



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.

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REFINANCE CLOSING FEE* **\$750**

PURCHASE CLOSING FEE* **\$1,500 - \$2,500**

CONSTRUCTION DRAW FEE* **\$350**

DATE DOWN/
DISBURSEMENT
ENDORSEMENT* **\$350**
plus abstracting costs

*Third-party abstracting fees may apply and shall be payable directly to abstractor

Coverage Amount	Endorsement Fee	
< \$500k	\$50	Access – Access and Entry (ALTA 17-06) Access – Indirect Access and Entry (ALTA 17.1-06) Aggregation (ALTA 12-06) Commercial Environmental Protection Lien (ALTA 8.2-06) Condominium – Lender (ALTA 4-06) Condominium – Owner (ALTA 4.1-06) Contiguity – Multiple Parcels (ALTA 19-06) Contiguity – Single Parcel (ALTA 19.1-06) Contiguity – Specified Parcels (ALTA 19.2-06) Continuation Sheet Endorsement Doing Business (ALTA 24-06) Easement – Damage or Enforced Removal (ALTA 28-06) Electronic Signature Endorsement – Lender Electronic Signature Endorsement - Owner Environmental Protection Lien – Commercial (ALTA 8.1-06) Fairway Endorsement First Loss-Multiple Parcel Transactions (ALTA 20-06) Foundation Endorsement
\$500k - \$1MIL	\$100	Future Advance – Priority (ALTA 14-06) Leasehold – Lenders (ALTA 13.1-06) Leasehold – Owners (ALTA 13-06) Location – Commercial (ALTA 22-06) Mortgage Modification (ALTA 11-06) Multiple Tax Parcels (ALTA 18.1-06) Pari Passu Endorsement Planned Unit Development – Lender (ALTA 5-06) Planned Unit Development – Owner (ALTA 5.1-06) Single Tax Parcel (ALTA 18-06) Street Assessments (ALTA 1-06) Subdivision Plat Endorsement Truth in Lending (ALTA 2-06) Usury Endorsement Utility Facilities Endorsement Variable Rate Mortgage (ALTA 6-06) Variable Rate, Negative Amortization (ALTA 6.2-06)
> \$1MIL	\$150	

Coverage Amount	Endorsement Fee	
< \$500k	\$100	Comprehensive 1 – Improved Land Comprehensive 2 – Improved Land (ALTA 9-06) Comprehensive 3 – Unimproved Land Comprehensive 4 – Owners Unimproved (ALTA 9.1-06) Comprehensive 5 – Owners Improved (ALTA 9.2-06) Comprehensive 6 – Restrictions Comprehensive 7 – Lenders Minerals (ALTA 9.7-06) Comprehensive 8 – Owners Covenants (ALTA 9.8-06) Construction Loan – Direct Payment (ALTA 32.2-06) Construction Loan – Loss of Priority (ALTA 32-06) Encroachment Endorsements Gap Coverage Endorsement
\$500k - \$1MIL	\$200	Non-Imputation Endorsements Private Rights – Current Assessments – Loan (ALTA 9.6.1-06) Private Rights – Lender (ALTA 9.6-06) Private Rights – Owner (ALTA 9.9-06) Standard Exception Waiver Endorsement Survey Endorsement Tax Credit Endorsement Utility Access (ALTA 17.2-06) Zoning – Unimproved Land (ALTA 3-06) Zoning – Completed Structure (ALTA 3.1-06) Zoning – Land Under Development (ALTA 3.2-06)
> \$1MIL	\$300	

Estimated Borrower Closing Costs for a \$500,000 HOME Loan:

Lender's Premium = **\$775**
(for Lender's title coverage in the amount of \$500,000)

Owner's Premium = **\$100**
(for Owner's title coverage in the amount of \$500,000)

Closing Fee = **\$1,500**

Draw Fees (6 Draws) = **\$2,100**
(\$350 x 6 draws)

Estimated Recording Fees = **\$200**

Estimated Abstracting Fees = **\$700**

Estimated Title Opinion Fees = **\$300**

Total Estimated Costs = \$5,675

***Our Closing Fee includes preparation of the settlement statement, recording of the deed and mortgage documents, disbursement of funds and 1099 reporting.*

Iowa Title Guaranty offers Owner's coverage at a reduced rate when purchased in conjunction with a Lender's policy. Lender's coverage is exactly that - coverage for the lender. It does not cover the buyer.

An Owner's Policy provides coverage for the following: valid title, title defects, un-marketable title, fraud, forgery, mistakes in abstracting or title examination, errors in the public records, and lack of access.





Iowa Title Guaranty Commercial Application

Property Address:

Summary of Transaction / Possible Issues:

Type of Property:

- Commercial Industrial
- Agricultural Bare Land
- Multifamily Wetlands

Other Information:

- Mortgage (purchase) Cash Transaction
- Refinance Installment Contract
- Construction Loan Rental Property
- End Loan Leasehold

Buyer(s) / Borrower(s):

Seller(s):

Lender – Name and Address:

Closing Date/Closer:

How did you hear about

Iowa Title Guaranty Commercial?

