MINIMUM ABSTRACTING STANDARDS



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Pursuant to Iowa Code § 16.91(6), prior to issuance of an Iowa Title Guaranty ("ITG") commitment or certificate, a participating abstractor must update and certify an abstract of title. Participating abstractors play a critical role in our mission to add to the integrity of Iowa's land-title transfer system. ITG defines an abstract as "a written or electronic summary of all matters of record affecting title to a specific parcel of real estate prepared in accordance with abstract minimum standards adopted by [ITG]." Iowa Admin. Code r. 265—9.1 (2025). The following document is ITG's minimum standards for all abstracting products.

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ITG ABSTRACTING SERVICE DESCRIPTION

Iowa is an abstract state. In Iowa, the status of title is determined by abstract examination. An "abstract" means a written or electronic summary of all matters of record affecting title to a specific parcel of real estate prepared in accordance with minimum abstract standards adopted by the division.

The ITG Participation Agreement requires participating abstractors to include the assigned ITG participant number on all abstracting products which will be used to obtain ITG coverage. The inclusion of the ITG participant number serves as the preparer's acknowledgment that the product is prepared in accordance with all ITG rules, guidelines and directives.

ITG participating abstractors offer a variety of preliminary and final abstract products.

1. PRELIMINARY ABSTRACT PRODUCTS
   Preliminary abstract products are those products prepared by a participating abstractor prior to closing. Participating attorneys rely upon the preliminary abstract product to render a preliminary title opinion used as the basis for issuing a commitment. Closers rely upon pre-closing searches to confirm no new matters have been filed of record since the date of the last abstract certification and that they may proceed with closing.
   a. Root of Title – A "root of title" abstract is a showing prepared in accordance with ITG's Minimum Abstract Standards of all documents filed of record within the last forty (40) years affecting the chain of title to the property. Upon completion, the root of title is often referred to as the "base abstract". A root of title abstract is required if the abstract to the property is lost.
   b. Preliminary Abstract Continuation – A preliminary abstract continuation is an addition to the root of title or base abstract. A continuation is the showing of all documents filed of record affecting the chain of title to the property since the last abstract certification date and is prepared in accordance with ITG's Minimum Abstract Standards. In some counties, abstractors prepare their preliminary abstract update in the form of "pencil notes". The pencil notes include the abstractor's search from the last certification date of the base abstract through the current certification date. The pencil notes are separate from the base abstract but delivered with the base abstract for preliminary review. At final continuation, the abstractor incorporates the matters reflected in the pencil notes and all new matters through the date of the vesting deed and/or guaranteed mortgage to the back of the base abstract, creating one final abstract.
   c. Form 900 – For eligible nonpurchase transactions, "abstract" may also mean a written or electronic short- form summary setting forth the titleholders, liens, and encumbrances in accordance with guidelines adopted by ITG. ITG's short-form preliminary abstract is known as the "Form 900" and must be prepared in accordance with the Form 900/901 Manual. The Form 900 was created as an alternative to an abstract continuation to remain competitive with title insurance search products in eligible refinance transactions. The Form 900 is intended to only be used in refinance transactions where ITG has a high degree of confidence that seller judgments and liens were satisfied and released at the time of the purchase. This level of confidence exists when the current titleholder purchased the property for full value because full value purchases require title examinations based upon an abstract continuation and record clearance of all title defects as a condition of the sale.

      As indicated, the Form 900 is not as comprehensive as a preliminary abstract continuation. The Form 900 provides a basic "snapshot" of title. The Form 900 includes all titleholders since the last full value deed, a 10-year lien search against said titleholders, and any liens filed against the property since the recording date of the last full value deed. However, the Form 900 will not disclose specific plats, declarations, easements, restrictions, covenants, affidavits or other instruments impacting title, nor will the Form 900 alert the examining attorney to spelling errors, missing instruments, improper parties or other discrepancies that may appear in the chain of title. Therefore, an ITG commitment based on a Form 900 contains the following blanket exceptions:
      i. Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record with the recorder's office for the county in which the property is located; and

ii. Plat(s) filed with the recorder's office for the county in which the property is located, including all easements, building setbacks, restrictions, reservations, and notations.

The Form 900 applies to a narrow scope of transactions. Transactions involving complex title matters such as real estate installment contracts and transactions where the legal description has changed since the last full value deed are not Form 900 eligible. In addition, mixed-use properties are not Form 900 eligible and therefore, ITG participants need to determine whether a property is mixed-use prior to utilizing a Form 900. Moreover, if a Form 900 does not provide adequate information to allow the examining attorney to render an opinion, the examining attorney may require an abstract continuation.

Certain endorsements require attorney examination of record matters that will not appear in the Form 900 such as covenants, conditions, and restrictions. The use of the Form 900 does not waive endorsement requirements. However, ITG will permit the use of the Form 900 provided the field issuer confirms all endorsement requirements are satisfied before issuing the final certificate.

Participating abstractors have an obligation to determine if a transaction is Form 900 eligible. Please refer to the **Form 900/901 Manual** for eligibility requirements and disqualification criteria. Please be advised that if a transaction does not meet the eligibility criteria for the Form 900, an abstract continuation is required.

d. Pre-Closing Search Certification/Day-of-Closing Search – If a CPL or Gap Coverage Endorsement is issued, ITG requires that the closer obtain a **written** "pre-closing search certification", also known as the "day of closing search" or "gap search" prepared by an ITG participating abstractor. This search must reveal no new record matters and be conducted immediately prior to closing and disbursement. The pre-closing search must commence from the certification date of the participating abstractor's last preliminary abstract update (or Form 900, if applicable) and continue through a date as close to the time of closing as possible. The **written** search must show the same information as required in an abstract continuation. A verbal certification is insufficient. If the pre- closing search certification date is more than ten business days prior to recording the deed and/or mortgage, an updated pre-closing search certification is required. See template **Pre-Closing Search Certification**. To determine the appropriate type of preliminary abstracting or title search required prior to closing, please refer to the **Abstract and Title Search Requirements for Residential Transactions**.

