

**IOWA TITLE GUARANTY
ATTORNEY CERTIFICATION* FORM 901 REPORT OF TITLE**

Date: _____

Abstract/Report No.: _____

Abstractor Name: _____

Property Address: _____

Legal Description: _____

Form 900 Certification Date and Time: _____

Form 901 Certification Date and Time: _____

I have examined the Form 900 Report of Title and the Form 901 Report of Title (collectively, hereinafter "Reports") referenced above. It is the opinion of the undersigned, based solely upon the information as provided in the Reports, that merchantable fee simple title to the legal description reflected on the Reports, as of the effective time and date of the Form 901 Report, is indefeasibly vested in:

CHECK WHICH ONE APPLIES:

_____ The grantee(s) shown in the deed described as the Last Grantee, Devisee, or Heir of Record on the Form 900 Report;

OR

_____ Names of Titleholders(s)/Grantee(s) and Tenancy: _____

free and clear from all liens and encumbrances except:

Instrument Name of First Lien Mortgage (Proposed Guaranteed): _____

Mortgage Recording Information: _____

Mortgagor(s): _____

Mortgagee: _____

Status of Taxes: _____

Additional Exceptions and Required Resolution(s), if any: _____

Except as otherwise noted above, all exceptions noted in my Form 900 Attorney Certification have been resolved of record or did not impair the titleholders' interest or the priority of the proposed guaranteed mortgage, and therefore, did not require resolution.

This opinion is based on examination of those items shown on the Reports as of the Form 901 Report of Title certification date and time referenced above. I offer no opinion as to matters not shown on the Reports, including but not limited to: (i) defects of title, (ii) declarations, (iii) covenants, (iv) restrictions, (v) easements, (vi) reservations, (vii) rights, (viii) options, (ix) leases or other rights or claims of parties in possession, (x) encroachments, encumbrances, violations, variations, or adverse circumstances affecting title that would be disclosed by an accurate and complete survey, (xi) plats, including all easements, building setbacks, restrictions, reservations and notations thereon, (xii) local ordinances, and/or (xiii) any other matters that would otherwise be disclosed by full abstracting.

This opinion is issued solely for the purpose of obtaining Iowa Title Guaranty coverage on a “non-purchase” (refinances, junior mortgages, and new mortgages securing property already owned by the borrower) residential transaction with a coverage amount not to exceed the conforming loan limit established by the FHFA in effect at Commitment Date, unless exception requirements have been satisfied. This opinion may not be relied upon in connection with a purchase transaction or in connection with a payoff or refinance of a real estate installment contract. Further, this opinion may not be relied upon if the transaction does not meet Iowa Title Guaranty’s Form 900/901 eligibility requirements. I make no representation as to whether the transaction has met the eligibility requirements for use of the Reports. Prior to issuing a certificate, you must consult with the abstractor and Iowa Title Guaranty to confirm the transaction meets the Form 900/901 eligibility requirements.

Signature: _____

Print Attorney Name: _____

ITG Participant #: _____

***THIS FORM SHALL NOT BE USED IF THE EXAMINING ATTORNEY IS ALSO THE CLOSER AND/OR FIELD ISSUER. IF THE EXAMINING ATTORNEY IS THE CLOSER AND/OR FIELD ISSUER, THE ATTORNEY HAS AN OBLIGATION TO DETERMINE WHETHER THE TRANSACTION IS ELIGIBLE FOR A FORM 900/901 REPORT OF TITLE.**