



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.**

REFINANCE CLOSING FEE*

\$750

PURCHASE CLOSING FEE*

\$1,500 - \$2,500

CONSTRUCTION DRAW FEE*

\$350

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

Coverage Amount	Endorsement Fee	
≤ \$500k	\$50	<ul style="list-style-type: none"> Access and Entry (ALTA 17-06) Aggregation – Lender’s Certificate (ALTA 12) Anti-Taint (ALTA 43-06) Assignment (ALTA 10) Assignment of Rents or Leases (ALTA 37-06) Certificate Authentication (ALTA 39-06) Commercial Environmental Protection Lien (ALTA 8.2-06) Condominium – Current Assessments (ALTA 4.1) Contiguity – Single/Multiple/Specified Parcels (ALTA 19-06, 19.1-06, 19.2-06) Covenants, Conditions, and Restrictions – Unimproved Land – Owner’s Certificate (ALTA 9.1-06) Doing Business (ALTA 24-06) Environmental Protection Lien (ALTA 8.1) Fairway First Loss – Multiple Parcel Transactions (ALTA 20-06) Future Advance – Priority (ALTA 14) Guaranteed Mortgage Recording – Lender’s Certificate (ALTA 44-06) Indirect Access and Entry (ALTA 17.1-06) Leasehold – Owner’s Certificate/Lender’s Certificate (ALTA 13-06, 13.1-06) Location (ALTA 22-06) Minerals and Other Subsurface Substances – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 35-06, 35.1-06, 35.2-06, 35.3-06)
>\$500k - \$1m	\$100	<ul style="list-style-type: none"> Mortgage Modification (ALTA 11) Mortgage Modification with Additional Coverage Amount* (ALTA 11.2) Multiple Tax Parcel – Easements (ALTA 18.1-06) Multiple Tax Parcel (ALTA 18.2-06) Pari Passu Mortgage – Lender’s Certificate (ALTA 45-06) Planned Unit Development – Current Assessments (ALTA 5.1-06) Private Rights – Current Assessments – Lender’s Certificate (ALTA 9.6.1-06) Single Tax Parcel (ALTA 18-06) Single Tax Parcel and ID (ALTA 18.3-06) Street Assessments (ALTA 1-06) Subdivision (ALTA 26) Usury (ALTA 27) Utility Access (ALTA 17.2-06) Utility Facilities Variable Rate Mortgage – Negative Amortization (ALTA 6.2) Variable Rate Mortgage (ALTA 6) Water – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 41-06, 41.1-06, 41.2-06, ALTA 41.3-06) Zoning – No Zoning Classification (ALTA 3.4) Zoning (ALTA 3)
>\$1m - \$10m	\$150	
>\$10m	\$200	



Coverage Amount	Endorsement Fee		
≤ \$500k	\$100	Comprehensive – Improved Land/Unimproved Land Condominium – Assessments Priority (ALTA 4) Construction Loan – Direct Payment/Guaranteed’s Direct Payment (ALTA 32, 32.1, 32.2)	Mezzanine Financing (ALTA 16-06) Non-Imputation – Full Equity Transfer/Additional Guaranteed/Partial Equity Transfer (ALTA 15-06, 15.1-06, 15.2-06)
>\$500k - \$1M	\$200	Covenants, Conditions, and Restrictions – Improved Land – Owner’s Certificate (ALTA 9.2-06)	Planned Unit Development – Assessments Priority (ALTA 5-06)
>\$1M - \$10M	\$300	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Certificate (ALTA 9.8-06)	Private Rights – Lender’s Certificate/Owner’s Certificate (ALTA 9.6-06, 9.9-06)
>\$10M	\$400	Covenants, Conditions, and Restrictions – Lender’s Certificate (ALTA 9.3-06) Easement – Damage or Enforced Removal (ALTA 28-06) Encroachments – Boundaries and Easements – Described Improvements/Land Under Development (ALTA 28.1-06, 28.2-06, 28.3-06) Foundation Gap Coverage Identified Exception & Identified Risk Coverage (ALTA 34.1) Identified Risk Coverage (ALTA 34-06) Interest Rate Swap – Direct Obligation/Direct Obligation-Defined Amount*/Additional Interest/Additional Interest – Defined Amount* (ALTA 29-06, 29.1-06, 29.2-06, 29.3-06)	Restrictions, Encroachments, Minerals – Lender’s Certificate/Land Under Development/Current Violations - Lender’s Certificate (ALTA 9-06, 9.7-06, 9.10-06) Same as Portion of Survey (ALTA 25.1-06) Same as Survey (ALTA 25-06) Standard Exception Waiver Tax Credit – Defined Amount – Owner’s Certificate* (ALTA 40.1-06) Tax Credit – Owner’s Certificate (ALTA 40-06) Zoning – Completed Structure/Land Under Development/Completed Improvement Non-Conforming Use (ALTA 3.1, 3.2, 3.3)