2. FINAL ABSTRACT PRODUCTS

ared by a participating abstractor post-closing. Participating attorneys rely upon the final abstract to render a final title opinion to be used as the basis for issuing a certificate. Final searches must commence from the certification date of the participating abstractor's pre-closing search and continue through the filing date and time of the guaranteed mortgage or filing date and time of the modification of the guaranteed mortgage, as applicable. In a cash transaction, the search must continue through the filing date and time of the vesting deed. A final search must be conducted against all titleholders and all property to be covered by an ITG certificate.

a. Final Abstract Continuation – A final abstract continuation is similar to the preliminary abstract continuation but prepared post-closing. The final abstract continuation is the showing of all documents filed of record affecting the chain of title to the property since the last abstract certification date and must be prepared in accordance with ITG's Minimum Abstract Standards. A continuation is an addition to the root of title or base abstract.

b. Form 901 – ITG's short-form final abstract is known as the "Form 901" and must be prepared in accordance with the Form 900/901 Manual. The Form 901 is the counterpart to the Form 900. The Form 901 was created as an alternative to a final abstract continuation to remain competitive with title insurance search products in eligible refinance transactions. The Form 901 is intended to only be used in refinance transactions where ITG has a high degree of confidence that seller judgments and liens were satisfied and released at the time of the purchase. This level of confidence exists when the current titleholder purchased the property for full value because full value purchases require title examinations based upon an abstract continuation and record clearance of all title defects as a condition of the sale.

As indicated, the Form 901 is not as comprehensive as a final abstract continuation. The Form 901 provides a basic "snapshot" of title. The Form 900 includes the all titleholders since the last full value deed, a 10- year lien search against said titleholders, and any liens filed against the property since the recording date of the last full value deed. However, the Form 901 will not disclose specific plats, declarations, easements, restrictions, covenants, affidavits or other instruments impacting title nor will the Form 901 alert the examining attorney to spelling errors, missing instruments, improper parties or other discrepancies that may appear in the chain of title. Therefore, the ITG certificate based on a Form 901 will contain the following blanket exceptions:

i. Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record with the recorder's office for the county in which the property is located; and

ii. Plat(s) filed with the recorder's office for the county in which the property is located, including all easements, building setbacks, restrictions, reservations, and notations.

The Form 901 applies to a narrow scope of transactions. Transactions involving complex title matters such as real estate installment contracts and transactions where the legal description has changed since the last full value deed are not Form 901 eligible. Moreover, if a Form 901 does not provide adequate information to allow the examining attorney to render an opinion, the examining attorney may require an abstract continuation.

Certain endorsements require attorney examination of record matters that will not appear in the Form 901 such as covenants, conditions, and restrictions. The use of the Form 901 does not waive endorsement requirements. However, ITG will permit the use of the Form 901 provided the field issuer confirms all endorsement requirements are satisfied before issuing the final certificate.

Participating abstractors have an obligation to determine if a transaction is Form 901 eligible. Please refer to the **Form 900/901 Manual** for eligibility requirements and disqualification criteria. Please be advised that if a transaction does not meet the eligibility criteria for the Form 901, a final abstract continuation is required.

c. Post-Closing Search Certification – A post-closing search certification is a short form final search product prepared by an ITG participating abstractor, commencing from the certification date of the participating abstractor's last certification, and continued through the filing date and time of the vesting deed and/ or guaranteed mortgage. A post-closing search certification can only be used if a preliminary abstract continuation was completed prior to closing. If an abstract continuation was not completed prior to closing, the participating abstractor must prepare a final abstract continuation to be examined by a participating attorney (a post-closing search is not permitted). The written search must show the same information as required in a final abstract continuation. The post-closing search must show that there have been no intervening liens or other encumbrances filed prior to the vesting deed and/or guaranteed mortgage. If the post-closing search reveals a new matter, the field issuer must consult with the examining participating attorney to satisfactorily resolve the matter of record prior to issuance of the final certificate. While ITG permits the use of the post-closing certification in certain instances, ITG ultimately defers to the discretion of the participating title attorney. The participating title attorney may require a final abstract continuation. See template **Post-Closing Search Certification**. To determine the appropriate type of final abstracting or title search required post-closing, please refer to the Abstract and Title Search Requirements for Residential Transactions.

3. MISCELLANEOUS ABSTRACT PRODUCTS

a. Mechanic's Notice and Lien Registry (MNLR) Search – ITG requires participating abstractors to perform searches of the 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. MNLR searches must be included in all preliminary and final abstract products. See **MNLR Search Guidelines** for additional information.

b. Buyer Searches – ITG does not require buyer searches if the guaranteed mortgage meets the definition of a purchase money mortgage as defined by Iowa Code § 654.12B and the guaranteed mortgage includes a recitation that it is a purchase money mortgage. If the guaranteed mortgage does not qualify as a purchase money mortgage or is missing the recitation, ITG requires an abstract continuation or title search which includes a ten-year judgment lien search on all titleholders. A participating abstractor must perform the search.

ABSTRACTING & TITLE SEARCH REQUIREMENTS

FOR RESIDENTIAL TRANSACTIONS

PURCHASE		PRIOR TO CLOSING	PRE-CLOSING (DAY OF CLOSING)	POST-CLOSING
No Commitment	No CPL	Abstract continuation recommended.	Pre-Closing Search recommended.	One of the following required: — Abstract continuation, OR — Abstractor Post-Closing Search if abstract continuation completed prior to closing.
Commitment	No CPL	Abstract continuation **required**.	Pre-Closing Search recommended. If Gap Coverage is requested, a day of closing search is **required**.	One of the following **required**: — Abstract continuation, OR — Abstractor Post-Closing Search.
Commitment	CPL	Abstract continuation **required**.	Pre-Closing Search **required**	One of the following **required**: — Abstract continuation, OR — Abstractor Post-Closing Search.

REFINANCE		PRIOR TO CLOSING	PRE-CLOSING (DAY OF CLOSING)	POST-CLOSING
No Commitment	No CPL	Abstract continuation OR Form 900 recommended.	Pre-Closing Search recommended.	One of the following required: — Abstract continuation, — Abstractor Post-Closing Search if abstract continuation completed prior to closing, — Form 901 if Form 900 completed prior to closing, OR — Form 900 and Form 901 completed post-closing.
Commitment	No CPL	Abstract continuation OR Form 900 **required**.	Pre-Closing Search recommended. If Gap Coverage is requested, a day of closing search is required.	One of the following required: — Abstract continuation, — Abstractor Post-Closing Search if abstract continuation completed prior to closing, OR — Form 901 if Form 900 completed prior to closing.
Commitment	CPL	Abstract continuation OR Form 900 **required**.	Pre-Closing search required.	One of the following required: — Abstract continuation, — Abstractor Post-Closing Search if abstract continuation completed prior to closing, OR — Form 901 if Form 900 completed prior to closing.

The Forms 900/901 may only be used when eligibility requirements have been met.

The **Pre-Closing Search** a/k/a **Day of Closing Search** must be completed **in writing** by a participating abstractor with a certification date as close to the time of closing as possible and show the same information as required in the preliminary abstract product.

