premiums above.

4. Government Recording Fees

Recording Fees are government charges and not included in the above rates. We recommend estimating recording fees at \$100 per deed of trust (**Recording fee is an average cost as permitted under RESPA. This recording fee will change every quarter.**) Electronic recording fees in all Colorado Counties are calculated as follows: **\$6 per document plus \$5 per page plus \$5 for each add'l grantor or grantee.**

