

IOWA TITLE GUARANTY



User Guide



CAP 2.0 User Guide - Table of Contents

IOWA TITLE GUARANTY

Topic	See Page
Introduction	3-8
Resource Desk	9-11
Search for a Transaction	12
Start a New Transaction	13-15
Overview of the Transaction Details Screen	16
Process a Commitment (Lender, Junior, Owner)	17-24
Complete a Commitment - Schedule B	25-31
Review and Issue a Commitment (Lender, Junior, Owner)	32-34
Printing an Issued Commitment	35
Edit a Commitment	36-37
Adding a CPL	38-40
Process a Certificate (Lender, Junior, Owner)	41-60
Review and Issue a Certificate	61-65
Process a Junior Certificate	66-68
Amend an Issued Certificate	69-70
Add a Rapid Certificate	71-73
Prepare Rapid Certificate Showing of Release	74
Submit an Application for Mortgage Release (with a Rapid Certificate)	75-76
Submit an Application for Mortgage Release (without a Rapid Certificate)	77-78
Add a Note to the Transaction	79
Archives and Snapshots	80
Payment Information	81-83
Completing a Transaction Started Prior to CAP 2.0	84-85



Welcome to Certificate Application Processing (CAP) 2.0. We have made numerous changes to the system. Log on to the Resource Desk and you will be able to:

- Issue a commitment.
- Issue a certificate.
- Issue a closing protection letter.
- Complete the annual renewal process.
- Become a new participant.
- Access reports and information on your files.
- Add participant staff and an administrator.

There are three main sections to CAP:

1. Resource Desk
2. Transaction Detail
3. Participant Detail

The Resource Desk is the entry point into CAP. You will need a user name and password to log in. You can also register for events and access additional resources.

Each CAP user has a unique login and password. Firms with multiple attorneys issuing commitments and certificates will have a separate login for each attorney and support staff. An office administrator will be able to add staff, inactivate staff and update records. If you do not have a user name and password, call the ITG Help Desk 515-725-4357.

From the Participant section, you will be able to issue a commitment or certificate, review and update your participant record and issue a closing protection letter (for closers that do not field issue and issue CPLs on existing commitments.) The annual renewal process will now be fully automated and completed from this section.

Lenders will now be able to use the resource desk to verify the authenticity of closing protection letters, commitments and certificates by entering the Verification Code found on the bottom right hand corner of each page of document. Each time a form is amended and reissued, a new verification code will be created. This section also includes a comprehensive search engine which allows users to find participants offering specific services. Search results are based on the information in the participant record – keeping this current will be important.

The Application section allows customers to order a commitment or certificate directly from Iowa Title Guaranty. This section also includes a price sheet, premium calculator, QuickPay access to the E-Payment portal, as well as the Application for Mortgage Release Certificate.



The Transaction Detail Screen is the beginning point for creating a Transaction.

CAP 2.0 is transaction based rather than property based. Commitments, certificates and closing protection letters relating to the same transaction are contained in one record.

Access CAP 2.0 <https://www.iowatitleguaranty.org> or via the Resource Desk link provided on the Iowa Title Guaranty website at www.iowatitleguaranty.gov. Our system works most efficiently when you use Internet Explorer 10 or higher, or the latest version of Chrome or Firefox.

Protecting Privacy of Information

As with all parts of the real estate transaction, lenders rely on us and our participants to protect their customer's non-public private (NPI) information. NPI is the personally identifiable information provided by a customer, a customer's transactions or any other information about a customer which is otherwise unavailable to the general public. NPI includes first name or first initial and last name coupled with any of the following: Social Security Number, driver's license number, state-issued ID number, credit card number, debit card number or other financial account numbers.

The existence of a commitment or certificate is deemed NPI and cannot be disclosed except to authorized parties to the transaction. Compliance with the protection of NPI is critical for all aspects of the transaction.

Understanding an ITG Transaction Number

Each real estate transaction that is started in CAP has a computer-generated identification number. The transaction number is made up of 9 digits (two digit year, for example, 14) followed by a seven digit number.) Each document created within the transaction will begin with a letter (C, L, J or O) followed by the transaction number.

C = commitment

L = first mortgage

J = junior mortgage

O = owner

Symbol

A CAP user may click on the  symbol to find instructions, help tips or explanations. In the Endorsements section, this symbol also provides the CAP user the full text of the endorsement.



Symbol

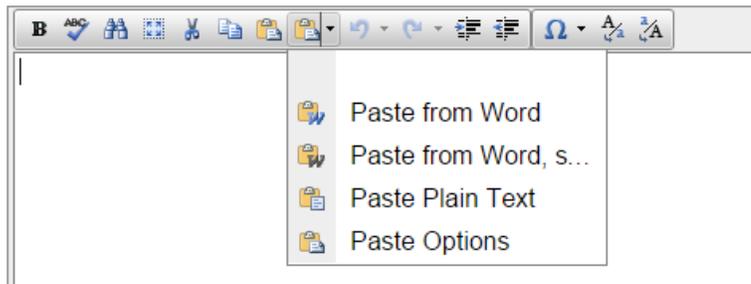
This symbol appears to indicate that the transaction may need underwriter review / approval before the Commitment or Certificate can be issued. Use the mouse to hover over the flag to read a message regarding underwriter cautions.