The **Post-Closing Search** must be completed **in writing** by a participating abstractor and show the same information as required in a final abstract continuation.

MINIMUM ABSTRACTING REQUIREMENTS

I. **ABSTRACTING REQUIREMENTS.** Abstracts relied upon for the issuance of ITG coverage must reflect, at a minimum, the following information:

1. **LEGAL DESCRIPTION** – The legal description or reference to "same as caption" must be shown on the first page of each continuation.
2. **CERTIFICATION** – The abstract certification must reflect:
   a. The property searched.
   b. The parties searched.
   c. The time period searched, including "from" and "to" dates and times, with no time gaps between certifications.
3. **SIGNATURE** – The continuation must be signed by an authorized signatory of the ITG participating abstractor and the signature block must reflect the abstractor's Iowa Title Guaranty Number.
4. **ROOT OF TITLE SEARCHES** – A root of title search must show a record chain of title dating back at least 40 years pursuant to the Marketable Record Title Act ("MRTA") Iowa Code § 614.36 and Iowa Land Title Standard 11.7. There can be no gaps of time in the chain of title. All matters of record prior to the 40-year search period may be omitted except for the following:
   a. Any right, title or interest of the United States.
   b. Plats and surveys.
   c. Grants of easement.
   d. Mineral or timber rights, interests or reservations.
   e. Unexpired leases.
   f. Boundary line agreements.
5. **NAMES SEARCHED** – The abstract must reflect the specific names searched or clearly state all necessary parties have been searched through the certification date.
6. **COUNTY** – The abstract caption, certificate or both must show the county or counties in which the real estate is located.
7. **ENTRY INFORMATION** – Abstracting of documents must include, at a minimum, the following information, shown pursuant to the ILTA Blue Book standards.
   7.1. Each entry shall include:
   a. **Record or Instrument Date.** Date of the record or instrument.
   b. **Recording Date.** Recording date.
   c. **Recording Time.** Recording time of the vesting deed(s) and guaranteed mortgage(s) including the hour, minutes and seconds, when applicable.
   d. **Filing Information.** Record, document or instrument number or book and page.
   e. **Grantor(s)/Grantee(s).** Grantor(s)/grantee(s) of the record or instrument, if reflected on the record or instrument.
   f. **Marital Status.** Marital status of the grantor(s) and grantee(s); if reflected on the record or instrument.
   g. **Estate or Tenancy.** Estate or tenancy of the grantor(s) and grantee(s) in deeds or other conveyance instrument, if reflected on the record or instrument.
   h. **Waivers of Spousal Interests.** Homestead, dower/curtesy, and distributive share waivers for a real estate contract, deed of trust or mortgage, regardless of acreage.
   i. **Homestead Exemption Waiver.** Status of homestead exemption waiver in a contract, deed or mortgage affecting agricultural land 40 acres or more if statutorily required; Show either the exemption language or specify that the exemption language meets the statutory requirement.

7.2. Each entry shall set out:

a. **Date Inconsistencies.** Identify and set out any irregularities in between the effective date, execution date, and acknowledgement dates.

b. **Execution Omissions, Irregularities or Inconsistencies.** Identify and set out the omission of signatures or acknowledgments and any inconsistencies or irregularities between execution, signatures and acknowledgments.

c. **Legal Description Variations.** Identify and set out fundamental variations in the legal description in the instrument compared to the legal description from the caption of the abstract. Underscore obvious errors.

d. **Remote Notarial Acts.** Identify remote notarial acts and include the recitation shown in the acknowledgment as required by law (e.g. "This notarial act involved the use of communication technology.").

8. **RECORD MATTERS** – All record matters filed in the certification period subject to MRTA and other curative statutes and statutes of limitation, including but not limited to:

a. **Access.** Matters of record showing access to the public right-of-way pursuant to Title Standard 1.11. The abstractor has no affirmative duty to confirm legal access. However, if lack of access or other access issues are discovered or otherwise known, the abstractor should alert the examiner by noting in the abstract entry.

b. **Affidavits.** All affidavits that reference the property.

c. **Agreements.** All agreements affecting the property or the rights of the owner to use or dispose of the property, including but not limited to, cost-sharing agreements, maintenance agreements, development agreements, lease agreements, lot-tie agreements, petitions and waivers, encroachment agreements.

d. **Association Documents.** Association documents, including but not limited to, articles of incorporation, bylaws, etc. for homeowners' associations and condominium owners' associations.

e. **Bankruptcy Proceedings/Judgments.** Bankruptcy proceedings for property located in Polk County (Southern District) or Linn County (Northern District). Show in all other counties only if a bankruptcy proceeding has been transcribed to the records of the Iowa District Court or county recorder for the county in which the property lies.

f. **Certifications.** Certifications of payment (e.g. HOA certification).

g. **Conveyances.** Conveyance instruments, including but not limited to, deeds, real estate contracts, memoranda of contracts, bills of sale.

h. **Condominium Declarations.** Declarations of submission to horizontal property regime and amendments must be typed in full or in short form, provided a copy of the complete instrument is included in the abstract.

i. **Court Proceedings.** Court proceedings affecting title, including but not limited to:

- Conservatorship proceedings.
- Dissolution or divorce actions.
- Foreclosure actions.
- Partition actions.
- Probate proceedings.
- Quiet title actions.
- Suits entered in lis pendens.
- Support proceedings.

j. **Covenants, Conditions and Restrictions.** Restrictions, covenants, or agreements not expired through the Stale Uses and Reversion Act (Iowa Code §614.24) must be typed in full or in short form, provided a copy of the complete instrument is included in the abstract. While covenants lapse after 21 years unless a verified claim is filed, easements and maintenance obligations are perpetual unless the instrument stipulates a termination date or another form of termination is filed of record. Therefore, if a document over 21 years includes an easement or maintenance obligation, it must be shown in the abstract.

k. **Easements.** Easements, including but not limited to all uses, conditions, duration and terms of the easement and a description of the dominant tenement if it is described in the instrument. The location of the easement must be shown by narrative. For example, if the language states easement lies over the "North 20 feet" the abstract must state the location as such.

l. **Federal Court Proceedings/Judgments.** Show federal court proceedings/judgments for property located in Polk County (Southern District) or Linn County (Northern District). Show in all other counties only if a federal court proceeding has been transcribed into the Clerk of Court of County Recorder for which the property lies.

m. **Improperly Indexed Matters.** The abstractor has no affirmative duty to determine if matters are indexed correctly. However, if improper indexing is discovered or otherwise known, the abstractor should alert the examiner by noting in the abstract entry.