Special Endorsements	Disbursement (ALTA 33-06)	Date Down – Owner’s Certificate/Lender’s Certificate
\$350		

MATT VELDEY

Senior Commercial Attorney

515.452.0490

Matthew.Veldey@IowaFinance.com

MALLORY BARTLETT

Commercial Settlement Attorney

515.452.0496

Mallory.Bartlett@IowaFinance.com

ETHAN MURRAY

Commercial Underwriting Attorney

515.452.0483

Ethan.Murray@IowaFinance.com

KIM PRASKA

Commercial Services Specialist

515.452.0491

Kim.Praska@IowaFinance.com



IOWA TITLE GUARANTY
COMMERCIAL

Iowa Title Guaranty Application for Commercial Coverage

Property Address:

Property Use:

- Industrial Multifamily
- Agricultural Office/Retail Building

Transaction Type:

- Purchase Refinance

Other Transaction Information (select all that apply):

- Construction Loan Rental Property
- End Loan Leasehold
- Cash Transaction Easement

Requested Coverage (endorsements available on page 2):

Note: A cancellation fee of up to 10% of the premium can be assessed.

- Owner Coverage**
Coverage Amount \$ _____

- Lender First Coverage**
Coverage Amount \$ _____
Lender Name and Address:

- Lender Junior Coverage**
Coverage Amount \$ _____
Lender Name and Address:

Buyer and/or Borrower:

Seller:

Closing Date and Settlement Agent:

**Summary of Transaction and Additional Comments
and/or Instructions:**

Applicant Contact Information:

Name: _____

Company: _____

Phone: _____

Email: _____

**How did you hear about Iowa Title Guaranty
Commercial?**

Contacts at Iowa Title Guaranty Commercial:

Matt Veldey: 515.452.0490
matthew.veldey@iowafinance.com

Ethan Murray: 515.452.0483
ethan.murray@iowafinance.com

Kim Praska: 515.452.0491
kim.praska@iowafinance.com

Help Desk: 515.452.0484

Send Completed Application to:

TGCommercial@iowafinance.com

Or

Iowa Title Guaranty Commercial
1963 Bell Avenue, Suite 200
Des Moines, IA 50315

Select Endorsements for each Coverage Type: (O) for Owner | (L) for Lender First | (J) for Lender Junior

(O) (L) (J)

