

IFA HOMEOWNERSHIP PROGRAMS

Did You Know?

March 13, 2024

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Marital Status on Mortgage Requirements...

Inclusion of a marital status recitation is required by Iowa Title Guaranty (ITG) requirements and Iowa Land Title Standard 5.3. Guaranteed mortgages must include a recitation of the mortgagor(s)' marital status, even if the individual is single. All titleholders and spouses, if any, must join in the execution of a conveyance, as required by Iowa Code § 561.13. Failure to appropriately reflect the marital status of the grantors on a mortgage will result either in the mortgage needing to be corrected, re-executed, and re-filed, or a proper affidavit explanatory of title being filed.

Please reach out to the [Homeownership Team](#) with any questions.

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