n. **Judgments and Liens.**

o. **Leases and Leasehold Interests.**

p. **Mechanic's Notice and Lien Registry.** All postings to the Iowa Secretary of State's Mechanics Notice and Lien Registry, including:

- Mechanic's Liens.
- Commencement of Work Notices.
- Preliminary Notices.
- Satisfactions of Liens.
- Withdrawals.

q. **Mineral Interests.** Mineral rights, interests or reservations.

r. **Miscellaneous.** Miscellaneous documents that commonly appear in the chain of title that may require an explanation or should be shown in full, including but not limited to:

- Affidavits.
- Powers of Attorney.
- Attachments.
- Marginal notations.

s. **Mortgages.** Mortgages, deeds of trusts, as well as amendments, extensions, modifications, assignments and subordination agreements filed within the certification time period that have not been properly released of record or extinguished by Iowa law. Show all unreleased mortgages to the United States because said mortgages are not extinguished by Iowa law. The entry must reflect that the mortgage secures an open-end, future advance, HELOC or other form of line of credit.

t. **Options to Purchase.**

u. **Plats.** Subdivision plats, including all platting documentation, and plats of survey, including visual representations.

v. **Releases and Satisfactions.** Releases and satisfactions filed within the certification time period, including, but not limited to, release and satisfactions of all mortgages, deeds of trusts, lines of credit, and judgments. When abstracting a release and/or satisfaction pertaining to an open-end, future advance, HELOC or other line of credit mortgage, the release or satisfaction must be typed in full or in short form, provided a copy of the complete instrument is included for the examining attorney's review.

w. **Rights of First Refusal.**

x. **Surveys.** All surveys affecting the property, including but not limited to boundary retracement surveys, plats of survey, including all visual representations.

y. **Tax Liens.** Tax liens in favor of the local municipality, State of Iowa, or United States of America.

z. **Taxes and Special Assessments.** Taxes and special assessments certified to the county treasurer.

aa. **Tax Sales.** Tax sale proceedings in accordance with Iowa Code chapters 446, 447 and 448.

ab. **Timber Interests.** Timber rights, interests or reservations.

ac. **UCC Filings.** UCC filings affecting fixtures if recorded with the county recorder.

ad. **Zoning and Land Use Regulations.** Pursuant to Title Standard 1.10, all recorded zoning and land use regulations that specifically refer to the real estate described in the caption of the abstract should be briefly abstracted to alert the examiner to the existence of the same. For all other zoning and land use regulations, the following (or similar) notation in an abstract is sufficient: "Various proceedings regarding zoning and land use regulations may affect the real estate described in the caption of this abstract. You may wish to contact the appropriate offices for further particulars to see how they may affect the subject real estate."

ae. **Any other records or instruments that cloud, cure or otherwise affect or otherwise purport to affect title to the real estate described in the caption of the abstract.**

II. ABSTRACTING EXCLUSIONS.

1. Possible alias names that may be listed in Iowa Court Information System.

2. Matters excluded by curative statutes or standards.

3. Matters not required to be shown pursuant to written county bar standards as adopted by the county bar association.

FORM 900/901

FORM 900 ***ELIGIBILITY***

1. **TRANSACTION TYPE: Non-purchase transactions** – including conventional or cash-out refinances, junior mortgages, and new mortgages on property already owned by borrower. Does NOT include construction loans or the payoff or refinance of an installment contract.
2. **PROPERTY QUALIFICATION: Residential** – single-family or multi-family dwelling consisting of four (4) units or less, including:
   - Primary Residence
   - Second Homes
   - Vacation Homes
   - Investment or rental properties.
3. **COVERAGE AMOUNT** –no greater than the conforming loan limit value established by the Federal Housing Finance Agency in effect as of the Commitment Date*.
4. **LEGAL DESCRIPTION** – no changes since the last full value deed.
5. **CHAIN OF TITLE** – current titleholder acquired title by virtue of and the Form 900 search goes back to one of the following:
   i. Last full value deed**; OR
   ii. Court Officer Deed with full transfer tax paid; OR
   iii. Tax, guardian, executor, administrator, receiver, referee assignee or sheriff's deed that has been of record for at least ten (10) years without any adverse action.
6. **COURT PROCEEDINGS** – if a lis pendens notice, bankruptcy, probate, dissolution, support or court order referencing the property is disclosed in the search, the abstract must provide sufficient information (i.e. copies of corresponding court filings/proceedings, etc.) to allow the examining attorney to render an opinion as to the marketability of title.

****2 Limited Exceptions**

- **Spousal** - Deed to add or remove spouse, ONLY IF abstractor performs name searches on all grantors and grantees of the conveyance instrument adding or removing the spouse and the title attorney examines the deed to confirm validity.
- **Inter Vivos Trust** - Deed to/from an individual's and/or spouse's individual or joint inter vivos trust in which the individual and/or the individual's spouse is the settlor and the trustee of said trust ONLY IF abstractor performs name searches on all grantors and grantees to from the inter vivos trust (trustees/trust and individuals) and the title attorney examines the deed, trustee and purchaser affidavits, and guaranteed mortgage to confirm validity and desired lien priority. EXAMPLES: (1) Sue Doe, single to/from Sue Doe, Trustee of the Sue Doe Trust; (2) Jon Doe and Jan Doe, husband and wife, to/from Jon Doe and Jan Doe, Co-Trustees of the Jon and Jan Doe Trust; (3) Jon Doe, Trustee of the Jon Doe Trust to/from Jon Doe and Jan Doe, husband and wife.

FORM 900 INELIGIBILITY

1. **TRANSACTION TYPE:** Purchase transactions; Installment contract payoff or refinance; Construction loans.
2. **PROPERTY DISQUALIFICATION:**
    i. Commercial property, including:
        - Office buildings
        - Rental properties with more than 4 units
        - Agricultural property or evidence of farming
        - Mixed-use – evidence of farming or other commercial activity on property, even if dwelling exists.

    ii. Bare land

    iii. Leased land

    iv. No legal access or other known access issues

    v. Known dispute related to an encroachment, easement, or boundary.
3. **COVERAGE AMOUNT** – in excess of the conforming loan limit value established by the Federal Housing Finance Agency in effect as of the Commitment Date*.
4. **LEGAL DESCRIPTION** – has changed since the last full value deed, including but not limited to the following: (1) Owner sold a portion of the property to [third-party purchaser, condemnation, right-of-way grant, etc.]; or (2) Property has been split by virtue of a plat of survey or subdivision plat.
5. **CHAIN OF TITLE** – one or more of the current titleholders acquired title by virtue of:
    i. Any deed less than full value, such as when Owner adds relatives via quit claim deed.

    ii. Tax, guardian, executor, administrator, receiver, referee assignee or sheriff's deed that has been of record less than ten (10) years; or an adverse action filed less than ten (10) years.

    iii. Deed from an individual and spouse, if any, to a trust in which neither the individual grantor nor the individual grantor's spouse is both settlor and trustee.

    iv. Deed from a trustee of a trust to an individual who is not the settlor and trustee of the trust.

    v. Deeds to/from other types of trusts.
6. **COURT PROCEEDINGS** – the examining attorney determines the Form 900 does not provide sufficient information to render an opinion as to the marketability of title.