Coverage Type and Amount of Requested Coverage:

- Owner \$ _____
- Lender - First \$ _____
- Lender - Second \$ _____

Note: A cancellation fee of up to 10% of the premium charge can be assessed

Documents Attached:

- Preliminary Title Opinion
- Final Title Opinion
- Premium Check (Payable to Iowa Title Guaranty)
- Composite Mortgage Affidavit
- Survey
- Owner/General Contractor Sworn Statement
- Mechanic Lien Waivers
- Other:

Applicant Contact Information:

Name: _____

Company: _____

Phone: _____

Email: _____

Fax: _____

Contacts at Iowa Title Guaranty Commercial:

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Email Applications to:

TGCommercial@iowafinance.com

Or mail to: Iowa Title Guaranty Commercial
 1963 Bell Avenue STE 200
 Des Moines, IA 50315

Iowa Title Guaranty Commercial Application

Lender Endorsements:

- Access – Access and Entry (ALTA 17-06)
- Access – Access and Entry - Indirect (ALTA 17.1-06)
- Aggregation - Loan (ALTA 12-06)
- Assignment (ALTA 10-06)
- Comprehensive 1 – Improved Land
- Comprehensive 2 – Lender Restrictions, Encroachments, Minerals (ALTA 9-06)
- Comprehensive 3 – Unimproved Land
- Comprehensive 6 – Restrictions
- Comprehensive 7 – Restrictions, Encroachments, Minerals – Land Under Development (ALTA 9.7-06)
- Condominium – Assessments Priority - Lender (ALTA 4-06)
- Contiguity – Multiple Parcels (ALTA 19-06)
- Construction Loan (ALTA 32-06)
- Construction Loan – Direct Payment (ALTA 32.1-06)
- Construction Loan – Guaranteed’s Direct Payment (ALTA 32.2-06)
- Contiguity – Multiple Parcels (ALTA 19-06)
- Contiguity – Single Parcel (ALTA 19.1-06)
- Contiguity – Specified Parcels (ALTA 19.2-06)
- Date Down - Lender
- Doing Business (ALTA 24-06)
- Easement – Damage or Enforced Removal (ALTA 28-06)
- Electronic Signature – Lender
- Encroachment
- Encroachment – Adverse
- Encroachment – Boundaries and Easements (ALTA 28.1-06)
- Encroachments – Boundaries and Easements – Land Under Development (ALTA 28.3-06)
- Endorsement Against Loss-Lien
- Environmental Protection Lien – Multifamily (ALTA 8.1-06)
- Commercial Environmental Protection Lien (ALTA 8.2-06)
- First Loss – Multiple Parcel Transactions (ALTA 20-06)
- Foundation
- Future Advance – Priority (ALTA 14-06)
- Gap Coverage
- Leasehold – Lenders (ALTA 13.1-06)
- Location – Commercial (ALTA 22-06)
- Modification (ALTA 11-06)
- Multiple Tax Parcels - Easements (ALTA 18.1-06)
- Multiple Tax Parcel (ALTA 18.2-06)
- Pari Passu Mortgage – Lender (ALTA 45-06)
- Planned Unit Development – Assessments Priority - Lender (ALTA 5-06)
- Single Tax Parcel (ALTA 18-06)
- Street Assessments (ALTA 1-06)
- Subdivision (ALTA 26-06)
- Survey
- Usury (ALTA 27-06)
- Utility Access (ALTA 17.2-06)
- Utilities Facilities
- Variable Rate Mortgage (ALTA 6-06)
- Variable Rate - Negative Amortization (ALTA 6.2-06)
- Zoning (ALTA 3-06)
- Zoning – Completed Structure (ALTA 3.1-06)
- Zoning – Land Under Development (ALTA 3.2-06)
- Zoning – Completed Improvement Non-Conforming Use (ALTA 3.3-06)
- Zoning – No Zoning Classification (ALTA 3.4-06)

Owner Endorsements:

- Access - Access and Entry (ALTA 17-06)
- Access – Access and Entry - Indirect (ALTA 17.1-06)
- Comprehensive 4 – Owner Covenants, Conditions and Restrictions – Unimproved Land (ALTA 9.1-06)
- Comprehensive 5 – Owner Covenants, Conditions and Restrictions – Improved Land (ALTA 9.2-06)
- Comprehensive 6 – Restrictions
- Comprehensive 8 – Owner Covenants, Conditions and Restrictions – Land Under Development (ALTA 9.8-06)
- Condominium – Current Assessments - Owner (ALTA 4.1-06)
- Contiguity – Multiple Parcels (ALTA 19-06)
- Contiguity – Single Parcel (ALTA 19.1-06)
- Contiguity – Specified Parcels (ALTA 19.2-06)
- Date Down – Owner
- Easement – Damage or Enforced Removal (ALTA 28-06)
- Electronic Signature – Owner
- Encroachment
- Encroachment – Boundaries and Easements (ALTA 28.1-06)
- Encroachments – Boundaries and Easements – Land Under Development (ALTA 28.3-06)
- Fairway
- Foundation
- Gap Coverage
- Leasehold – Owner (ALTA 13-06)
- Location – Commercial (ALTA 22-06)
- Multiple Tax Parcels – Easements (ALTA 18.1-06)
- Multiple Tax Parcel (ALTA 18.2-06)
- Non-Imputation – Full Equity Transfer (ALTA 15-06)
- Non-Imputation – Additional Guaranteed (ALTA 15.1-06)
- Non-Imputation – Partial Equity Transfer (ALTA 15.2-06)
- Planned Unit Development – Current Assessments - Owner (ALTA 5.1-06)
- Single Tax Parcel (ALTA 18-06)
- Standard Exception Waiver
- Subdivision (ALTA 26-06)
- Survey
- Tax Credit – Owner (ALTA 40-06)
- Utility Access (ALTA 17.2-06)
- Utilities Facilities
- Zoning (ALTA 3-06)
- Zoning – Completed Structure (ALTA 3.1-06)
- Zoning – Land Under Development (ALTA 3.2-06)
- Zoning – Completed Improvement Non-Conforming Use (ALTA 3.3-06)
- Zoning – No Zoning Classification (ALTA 3.4-06)