

IOWA TITLE GUARANTY COMMERCIAL PRICING

PREMIUM

\$1 per \$1,000 of coverage (\$250 Minimum Premium Fee)
\$100 Simultaneous Issuance

**IOWA TITLE GUARANTY COMMERCIAL IS IN THE BUSINESS
OF PROTECTING YOUR COMMERCIAL PROPERTY.**

REFINANCE CLOSING FEE*	\$750
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PURCHASE CLOSING FEE*	\$1,500 - \$2,500
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CONSTRUCTION DRAW FEE*	\$400
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*Third-party abstracting fees may apply and shall be payable directly to abstractor

Coverage Amount	Endorsement Fee		
≤500k	\$50	Access and Entry (ALTA 17-06) Aggregation – Lender’s Certificate (ALTA 12) Anti-Taint (ALTA 43-06) Assignment (ALTA 10) Assignment of Rents or Leases (ALTA 37-06) Certificate Authentication (ALTA 39-06) Commercial Environmental Protection Lien (ALTA 8.2-06) Condominium – Current Assessments (ALTA 4.1) Contiguity – Single/Multiple/Specified Parcels (ALTA 19-06, 19.1-06, 19.2-06) Covenants, Conditions, and Restrictions – Unimproved Land – Owner’s Certificate (ALTA 9.1-06) Doing Business (ALTA 24-06) Environmental Protection Lien (ALTA 8.1) Fairway First Loss – Multiple Parcel Transactions (ALTA 20-06) Future Advance – Priority (ALTA 14) Guaranteed Mortgage Recording – Lender’s Certificate (ALTA 44-06) Indirect Access and Entry (ALTA 17.1-06) Leasehold – Owner’s Certificate/Lender’s Certificate (ALTA 13-06, 13.1-06) Location (ALTA 22-06) Minerals and Other Subsurface Substances – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 35-06, 35.1-06, 35.2-06, 35.3-06)	Mortgage Modification (ALTA 11) Mortgage Modification with Additional Coverage Amount* (ALTA 11.2) Multiple Tax Parcel – Easements (ALTA 18.1-06) Multiple Tax Parcel (ALTA 18.2-06) Pari Passu Mortgage – Lender’s Certificate (ALTA 45-06) Planned Unit Development – Current Assessments (ALTA 5.1-06) Private Rights – Current Assessments – Lender’s Certificate (ALTA 9.6.1-06) Single Tax Parcel (ALTA 18-06) Single Tax Parcel and ID (ALTA 18.3-06) Street Assessments (ALTA 1-06) Subdivision (ALTA 26) Usury (ALTA 27) Utility Access (ALTA 17.2-06) Utility Facilities Variable Rate Mortgage – Negative Amortization (ALTA 6.2) Variable Rate Mortgage (ALTA 6) Water – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 41-06, 41.1-06, 41.2-06, ALTA 41.3-06) Zoning – No Zoning Classification (ALTA 3.4) Zoning (ALTA 3)
>500k - \$1M	\$100		
>\$1M - \$10M	\$150		
>\$10M	\$200		

Coverage Amount	Endorsement Fee		
≤500k	\$100	<p>Comprehensive – Improved Land/Unimproved Land</p> <p>Condominium – Assessments Priority (ALTA 4)</p>	<p>Interest Rate Swap – Direct Obligation/Direct Obligation-Defined Amount*/Additional Interest/Additional Interest – Defined Amount* (ALTA 29-06, 29.1-06, 29.2-06, 29.3-06)</p>
>500k - \$1M	\$200	<p>Construction Loan – Direct Payment/ Guaranteed’s Direct Payment (ALTA 32, 32.1, 32.2)</p>	<p>Mezzanine Financing (ALTA 16-06)</p>
>\$1M - \$10M	\$300	<p>Covenants, Conditions, and Restrictions – Improved Land – Owner’s Certificate (ALTA 9.2-06)</p>	<p>Non-Imputation – Full Equity Transfer/Additional Guaranteed/Partial Equity Transfer (ALTA 15-06, 15.1-06, 15.2-06)</p>
>\$10M	\$400	<p>Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Certificate (ALTA 9.8-06)</p> <p>Covenants, Conditions, and Restrictions – Lender’s Certificate (ALTA 9.3-06)</p> <p>Easement – Damage or Enforced Removal (ALTA 28-06)</p> <p>Encroachments – Boundaries and Easements – Described Improvements/Land Under Development (ALTA 28.1-06, 28.2-06, 28.3-06)</p> <p>Foundation</p> <p>Gap Coverage</p> <p>Identified Exception & Identified Risk Coverage (ALTA 34.1)</p> <p>Identified Risk Coverage (ALTA 34-06)</p>	<p>Planned Unit Development – Assessments Priority (ALTA 5-06)</p> <p>Private Rights – Lender’s Certificate/Owner’s Certificate (ALTA 9.6-06, 9.9-06)</p> <p>Restrictions, Encroachments, Minerals – Lender’s Certificate/Land Under Development/ Current Violations - Lender’s Certificate (ALTA 9-06, 9.7-06, 9.10-06)</p> <p>Same as Portion of Survey (ALTA 25.1-06)</p> <p>Same as Survey (ALTA 25-06)</p> <p>Standard Exception Waiver</p> <p>Tax Credit – Defined Amount – Owner’s Certificate* (ALTA 40.1-06)</p> <p>Tax Credit – Owner’s Certificate (ALTA 40-06)</p> <p>Zoning – Completed Structure/Land Under Development/Completed Improvement Non-Conforming Use (ALTA 3.1, 3.2, 3.3)</p>