*** The Commitment dates is the certification date of the Form 900.**

WHEN CAN I USE THE FORM 900?

YES	NO
Transaction Type Non-purchase transactions including conventional or cash-out refinances, junior mortgages, new mortgages on property already owned by borrower.	**Transaction Type** Purchase transactions; Installment contract payoff or refinance; Construction loans
Property Qualifications Residential property defined as any single-family dwelling or a multi-family dwelling consisting of four (4) units or less, including: — Primary residence — Second homes — Vacation homes — Investment or rental properties	**Property Disqualifications** 1. Commercial property: — Office buildings — Rental properties (>4 units) — Agricultural property or evidence of farming — Mixed-use (evidence of farming or other commercial activity on the property, even if a dwelling exists) 2. Bare land 3. Leased land 4. No legal access or other known access issues 5. Known dispute related to an encroachment, easement, or boundary.
Coverage Amount Coverage amount no greater than the conforming loan limit value established by the Federal Housing Finance Agency in effect at Commitment Date.	**Coverage Amount** Coverage amount in excess of the conforming loan limit value established by the Federal Housing Finance Agency in effect at Commitment Date.
Legal Description No changes to legal description since last full value deed.	**Legal Description** Legal description has changed since last full value deed. Common examples: — Owner sold a portion of the property (third party purchaser, condemnation, right-of-way grant, etc.) — Property has been split by virtue of a plat of survey or subdivision plat

YES	NO
Title Vesting All record titleholder(s) acquired title by virtue of: 1. 1. Last full value deed**; or 2. 2. Court Officer Deed with full transfer tax paid; or 3. 3. Tax, guardian, executor, administrator, receiver, referee assignee or sheriff's deed that has been of record for at least 10 years without any adverse action against it. **2 Limited Exceptions: ✓ **Spousal** - Deed to add or remove spouse, ONLY IF abstractor performs name searches on all grantors and grantees of the conveyance instrument adding or removing the spouse and the title attorney examines the deed to confirm validity. ✓ **Inter Vivos Trust** - Deed to/from an individual's and/or spouse's individual or joint inter vivos trust in which the individual and/or the individual's spouse is the settlor and the trustee of said trust ONLY IF abstractor performs name searches on all grantors and grantees to from the inter vivos trust (trustees/trust and individuals) and the title attorney examines the deed, trustee and purchaser affidavits, and guaranteed mortgage to confirm validity and desired lien priority. EXAMPLES: (1) Sue Doe, single **to/from** Sue Doe, Trustee of the Sue Doe Trust; (2) Jon Doe and Jan Doe, husband and wife, **to/from** Jon Doe and Jan Doe, Co-Trustees of the Jon and Jan Doe Trust; (3) Jon Doe, Trustee of the Jon Doe Trust **to/from** Jon Doe and Jan Doe, husband and wife. However, the examining attorney may require full abstracting.	**Title Vesting** One or more record titleholders acquired title by virtue of: 1. Any deed less than full value - Example: owner adds relatives with quit claim deed 2. Tax, guardian, executor, administrator, receiver, referee or sheriffs deed filed of record less than 10 years; or adverse action filed less than 10 years The following do NOT fall within the 2 limited exceptions: **x** Transactions in which the examining attorney determines the Form 900 does not provide sufficient information to render an opinion. **x** Deed from an individual, and spouse, if any, to a trust in which neither individual grantor nor the individual's spouse is both the settlor and the trustee. **x** Deed from a trustee of a trust to an individual who is not the settlor and trustee of the trust. **x** Deeds to/from other types of trusts. EXAMPLES: (1) Sue Doe, single, to/from Joe Smith, Trustee of the Joe Smith Trust; (2) Joe Smith, Trustee of the Joe Smith Trust to/from Jon Doe and Jan Doe, husband and wife.
Court Proceedings Court proceeding disclosed in the record: A Form 900 may be used, but only if abstractor can provide sufficient information so that the examining attorney can render an opinion as to the matter. The examining attorney may require full abstracting.	**Court Proceedings** Court proceeding disclosed in the record: The examining attorney determines the Form 900 does not provide sufficient information. In this case, full abstracting is required.

FORMS 900/901 MINIMUM REPORTING REQUIREMENTS

1. Name and Address of the lender.
2. Mortgage loan number, if available.
3. Abstractor's reference or file number.
4. Complete legal description, including county.
5. Local address of the property being searched.
6. Name(s) of the titleholder(s) and how the titleholder(s) currently hold title.
7. Last Full Value Deed:
   i. Name(s) of titleholder(s) who conveyed the property to current titleholder(s);
   ii. How the current titleholder(s) hold title (vesting information);
   iii. Deed type (warranty, quit claim, trustee), execution date, acknowledgement date, recording date, and recording information of the deed.
8. *OPTIONAL: ITG does not require that the abstractor show the 24-month chain of title. However, most residential loans sold on the secondary market require that the title commitment include the 24-month chain. Abstractors may wish to add the 24-month chain of title as a courtesy to customers. NOTE: ITG only requires a search from the date of the last full value deed.*
9. The following record instruments filed since the last full value deed:
   i. Conveyances – All conveyances, including the names(s) of the parties, type of conveyance, execution date, recording date, and recording information;
   ii. Mortgage(s) – name of lender, name(s) of borrower(s), marital status of borrower(s), amount of mortgage, execution date, acknowledgement date, recording date, and recording information; include the filing date and time of the guaranteed mortgage on the Form 901; **The Forms 900 and 901 must include a recitation indicating that the mortgage is open-end, future-advance, HELOC or other form of line of credit.**
   iii. Mortgage Assignment – name of assignor, name of assignee, execution date, recording date and recording information;
   iv. Mortgage Release*** – name of lender releasing the mortgage; filing information of the mortgage being released; execution date, recording date and recording information;
   v. Other record documents including affidavits, postings to the Secretary of State's Mechanic's Notice and Lien Registry, judgments, releases* and/or satisfactions* – the title of the document, names of the parties, date of document, recording date, and recording information of the documents.
   *****NOTE: The abstractor must show all releases and satisfactions in full or short form, provided a copy of the complete instrument is attached for the examining attorney's review.**
10. 10-year personal lien search against all current titleholders – Include any and all judgments, liens or other record matters revealed.
11. Taxes – include the current status with reference to fiscal year and installments and Permanent Tax Parcel Number(s).
12. Current assessed value, including type of assessment.
13. The following certification:
    This report is given solely for the purpose of issuance of a Lender Certificate by Iowa Title Guaranty, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315, on above mortgagee's loan and is not intended to be used for sale or transfer. No liability for errors or omissions will accrue to the benefit of any other person, firm or corporation. No report is made of instruments or proceedings not within the listed categories. Judgment and lien search has been made against all parties within the search pursuant to Title Guaranty requirements. This report is not a guaranty of title, or a statement as to the legality or sufficiency of any instrument or proceeding inspected in the search of the above real estate.
14. Effective date and time of certification.
15. The participating abstractor's ITG Number, name, address, and signature.

