# Residential Premium Rates

**Effective January 1, 2021**

<table>
<thead>
<tr>
<th>Product</th>
<th>Coverage Amount</th>
<th>Premium Purchase</th>
<th>Refinance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lender-Only Coverage</strong></td>
<td>$0 - $750,000</td>
<td>$175</td>
<td>$175</td>
</tr>
<tr>
<td>Available for in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and installment contract refinancing.</td>
<td>over $750,000</td>
<td>$175 + $1 per $1,000 over $750,000</td>
<td>$175 + $1 per $1,000 over $750,000</td>
</tr>
<tr>
<td><strong>Owner-Only Coverage</strong></td>
<td>$0 - $750,000</td>
<td>$175</td>
<td>N/A</td>
</tr>
<tr>
<td>Available for cash, contract and financed purchases with no lender coverage.</td>
<td>over $750,000</td>
<td>$175 + $1 per $1,000 over $750,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Simultaneous Coverage</strong></td>
<td>$0 - $750,000</td>
<td>$175</td>
<td>N/A</td>
</tr>
<tr>
<td>Lender and Owner Coverage.</td>
<td>over $750,000</td>
<td>$175 + $1 per $1,000 over $750,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Additional Concurrent Coverage</strong></td>
<td>N/A</td>
<td>$35</td>
<td>$35</td>
</tr>
<tr>
<td>Available for junior and home equity lines of credit (HELOC) when issued in conjunction with a lender certificate.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Closing Protection Letter</strong></td>
<td>N/A</td>
<td>NO ADDITIONAL PREMIUM</td>
<td>NO ADDITIONAL PREMIUM</td>
</tr>
</tbody>
</table>

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.*

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## Endorsements Available for No Additional Premium

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

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## 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 (minimum $250 premium fee)

### Simultaneous Issuance

$100

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### Coverage Amount Endorsement Fee

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Endorsement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $500K</td>
<td>$50</td>
</tr>
<tr>
<td>$500K - $1MIL</td>
<td>$100</td>
</tr>
<tr>
<td>&gt; $1MIL</td>
<td>$150</td>
</tr>
</tbody>
</table>

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### Additional Endorsements

- Access – Access and Entry (ALTA 17-06)
- Access – Indirect Access and Entry (ALTA 17.1-06)
- Aggregation – Loan (ALTA 12-06)
- Assignment (ALTA 10.06)
- Commercial Environmental Protection Lien (ALTA 8.2-06)
- Condominium – Assessments Priority – Lender (ALTA 4.06)
- Condominium – Current Assessments – Owner (ALTA 4.1-06)
- Contiguity – Multiple Parcels (ALTA 19.06)
- Contiguity – Single Parcel (ALTA 19.1-06)
- Contiguity – Specified Parcels (ALTA 19.2-06)
- Continuation Sheet Endorsement
- Doing Business (ALTA 24-06)
- Easement – Damage or Enforced Removal (ALTA 28.06)
- Electronic Signature – Lender
- Electronic Signature – Owner
- Environmental Protection Lien – Multifamily (ALTA 8.1-06)
- Fairway
- First Loss-Multiple Parcel Transactions (ALTA 20.06)
- Foundation
- Future Advance – Priority (ALTA 14-06)
- Leasehold – Lender (ALTA 13.1-06)
- Leasehold – Owner (ALTA 13.06)
- Location – Commercial (ALTA 22-06)
- Modification (ALTA 11.06)
- Multiple Tax Parcels – Easements (ALTA 18.1-06)
- Multiple Tax Parcel (ALTA 18.2-06)
- Pari Passu Mortgage – Lender (ALTA 43-06)
- Planned Unit Development (PUD) – Assessments Priority – Lender (ALTA 3-06)
- Planned Unit Development (PUD) – Current Assessments – Owner (ALTA 5.1-06)
- Single Tax Parcel (ALTA 18.06)
- Street Assessments (ALTA 1-06)
- Subdivision (ALTA 26-06)
- Truth in Lending (ALTA 2-06)
- Usury (ALTA 27.06)
- Utility Facilities
- Variable Rate Mortgage (ALTA 6-06)
- Variable Rate Mortgage – Negative Amortization (ALTA 6.2-06)

### Construction Draw Fee

$350

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### Date Down/Disbursement Endorsement

$350 plus abstracting costs

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