- ALTA 1-06 Street Assessments
- ALTA 3 Zoning
- ALTA 3.1 Zoning—Completed Structure
- ALTA 3.2 Zoning—Land Under Development
- ALTA 3.3 Zoning—Completed Improvement Non-Conforming Use
- ALTA 3.4 Zoning—No Zoning Classification
- ALTA 4 Condominium—Assessments Priority
- ALTA 4.1 Condominium—Current Assessments
- ALTA 5-06 Planned Unit Development—Assessments Priority
- ALTA 5.1-06 Planned Unit Development—Current Assessments
- ALTA 6 Variable Rate Mortgage
- ALTA 6.2 Variable Rate Mortgage—Negative Amortization
- ALTA 8.1 Environmental Protection Lien
- ALTA 8.2-06 Commercial Environmental Protection Lien
- ALTA 9-06 Restrictions, Encroachments, Minerals—Lender’s Certificate
- ALTA 9.1-06 Covenants, Conditions, and Restrictions—Unimproved Land—Owner’s Certificate
- ALTA 9.2-06 Covenants, Conditions, and Restrictions—Improved Land—Owner’s Certificate
- ALTA 9.3-06 Covenants, Conditions, and Restrictions—Lender’s Certificate
- ALTA 9.6-06 Private Rights—Lender’s Certificate
- ALTA 9.6.1-06 Private Rights—Current Assessments—Lender’s Certificate
- ALTA 9.7-06 Restrictions, Encroachments, Minerals—Land Under Development—Lender’s Certificate
- ALTA 9.8-06 Covenants, Conditions, and Restrictions—Land Under Development—Owner’s Certificate
- ALTA 9.9-06 Private Rights – Owner’s Certificate
- ALTA 9.10-06 Restrictions, Encroachments, Minerals—Current Violations—Lender’s Certificate
- ALTA 10 Assignment
- ALTA 11 Mortgage Modification
- ALTA 11.2 Mortgage Modification with Additional Coverage Amount
- ALTA 12 Aggregation—Lender’s Certificate
- ALTA 13-06 Leasehold—Owner’s Certificate
- ALTA 13.1-06 Leasehold—Lender’s Certificate
- ALTA 14 Future Advance—Priority
- ALTA 15-06 Non-Imputation—Full Equity Transfer
- ALTA 15.1-06 Non-Imputation—Additional Guaranteed
- ALTA 15.2-06 Non-Imputation—Partial Equity Transfer
- ALTA 16-06 Mezzanine Financing
- ALTA 17-06 Access and Entry
- ALTA 17.1-06 Indirect Access and Entry
- ALTA 17.2-06 Utility Access
- ALTA 18-06 Single Tax Parcel
- ALTA 18.1-06 Multiple Tax Parcel—Easements
- ALTA 18.2-06 Multiple Tax Parcel
- ALTA 18.3-06 Single Tax Parcel and ID
- ALTA 19-06 Contiguity—Multiple Parcels

(O) (L) (J)

- ALTA 19.1-06 Contiguity—Single Parcel
- ALTA 19.2-06 Contiguity—Specified Parcels
- ALTA 20-06 First Loss—Multiple Parcel Transactions
- ALTA 22-06 Location
- ALTA 24-06 Doing Business
- ALTA 25-06 Same as Survey
- ALTA 25.1-06 Same as Portion of Survey
- ALTA 26 Subdivision
- ALTA 27 Usury
- ALTA 28-06 Easement—Damage or Enforced Removal
- ALTA 28.1-06 Encroachments—Boundaries and Easements
- ALTA 28.2-06 Encroachments—Boundaries and Easements—Described Improvements
- ALTA 28.3-06 Encroachments—Boundaries and Easements—Land Under Development
- ALTA 29-06 Interest Rate Swap—Direct Obligation
- ALTA 29.1-06 Interest Rate Swap—Additional Interest
- ALTA 29.2-06 Interest Rate Swap—Direct Obligation—Defined Amount
- ALTA 29.3-06 Interest Rate Swap—Additional Interest—Defined Amount
- ALTA 32 Construction Loan
- ALTA 32.1 Construction Loan—Direct Payment
- ALTA 32.2 Construction Loan—Guaranteed’s Direct Payment
- ALTA 34-06 Identified Risk Coverage
- ALTA 34.1 Identified Exception & Identified Risk Coverage
- ALTA 35-06 Minerals and Other Subsurface Substances—Buildings
- ALTA 35.1-06 Minerals and Other Subsurface Substances—Improvements
- ALTA 35.2-06 Minerals and Other Subsurface Substances—Described Improvements
- ALTA 35.3-06 Minerals and Other Subsurface Substances—Land Under Development
- ALTA 37-06 Assignment of Rents or Leases
- ALTA 39-06 Certificate Authentication
- ALTA 40-06 Tax Credit—Owner’s Certificate
- ALTA 40.1-06 Tax Credit—Defined Amount—Owner’s Certificate
- ALTA 41-06 Water—Buildings
- ALTA 41.1-06 Water—Improvements
- ALTA 41.2-06 Water—Described Improvements
- ALTA 41.3-06 Water—Land Under Development
- ALTA 43-06 Anti-Taint
- ALTA 44-06 Guaranteed Mortgage Recording—Lender’s Certificate
- ALTA 45-06 Pari Passu Mortgage—Lender’s Certificate
- Comprehensive—Improved Land
- Comprehensive—Unimproved Land
- Fairway
- Foundation
- Gap Coverage
- Standard Exception Waiver
- Utility Facilities