POTTAWATTAMIE COUNTY REPORT OF TITLE REQUIREMENTS

Participating abstractors authorized by ITG to abstract in Pottawattamie County, Iowa are permitted to prepare Pottawattamie County Reports of Title ("Report"), for transactions with coverage amounts at or below the conforming loan limit value established by the Federal Housing Finance Agency in effect as of the Commitment Date, pursuant to ITG's most current Minimum Abstract Standards, as may be amended from time to time, subject to the following exceptions:

1. **Conveyances in the Root of Title Search.** The Report must show the most recent full value deed and all conveyances thereafter. Additionally, the Report must show all prior questionable or explanatory conveyances. This is a departure from Section 4 of the Minimum Abstract Standards, which requires a showing of the record chain of title back at least 40 years.
    a. NOTE: This does NOT exempt the Report from showing all other matters discovered in the 40-year root of title search. The Report must show all other matters discovered in a search dating back at least 40 years pursuant to the Marketable Record Title Act ("MRTA") Iowa Code 614.26 and Iowa Land Title Standard 11.7 as required by Section 4 of the Minimum Abstract Standards. There can be no gaps of time in the chain of title. All matters of record prior to the 40-year search period may be omitted except for the following:
        i. Any right, title or interest of the United States.
        ii. Plats and surveys.
        iii. Grants of easement.
        iv. Mineral or timber rights, interests or reservations.
        v. Unexpired leases.
        vi. Boundary line agreements.
2. **Abstracting of Entry Information.** The entries shown in the Report do not need to be abstracted if copies of the documents are attached to the Report. This is a departure from Section 7 of the Minimum Abstract Standards which requires abstracting of all entries. a. NOTE: This does NOT exempt the Report from showing all entries in accordance with the Minimum Abstract Standards. All entries must be prepared in accordance with Sections 7.1 and 7.2 of the Minimum Abstract Standards.

The ITG Participation Agreement requires participating abstractors to include the assigned ITG participant number on all abstracting products which will be used to obtain ITG coverage, including the Pottawattamie County Report of Title. The inclusion of the ITG participant number serves as the preparer's acknowledgment that the Report of Title is prepared in accordance with all ITG rules, guidelines, and directives.

The participating abstractor must retain a copy of the Report for a period of ten (10) years after the effective date of the ITG certificate or ten (10) years after the effective date of the commitment if a certificate is not issued.

MNLR SEARCH GUIDELINES

Iowa Title Guaranty ("ITG") requires participating abstractors to perform searches of the Mechanic's Notice and 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

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.

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.

2. Legal Description



Participants must perform a search by legal description.

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.

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.

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.

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:

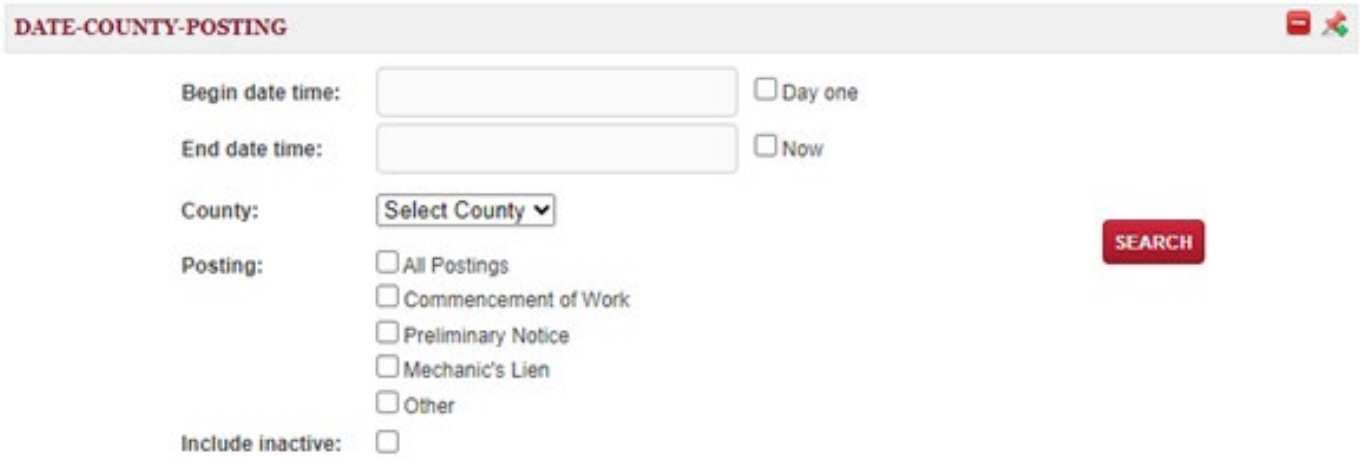
- ✓ Confirm you have entered the proper city or leave the city field blank.
- ✓ Perform the property owner search against all known variations of the owners' names.

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".

IOWA TITLE GUARANTY FORM 900 REPORT OF TITLE

TO: _____ [name and address]
Loan No.: _____ Abstract No. or Reference No.: _____
Previous Report of Title (Form 900) Date & Time: _____

We furnish the following information of record in _____ County, Iowa:
Legal description:

_____

_____

Local address: _____

Borrower Full Value Deed:

_____ [insert titleholder(s)], as _____
[insert marital status or entity type, as applicable] acquired title in the above-described real property by virtue of a
_____ [insert deed type] from _____
[insert names and marital status of prior titleholders conveying property to borrower] dated _____,
filed _____ in Book/Page or Instrument/Document No. _____ of the
_____, County, Iowa Recorder's Office.