Copy/Paste into CAP

Copy contents from your source document as usual. To Paste into CAP, place your cursor in the target field and perform the Paste action as usual.

When pasting a legal description, if your initial attempt has unusual formatting then undo the initial paste and try using some of the paste options that the legal description editor provides (see below).

Legal Description ([click to add Number of Acres disclaimer](#)):*



If none of the paste options work then you will need to manually modify the paste results. If you are unable to manually modify the paste results, contact ITG for support.

Adding a New Lender

To add a lender that is not currently in the CAP system, email the request to titleguaranty@iowa.gov or call the ITG Help Desk at (515)725-4357.



Helpful Hints

- Do not use the back space button.
- Make sure you **Save Changes**.
- **Shortcut Keys:** The following short cut keys will be useful in the Application Processing.
 - Copy = Ctrl + C
 - Cut/Delete = Ctrl + X
 - Paste = Ctrl + V
 - Degree Sign ° = Alt + 0176
 - One Fourth ¼ = Alt + 0188
 - One Half ½ = Alt + 0189
 - Three Fourths ¾ = Alt + 0190
- **Wild Card:** Using a % between any two characters will give more search results (example: j%pet will result in Jim Peterson, Joan Peters, and Jeff Petrowski)

Glossary of Terms

Abstract of Title or Abstract: For purposes of Iowa Title Guaranty, a written or electronic summary of all matters of record related to the property specified in the legal description on the commitment or certificate, and a Certification by a Participating Abstractor that the summary is complete and accurate. (See also Form 900 and Form 901).

Abstract Certification Date: The date and time through which the abstract or search was conducted

ALTA #: number used to identify the comparable American Land Title Association endorsement form.

Archives: Each time a commitment, certificate or closing protection letter is issued or re-issued, an archived copy is retained.

Audit: When participants begin field issue, their first files are placed in Audit status prior to issue. An ITG staff person will review the file and advise the issuer of any corrections if needed. A field issuer may request that a specific transaction be reviewed by ITG staff by clicking on “Send to Audit.”

CAP: The acronym for Certificate Application Processing, the Iowa Title Guaranty system used to issue commitments, certificates, endorsements and Closing Protection Letters

Certificate: A document that guarantees a named party against financial loss from defects in title to real property and from the invalidity or unenforceability of mortgage loans

Closing Protection Letter: Issued to assure lender and borrower that closer will follow closing instructions as they relate to title issues.

CMA: see Composite Mortgage Affidavit

Commitment: A document that guarantees that a certificate will be issued if conditions outlined in the commitment are met. The commitment identifies titleholders, legal description, and any requirements to clear title, as well as any exceptions to coverage.



CAP 2.0 User Guide - Introduction

IOWA TITLE GUARANTY

Composite Mortgage Affidavit: An affidavit signed by seller and borrower indicating any knowledge of existing issues impacting title, such as mechanic's liens, survey matters, unrecorded easements, possession rights, violations of restrictions, etc.

Coverage: The limit of liability under the commitment or certificate

CPL: see Closing Protection Letter

E-Payment: The ability to pay transaction invoices by e-check or credit card through the online E-payment portal.

Endorsement: Form which modifies or expands standard coverage provided in a commitment or certificate

Entity Type: A legal entity formed to engage in business activities such as a corporation, limited liability corporation, partnership, etc.

Exceptions: Exclusions from coverage under the commitment or certificate

File #: A number assigned by the Field Issuer to be used to retrieve records.

Form 900: Title Guaranty Report of Title – Pre-closing Search utilized by a Participant when a titleholder is obtaining non-purchase financing (refinance or Home Equity loan).

Form 901: Title Guaranty Report of Title – Post Closing Search utilized by a Participant when a titleholder is obtaining non-purchase financing.

Guaranteed Lender (on Schedule A): Originating lender/mortgagor

Guaranteed Lender (on Assignment Endorsement): Investor or assignee of the originating lender

GAP Coverage: Short term coverage that guarantees the time period from the Effective Date of the Commitment through the date and time the deed and/or mortgage to be guaranteed are recorded

Lender's Certificate: A document that guarantees the lender against financial loss as a result of invalid or unenforceable mortgage, loss due to priority of other liens and/or mechanics liens.

Mortgage Release Certificate Program: A way to obtain a release of a mortgage that is paid off, but not released of record or incorrectly released, as well as covering "missing" assignments.

Non Purchase Product: for the purposes of Iowa Title Guaranty, a refinanced or other non-purchase mortgage

Originating Lender: Original lender

Owner's Certificate: A document that guarantees the owner against financial loss as a result of title other than stated on the certificate, defects, liens, or encumbrances on title, lack of access, and/or unmarketable title.

Participant: A person or legal entity (Attorney, Abstractor, or Real Estate Closer) authorized to perform a service on behalf of Iowa Title Guaranty.

