



# RESIDENTIAL PREMIUM RATES

EFFECTIVE JANUARY 1, 2021

PRODUCT	COVERAGE AMOUNT	PREMIUM	
		PURCHASE	REFINANCE
<b>Lender-Only Coverage</b> Available for in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and installment contract refinancing.	\$0 - \$750,000	\$175	\$175
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	\$175 + \$1 per \$1,000 over \$750,000
<b>Owner-Only Coverage</b> 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	
<b>Simultaneous Coverage</b> 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.	
<b>Additional Concurrent Coverage</b> Available for junior and home equity lines of credit (HELOC) when issued in conjunction with a lender certificate.	N/A	\$35	\$35
<b>Closing Protection Letter</b>	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 over \$750,000 and/or Land comprised of 40 acres or more.**

## ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM

Assignment (ALTA 10-06)	Future Advance – Reverse Mortgage (ALTA 14.3-06)	Single Tax Parcel (ALTA 18-06)
Balloon Mortgage	Gap Coverage	Single Tax Parcel and ID (ALTA 18.3-06)
Comprehensive 1 – Improved Land	Leasehold – Lender (ALTA 13.1-06)	Standard Exception 1 Waiver
Comprehensive 2 – Lender Restrictions, Encroachments, Minerals (ALTA 9-06)	Leasehold – Owner (ALTA 13-06)	Standard Exception 2 Waiver
Condominium – Assessments Priority – Lender (ALTA 4-06)	Location – Condominium	Standard Exception 3 Waiver
Condominium – Current Assessments – Owner (ALTA 4.1-06)	Location – Residential (ALTA 22-06)	Standard Exception 4 Waiver
Encroachment – Adverse	Manufactured Housing Unit (ALTA 7-06)	Standard Exception 5 Waiver
Encroachment	Manufactured Housing Unit – Conversion; Lender (ALTA 7.1-06)	Street Assessments (ALTA 1-06)
Endorsement Against Loss-Lien	Multiple Tax Parcels – Easements (ALTA 18.1-06)	Variable Rate Mortgage (ALTA 6-06)
Environmental Protection Lien (ALTA 8.1-06)	Planned Unit Development (PUD) – Assessments Priority – Lender (ALTA 5-06)	Variable Rate Mortgage – Negative Amortization (ALTA 6.2-06)
Future Advance – Priority (ALTA 14-06)	Planned Unit Development (PUD) – Current Assessments – Owner (ALTA 5.1-06)	Zoning (ALTA 3-06)

## ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50

Assignment (ALTA 10-06)

Modification (ALTA 11-06)



# COMMERCIAL PRICING

## PREMIUM

\$1 per \$1,000 of coverage (\$250 Minimum Premium Fee)  
\$100 Simultaneous Issuance

IOWA TITLE GUARANTY COMMERCIAL IS IN THE BUSINESS  
OF PROTECTING YOUR COMMERCIAL PROPERTY.

### MATT VELDEY

Senior Commercial Attorney

515.452.0490

Matthew.Veldey@IowaFinance.com

### ETHAN MURRAY

Commercial Underwriting Attorney

515.452.0483

Ethan.Murray@IowaFinance.com

### SAMANTHA ASKLAND

Commercial Services Officer

515.452.0489

Samantha.Askland@IowaFinance.com

REFINANCE CLOSING FEE\* **\$750**

PURCHASE CLOSING FEE\* **\$1,500 - \$2,500**

CONSTRUCTION DRAW FEE\* **\$350**

DATE DOWN/  
DISBURSEMENT  
ENDORSEMENT\* **\$350**  
plus abstracting costs

\*Third-party abstracting fees may apply and shall be payable directly to abstractor