Unreleased Mortgages and Assignments:

_____ [insert type] Mortgage in favor of _____
[insert mortgagee/lender] from _____ [insert mortgagor/borrower], as
_____ [insert marital status], dated _____,
filed _____ in Book/Page or Instrument/Document No. _____,
to secure an indebtedness in the amount of $ _____.

Court Proceedings, Judgments, Liens, Etc.:

Judgment entered against _____ on _____
for $_____ plus interest and court costs.

Taxes & Special Assessments:

General Taxes for the year _____ and prior years, paid.
General Taxes for the year _____, $ _____
First one-half, $ _____; Second one-half, $ _____
Parcel No. _____
Assessed Value: $ _____; Assessed residential: ☐ YES ☐ NO

This report is given solely for the purpose of issuance of a Lender Certificate by Iowa Title Guaranty, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315, on above mortgagee's loan and is not intended to be used for sale or transfer. No liability for errors or omissions will accrue to the benefit of any other person, firm or corporation. No report is made of instruments or proceedings not within the listed categories. Judgment and lien search has been made against all parties within the search pursuant to Iowa Title Guaranty requirements. This report is not a guaranty of title, or a statement as to the legality or sufficiency of any instrument or proceeding inspected in the search of the above real estate.

Search ending on this _____ day of _____, 20__ at _____☐ AM ☐PM, _____ County, Iowa.
By: _____ (authorized signature)
Print Name: _____; ITG# _____
Address: _____

IOWA TITLE GUARANTY FORM 901 REPORT OF TITLE

TO: _____ [name and address]
Loan No.: _____ Abstract No. or Reference No.: _____
Previous Report of Title (Form 900) Date & Time: _____

We furnish the following information of record in _____ County, Iowa:
Legal description:

_____

_____

Local address: _____

Last recorded deed conveys the above-described real estate to:

_____ [INSERT TITLEHOLDER(S)]

We also furnish the following new information of record since our previous report:

_____

_____

_____

[INSERT TAXES, AFFIDAVITS, JUDGMENTS, SATISFACTIONS, RELEASES, MORTGAGES, ASSIGNMENTS, DEEDS, OTHER NEW RECORDINGS] [INCLUDE THE FILING DATE AND TIME OF THE GUARANTEED MORTGAGE]

This report is given solely for the purpose of issuance of a Lender Certificate by Iowa Title Guaranty, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315, on above mortgagee's loan and is not intended to be used for sale or transfer. No liability for errors or omissions will accrue to the benefit of any other person, firm or corporation. No report is made of instruments or proceedings not within the listed categories. Judgment and lien search has been made against all parties within the search pursuant to Title Guaranty requirements. This report is not a guaranty of title, or a statement as to the legality or sufficiency of any instrument or proceeding inspected in the search of the above real estate.

Search ending on this _____ day of _____, 20__ at _____☐ AM ☐PM, _____ County, Iowa.
By: _____ (authorized signature)
Print Name: _____; ITG# _____
Address: _____

Addendum: [ATTACH ALL AFFIDAVITS, RELEASES, SATISFACTIONS, OR OTHER CLEARANCE DOCUMENTS FILED OR RECORDED AFTER CERTIFICATION DATE]

IOWA TITLE GUARANTY POTTAWATTAMIE COUNTY REPORT OF TITLE

TO: _____ [name and address]
Loan No.: _____ Abstract No. or Reference No.: _____
Previous Report of Title (Form 900) Date & Time: _____

We furnish the following information of record in Pottawattamie County, Iowa:
Legal description:

_____

_____

Local address: _____

LAST FULL VALUE DEED AND ALL SUBSEQUENT CONVEYANCES:

_____

_____

UNRELEASED MORTGAGES AND ASSIGNMENTS:

_____

_____

COURT PROCEEDINGS, JUDGMENTS, LIENS, ETC.:

_____

_____

MNLR POSTINGS AND MECHANIC'S LIENS:

_____

_____

EASEMENTS:

_____

_____

ALL OTHER MATTERS OF RECORD AFFECTING TITLE:

_____

_____

SEARCHES HAVE BEEN CONDUCTED AGAINST THE FOLLOWING NAMED INDIVIDUALS:

_____

_____

TAXES & SPECIAL ASSESSMENTS:
General Taxes for the year _____ and prior years, paid.
General Taxes for the year _____, $_____
First one-half, $_____; Second one-half, $_____
Parcel No. _____ _____
Assessed Value: $ _____; Assessed residential: ☐ YES ☐ NO

IOWA TITLE GUARANTY POTTAWATTAMIE COUNTY REPORT OF TITLE, CONTINUED

THE UNDERSIGNED HEREBY CERTIFIES THAT IT HAS PERFORMED THOROUGH, GOOD FAITH DUE DILIGENCE TO LOCATE THE ABSTRACT TO THE ABOVE-DESCRIBED PROPERTY AND HAS DETERMINED THE ABSTRACT HAS BEEN LOST OR DESTROYED. THE UNDERSIGNED HEREBY FURTHER CERTIFIES THAT THIS REPORT CONTAINS ALL MATTERS OF RECORD CURRENTLY AFFECTING TITLE TO THE REAL ESTATE DESCRIBED HEREIN. THIS REPORT IS MADE PURSUANT TO IOWA CODE SECTIONS 614.29 THROUGH 614.38. JUDGMENT AND LIEN SEARCHES HAVE BEEN MADE AGAINST ALL PARTIES WITHIN THE CHAIN OF TITLE PURSUANT TO IOWA TITLE GUARANTY MINIMUM ABSTRACT STANDARDS AND OTHER GUIDELINES, DIRECTIVES, AND RULES, AS AMENDED FROM TIME TO TIME. THIS REPORT IS GIVEN SOLELY FOR THE PURPOSE OF ISSUANCE OF A CERTIFICATE BY IOWA TITLE GUARANTY, A DIVISION OF THE IOWA FINANCE AUTHORITY. NO LIABILITY FOR ERRORS OR OMISSIONS WILL ACCRUE TO THE BENEFIT OF ANY OTHER PERSON, FIRM, OR CORPORATION. THIS REPORT IS NOT A GUARANTY OF TITLE, OR A STATEMENT AS TO THE LEGAL EFFECT OF ANY INSTRUMENT OR PROCEEDING INSPECTED.

