Iowa Title Guaranty ("ITG") requires participating abstractors and closers (collectively, hereinafter "Participants") to perform searches of the Mechanic's Notice & Lien Registry ("MNLR") for any active postings related to the guaranteed real property ("Land"), including but not limited to, commencement of work notices, preliminary notices, mechanic's liens, satisfactions and withdrawals.

I.   When to Perform the MNLR Search

Abstractors. Any abstract or other search product to be relied upon to obtain ITG coverage must include a search of the MNLR and reflect all postings.

Closers. Participants performing closing services pursuant to an ITG closing protection letter ("CPL"), must perform a search of the MNLR on the day of closing, prior to recording and disbursement of funds. If postings are revealed, the closer must consult with the examining attorney to determine how to resolve the matter prior to closing and disbursement.

II. How to Perform the MNLR Search

Search the MNLR database at https://sos.iowa.gov/mnlr/search/search.aspx using the available data fields:

1. MNLR Number
2. Legal Description
3. Tax Parcel Identification Number
4. Property Address
5. Property Owner
6. General Contractor/Owner Builder/Subcontractor
7. Date-County-Posting

ITG recommends Participants search as many fields as possible.

1.   MNLR Number

If you have knowledge of an existing MNLR number associated with the Land, search the MNLR by entering the number into the field and clicking "Search".

If you do not have knowledge of an existing MNLR number, you are not required to search by MNLR number.

TIPS:

✓ Search by entering the number prior to the dash to pull all postings connected with that entry For example, searching "12345" for MNLR-12345 will reveal Mechanic's Lien MNLR 12345-0, Owner's Notice MNLR 12345-1, etc.

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2. **Legal Description**
   Participants must perform a search by legal description.

LEGAL DESCRIPTION		
County:	Select County ∨	
Match type:	○ Near ○ Exact	SEARCH
Legal description:		
Include inactive:	☐	

TIPS:

- ✓ Confirm you have selected the proper county in the dropdown menu.

- ✓ Check the "Near" match type. Selecting "Exact" would eliminate possible matches that differ by a single character.

- ✓ Keep the search simple to avoid missing a posting due to an abbreviation discrepancy. For example, you are more likely to discover a posting by searching key terms in the legal such as the subdivision or plat name ("Sample Plat") instead of searching the full legal ("Lot 1 in Sample Plat, an Official Plat, now included in and forming a part of Sample City, Sample County, Iowa.").

- ✓ Contractors may use the short form legal on the Assessor's website when submitting a posting. Therefore, ITG recommends searching the short form legal description as well.

3. **Tax Parcel Identification Number**
   Participants should perform a search of the tax parcel identification number(s). If the Land is comprised of more than one tax parcel identification number(s), the Participant should search all applicable tax parcel IDs.
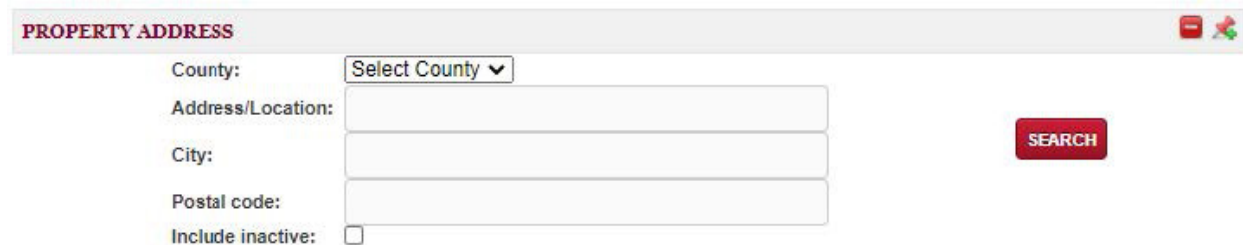
TAX PARCEL IDENTIFICATION NUMBER		
County:	Select County ∨	
Tax parcel ID #:		SEARCH
Include inactive:	☐	

TIPS:

- ✓ Confirm you have selected the proper county in the dropdown menu.

- ✓ Perform a search using all known tax parcel identification numbers.

4. **Property Address**
   Participants must perform a search of the local property address, as applicable. If the Land is not assigned a local address, Participant is not required to perform a search of the local address.

PROPERTY ADDRESS		
County:	Select County ∨	
Address/Location:		
City:		SEARCH
Postal code:		
Include inactive:	☐	

TIPS:

- ✓ Confirm you have selected the proper county in the dropdown menu.

- ✓ Keep the search simple to avoid missing postings due to an abbreviation discrepancy. For example, you are more likely to discover a posting by searching the address number "1234" instead of searching "1234 Sample Street, Sample City, IA 11111." If the posting was submitted using "St." and you searched "Street", your search may not reveal all applicable postings.

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5. **Property Owner**

Participant must search the property owner(s). In a purchase transaction, the Participant must search the names of seller(s)/titleholder(s) for all search products prepared prior to closing (i.e. preliminary abstract continuation, pre-closing search certification). Purchase post-closing searches (i.e. final abstract continuation, post-closing search certification) must include a search of both the seller(s) and buyer(s).

TIPS:

- ✓ Confirm you have entered the proper city or leave the city field blank.
- ✓ Perform the property owner search against all known variations of the owners' names.
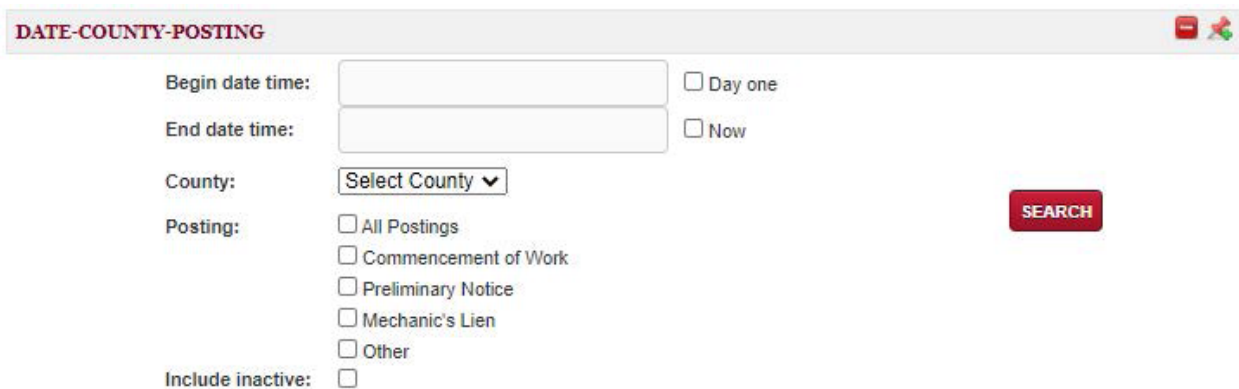
6. **General Contractor/Owner Builder/Subcontractor**

ITG does not require that Participants perform a search of the general contractor, owner builder or subcontractor. However, if the Participant has knowledge that a specific contractor has performed work on the Land, ITG strongly recommends that the Participant perform a search against the contractor.

7. **Date-County-Posting**

Participants may use the Date-County-Posting section to perform a search within a specific date range and/or perform a search for a particular type of posting. ITG requires that Participants search by all postings. Abstracts must reflect all active postings pursuant to ITG's Minimum Abstract Standards Effective January 1, 2021.

TIPS:

- ✓ Confirm you have selected the proper county in the dropdown menu.
- ✓ Perform a search by selecting "All Postings".