Special Endorsements	Disbursement	Date Down
	(ALTA 33-06)	– Owner’s Certificate/Lender’s Certificate
\$350		

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IOWA TITLE GUARANTY RESIDENTIAL PREMIUM RATES

EFFECTIVE JULY 1, 2023

PRODUCT	COVERAGE AMOUNT	PREMIUM	
		PURCHASE	REFINANCE
Lender-Only Coverage Available for in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and installment contract refinancing.	\$0 – \$750,000	\$175	
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	\$175 + \$1 per \$1,000 over \$750,000
Owner-Only Coverage Available for cash, contract and financed purchases with no lender coverage.	\$0 – \$750,000	\$175	N/A
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	
Simultaneous Coverage Lender and Owner Coverage.	\$0 – \$750,000	\$175	N/A
	over \$750,000 One or more certificates.	\$175 + \$1 per \$1,000 over \$750,000 Based upon the certificate with the higher coverage amount.	
Additional Concurrent Coverage Available for junior and home equity lines of credit (HELOC) when issued in conjunction with a lender certificate.	N/A	\$35	\$35
Closing Protection Letter	N/A	NO ADDITIONAL PREMIUM	NO ADDITIONAL PREMIUM

Residential coverage is available for any single-family dwelling or multi-family dwelling consisting of four (4) units or less. This includes primary residences and non-primary residences, including but not limited to, second homes, vacation homes, investment or rental properties.

*Survey or Real Property Inspection Report (RPIR) required for lender coverage amounts exceeding the FHFA conforming loan limit in effect at Commitment Date.

ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM

Assignment (ALTA 10)	Leasehold—Owner's Certificate (ALTA 13-06)	Single Tax Parcel and ID (ALTA 18.3-06)
Balloon Mortgage	Location (ALTA 22-06)	Standard Exception 1 Waiver
Comprehensive—Improved Land	Manufactured Housing Unit (ALTA 7-06)	Standard Exception 2 Waiver
Condominium—Assessments Priority (ALTA 4)	Manufactured Housing—Conversion—Lender's Certificate (ALTA 7.1)	Standard Exception 3 Waiver
Condominium—Current Assessments (ALTA 4.1)	Mortgage Modification (ALTA 11)	Standard Exception 4 Waiver
Encroachments—Boundaries and Easements (ALTA 28.1)	Multiple Tax Parcel (ALTA 18.2)	Standard Exception 5 Waiver
Endorsements Against Loss—Lien	Planned Unit Development—Assessments Priority (ALTA 5-06)	Variable Rate Mortgage (ALTA 6)
Environmental Protection Lien (ALTA 8.1)	Planned Unit Development—Current Assessments (ALTA 5.1-06)	Variable Rate Mortgage—Negative Amortization (ALTA 6.2)
Future Advance—Priority (ALTA 14)	Restrictions, Encroachments, Minerals—Lender's Certificate (ALTA 9-06)	Zoning (ALTA 3)
Future Advance—Reverse Mortgage (ALTA 14.3)	Single Tax Parcel (ALTA 18-06)	
Gap Coverage		
Leasehold—Lender's Certificate (ALTA 13.1-06)		

ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50

Modification (ALTA 11-06)