Search ending on this _____ day of _____, 20___ at _____☐ AM ☐PM, Pottawattamie County, Iowa.
By: _____ (authorized signature)
Print Name: _____; ITG# _____
Address: _____

Addendum: *[ATTACH ALL INSTRUMENTS IN THE CHAIN OF TITLE FOR ATTORNEY EXAMINATION]*

IOWA TITLE GUARANTY POTTAWATTAMIE COUNTY POST-CLOSING REPORT OF TITLE

TO: _____ [name and address]
Loan No.: _____ Abstract No. or Reference No.: _____
Previous Report of Title (Form 900) Date & Time: _____

We furnish the following information of record in Pottawattamie County, Iowa:
Legal description:

_____

_____

Local address: _____

LAST RECORDED DEED CONVEYS THE ABOVE-DESCRIBED REAL ESTATE TO:

[INCLUDE FILING TIME OF ANY NEW VESTING DEED]

WE ALSO FURNISH THE FOLLOWING NEW INFORMATION OF RECORD SINCE OUR PREVIOUS REPORT:

[INSERT TAXES, AFFIDAVITS, JUDGMENTS, LIENS, SATISFACTIONS, RELEASES, MORTGAGES, ASSIGNMENTS, DEEDS, MNLR POSTINGS, MECHANIC'S LIENS, OTHER NEW RECORDINGS] [INCLUDE THE FILING DATE AND TIME OF THE GUARANTEED MORTGAGE]

TAXES & SPECIAL ASSESSMENTS:
General Taxes for the year _____ and prior years, paid.
General Taxes for the year _____, $_____
First one-half, $_____; Second one-half, $_____
Parcel No. _____ _____
Assessed Value: $ _____; Assessed residential: ☐ YES ☐ NO

THE UNDERSIGNED HEREBY CERTIFIES THAT IT HAS PERFORMED THOROUGH, GOOD FAITH DUE DILIGENCE TO LOCATE THE ABSTRACT TO THE ABOVE-DESCRIBED PROPERTY AND HAS DETERMINED THE ABSTRACT HAS BEEN LOST OR DESTROYED. THE UNDERSIGNED HEREBY FURTHER CERTIFIES THAT THIS REPORT CONTAINS ALL MATTERS OF RECORD CURRENTLY AFFECTING TITLE TO THE REAL ESTATE DESCRIBED HEREIN. THIS REPORT IS MADE PURSUANT TO IOWA CODE SECTIONS 614.29 THROUGH 614.38. JUDGMENT AND LIEN SEARCHES HAVE BEEN MADE AGAINST ALL PARTIES WITHIN THE CHAIN OF TITLE PURSUANT TO IOWA TITLE GUARANTY MINIMUM ABSTRACT STANDARDS AND OTHER GUIDELINES, DIRECTIVES, AND RULES, AS AMENDED FROM TIME TO TIME. THIS REPORT IS GIVEN SOLELY FOR THE PURPOSE OF ISSUANCE OF A CERTIFICATE BY IOWA TITLE GUARANTY, A DIVISION OF THE IOWA FINANCE AUTHORITY. NO LIABILITY FOR ERRORS OR OMISSIONS WILL ACCRUE TO THE BENEFIT OF ANY OTHER PERSON, FIRM, OR CORPORATION. THIS REPORT IS NOT A GUARANTY OF TITLE, OR A STATEMENT AS TO THE LEGAL EFFECT OF ANY INSTRUMENT OR PROCEEDING INSPECTED.

Search ending on this _____ day of _____, 20__ at _____☐ AM ☐PM, Pottawattamie County, Iowa.
By: _____ (authorized signature)
Print Name: _____; ITG# _____
Address: _____

Addendum: *[ATTACH ALL AFFIDAVITS, RELEASES, SATISFACTION, OR OTHER CLEARANCE DOCUMENTS FILED OR RECORDED AFTER CERTIFICATION DATE]*

PRE-CLOSING SEARCH CERTIFICATION

Settlement Agent: _____

Abstractor: _____ Abstract/Report No: _____

Property Address: _____ County: _____

Legal Description:

_____

_____

_____

Names of Sellers/Owners: _____

Names of Buyers: _____

☐ Check here if searches were completed on Buyers

Date and Time of Prior Abstract Continuation: _____

Effective Date and Time of this Certification: _____

Taxes and Special Assessments:

Parcel No(s):_____

1st Installment _____ 2nd Installment _____

Special Assessments: _____

The undersigned, acting in its capacity as a participating abstractor for Iowa Title Guaranty, a division of the Iowa Finance Authority ("ITG"), certifies that judgment and lien searches have been made against all necessary parties and the appropriate records have been searched pursuant to ITG Minimum Abstract Standards and other guidelines, directives, and rules, as amended from time to time, and that no matters affecting the title to the above-described property have been filed between the effective date and time of the prior continuation and the date and time shown of this certification, except for the following (copies attached, if needed):

_____

_____

_____

_____

_____

This certification is given solely for the purpose of issuance of a certificate by ITG. No liability for errors or omissions will accrue to the benefit of any other person, firm, or corporation. This certification is not a guaranty of title, or a statement as to the legal effect of any instrument or proceeding inspected.

By: _____ (authorized signature)

Print Name: _____; ITG# _____

IOWA™ Finance Authority

| 800.432.7230 | 515.452.0484
1963 Bell Avenue | Suite 200
Des Moines, Iowa 50315

iowatitleguaranty.com

POST-CLOSING SEARCH CERTIFICATION

Settlement Agent: _____

Abstractor: _____ Abstract/Report No: _____

Property Address: _____ County: _____

Legal Description:

_____

_____

_____

Names of Sellers/Owners: _____

Names of Buyers: _____

☐ Check here if searches were completed on Buyers

Date and Time of Prior Abstract Continuation: _____

Effective Date and Time of this Certification: _____

Taxes and Special Assessments:

Parcel No(s):_____

1st Installment _____ 2nd Installment _____

Special Assessments: _____

The undersigned, acting in its capacity as a participating abstractor for Iowa Title Guaranty, a division of the Iowa Finance Authority ("ITG"), certifies that judgment and lien searches have been made against all necessary parties and the appropriate records have been searched pursuant to ITG Minimum Abstract Standards and other guidelines, directives, and rules, as amended from time to time, and that no matters affecting the title to the above-described property have been filed between the effective date and time of the prior continuation and the date and time shown of this certification, except for the following (copies attached, if needed):

Document Title	Filing Date	Book/Page/Instrument No.	Filing Time

Other Matters:

_____

_____

This certification is given solely for the purpose of issuance of a certificate by ITG. No liability for errors or omissions will accrue to the benefit of any other person, firm, or corporation. This certification is not a guaranty of title, or a statement as to the legal effect of any instrument or proceeding inspected.

By: _____ (authorized signature)

Print Name: _____; ITG# _____

IOWA Finance Authority

iowatitleguaranty.com

| 800.432.7230 | 515.452.0484
1963 Bell Avenue | Suite 200
Des Moines, Iowa 50315