Coverage Amount	Endorsement Fee		
< \$500k	\$50	Access – Access and Entry (ALTA 17-06)	Future Advance – Priority (ALTA 14-06)
\$500k - \$1MIL	\$100	Access – Indirect Access and Entry (ALTA 17.1-06)	Leasehold – Lender (ALTA 13.1-06)
		Aggregation – Loan (ALTA 12-06)	Leasehold – Owner (ALTA 13-06)
> \$1MIL	\$150	Assignment (ALTA 10-06)	Location – Commercial (ALTA 22-06)
		Commercial Environmental Protection Lien (ALTA 8.2-06)	Modification (ALTA 11-06)
		Condominium – Assessments Priority – Lender (ALTA 4-06)	Multiple Tax Parcels – Easements (ALTA 18.1-06)
		Condominium – Current Assessments – Owner (ALTA 4.1-06)	Multiple Tax Parcel (ALTA 18.2-06)
		Contiguity – Multiple Parcels (ALTA 19-06)	Pari Passu Mortgage – Lender (ALTA 45-06)
		Contiguity – Single Parcel (ALTA 19.1-06)	Planned Unit Development (PUD) – Assessments Priority – Lender (ALTA 5-06)
		Contiguity – Specified Parcels (ALTA 19.2-06)	Planned Unit Development (PUD) – Current Assessments – Owner (ALTA 5.1-06)
		Continuation Sheet Endorsement	Single Tax Parcel (ALTA 18-06)
		Doing Business (ALTA 24-06)	Street Assessments (ALTA 1-06)
		Easement – Damage or Enforced Removal (ALTA 28-06)	Subdivision (ALTA 26-06)
		Electronic Signature – Lender	Truth in Lending (ALTA 2-06)
		Electronic Signature – Owner	Usury (ALTA 27-06)
		Environmental Protection Lien – Multifamily (ALTA 8.1-06)	Utility Facilities
		Fairway	Variable Rate Mortgage (ALTA 6-06)
First Loss-Multiple Parcel Transactions (ALTA 20-06)	Variable Rate Mortgage – Negative Amortization (ALTA 6.2-06)		
Foundation			

Coverage Amount	Endorsement Fee		
< \$500k	\$100	Comprehensive 1 – Improved Land	Encroachments – Boundaries and Easements (ALTA 28.1-06)
\$500k - \$1MIL	\$200	Comprehensive 2 – Lender Restrictions, Encroachments, Minerals (ALTA 9-06)	Gap Coverage
		Comprehensive 3 – Unimproved Land	Non-Imputation – Full Equity Transfer (ALTA 15-06)
> \$1MIL	\$300	Comprehensive 4 – Owner Covenants, Conditions and Restrictions – Unimproved Land (ALTA 9.1-06)	Non-Imputation – Additional Guaranteed (ALTA 15.1-06)
		Comprehensive 5 – Owner Covenants, Conditions and Restrictions – Improved Land (ALTA 9.2-06)	Non-Imputation – Partial Equity Transfer (ALTA 15.2-06)
		Comprehensive 6 – Restrictions Endorsement	Private Rights – Current Assessments – Lender (ALTA 9.6.1-06)
		Comprehensive 7 – Restrictions, Encroachments, Minerals – Land Under Development (ALTA 9.7-06)	Private Rights – Lender (ALTA 9.6-06)
		Comprehensive 8 – Owner Covenants, Conditions and Restrictions – Land Under Development (ALTA 9.8-06)	Private Rights – Owner (ALTA 9.9-06)
		Construction Loan (ALTA 32-06)	Standard Exception Waiver
		Construction Loan – Direct Payment (ALTA 32.1-06)	Survey
		Construction Loan – Guaranteed's Direct Payment (ALTA 32.2-06)	Tax Credit – Owner (ALTA 40-06)
		Encroachment	Utility Access (ALTA 17.2-06)
		Encroachment – Adverse	Zoning (ALTA 3-06)
		Encroachments – Boundaries and Easements – Land Under Development (ALTA 28.3-06)	Zoning – Completed Structure (ALTA 3.1-06)
			Zoning – Land Under Development (ALTA 3.2-06)
			Zoning – Completed Improvements Non-Conforming Use (ALTA 3.3-06)
			Zoning – No Zoning Classification (ALTA 3.4-06)