

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)