

IOWA TITLE GUARANTY
ATTORNEY CERTIFICATION* FORM 900 REPORT OF TITLE

Date: _____
Abstract/Report No.: _____
Abstractor Name: _____
Property Address: _____

Legal Description: _____

Form 900 Certification Date and Time: _____

I have examined the Form 900 Report of Title (hereinafter "Report") referenced above. It is the opinion of the undersigned, based solely upon the information as provided in the Report, that merchantable fee simple title to the legal description reflected on this Report, as of the effective time and date of the Report, is indefeasibly vested in the grantee(s) shown in the deed described as the Last Grantee, Devisee, or Heir of Record, subject only to the mortgage(s), taxes, special assessments, judgment(s) and other encumbrances shown on the Report.

Please be advised that all encumbrances shown on the Report must be added to the commitment. All encumbrances that impair the titleholders' interest or the priority of the proposed guaranteed mortgage must be resolved of record. Taxes and special assessments, including interest and penalties, must be paid in full. The following exceptions, along with the corresponding requirements as set forth below, must be added to the ITG commitment and cleared at or prior to closing:

This opinion is based on examination of those items shown on the Report as of the certification date and time referenced above. I offer no opinion as to matters not shown on the Report, 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 Report. Prior to issuing a commitment, 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.

Updated June 2024