Participant Admin: The Participant or the Primary Contact for the Participant, and/or a staff person associated with a Participant, who has complete access to the Participant Record, with the ability to modify the Participant Detail Screen, add or remove staff, and access all transactions associated with the Participant.

Participant Number: A two, four or five digit number used by a participating attorney, abstractor or real estate closer to designate that they are authorized by Iowa Title Guaranty to perform a service

Participant Staff: A staff person associated with a Participant who has access to CAP for the purpose of issuing commitments and certificates

Post-Closing Search Certification: A post-closing verification of public records that may be used in lieu of a post-closing abstract continuation for the purpose of issuing a final title opinion or certificate.

Pre-Closing Search Certification: A last minute search performed before closing to identify any items that have been recorded since the last title update. For additional information see Gap Coverage Endorsement.

Premium: Price of coverage

Prepared By: The person who is logged in and typing the commitment or certificate



CAP 2.0 User Guide - Introduction

IOWA TITLE GUARANTY

Rapid Certificate: Allows a Field Issuer to issue a certificate in a timely manner, before a paid lien is released and satisfied

Residential Property: For the purposes of Iowa Title Guaranty, means residential real estate consisting of one to four dwelling units.

Showing of Release - Form 801: Form used to show recorded mortgage release for a Rapid Certificate

Signed By: Lists the name of the ITG Participant issuing the commitment or certificate.

Snapshots: A picture of an issued commitment, certificate, or CPL

Standard Exceptions: The standard exceptions listed in Schedule B of the commitment and certificate.

Titleholder: One who holds title

Transaction Quote: A summary of proposed charges for a single transaction. The quote will appear before or after a commitment is issued and before a certificate is issued.

Transaction Statement: A final summary of charges, including applied payment, available after a certificate is issued.

Underwriting: Guidance provided by Iowa Title Guaranty attorneys on legal issues related to land title, and the correction of issues prior to providing a commitment or certificate

Verification Code: The code used to verify, along with the Guaranty number, the validity of a document

What's New: A compilation of regularly updated help tips and messages available for the CAP user, accessed from the Resource Desk.

Disability Statement

No qualified individual with a disability will be excluded from participation in Iowa Title Guaranty services, programs or training on the basis of a disability. The information in this manual may be obtained in accessible formats by making appropriate arrangements. To receive more information or to request an accommodation to participate in the services, programs or activities please contact Iowa Title Guaranty at 2015 Grand Avenue, Des Moines, IA 50312; 515.725.4357 or visit our web site at www.IowaTitleGuaranty.gov.

CAP 2.0 User Guide - Resource Desk

PARTICIPANT

WHAT'S NEW

Access the newest help tips and messages from ITG

ACCESS CAP

I would like to:

- Search for or Issue a commitment or certificate
- View/Renew/Edit my Participant record
- Continue my Participant application
- Issue a closing protection letter
- \$ E-PAYMENT**

Begin or continue a transaction

Complete Annual Renewal; update contact information

If participant application is started, link here to continue

Use to add closing protection letter to existing Commitment issued by another party

USERNAME:

PASSWORD:

LOG ON

FORGOT USER NAME

FORGOT PASSWORD

Use to access the E-Payment portal when logging in through CAP

Login here

BECOME A PARTICIPANT

NEW PARTICIPANT APPLICATION

Apply to be an ITG Attorney, Abstractor or Real Estate Closer

► *To continue an existing Participant application, please log on to CAP.*

EVENTS

 **REGISTER FOR AN IOWA TITLE GUARANTY EVENT**

Register for a Conference

CLICK HERE TO ACCESS CAP TRAINING RESOURCES

Review the user guides and training videos



LENDER

VERIFICATION

-  **VERIFY A CLOSING PROTECTION LETTER**
-  **VERIFY AN IOWA TITLE GUARANTY COMMITMENT OR CERTIFICATE**
-  **VERIFY ACTIVE CLOSERS IN GOOD STANDING WITH ITG**

FIND SERVICES

Many of Iowa Title Guaranty's participants provide a full range of closing services including

- Abstract/Title Searches*
- Title Opinions*
- Closing Protection Letters*
- Conduct Closings*
- Issue ITG Commitments/Certificates*
- Rapid Certificate*

 **CLICK HERE TO FIND A PARTICIPANT IN YOUR AREA**

Lenders may verify the authenticity of a Closing Protection Letter by typing in the Commitment number and Verification number from the bottom of each page.

Lenders may verify the authenticity of a Commitment/Certificate by typing in the Commitment/Certificate number and Verification number from the bottom of each page.

Type the name of a closer to determine the current status.

This search allows users to identify those services needed and search by city or county.



APPLICATIONS

COMMITMENT/CERTIFICATE APPLICATION

SUBMIT AN APPLICATION FOR ITG COVERAGE

PRICING FOR IOWA TITLE GUARANTY COVERAGE

PRINT A PRICE SHEET

CALCULATE MY PREMIUM

PAY MY PREMIUM

APPLICATION FOR MORTGAGE RELEASE CERTIFICATE

DOWNLOAD AN APPLICATION FOR A MORTGAGE RELEASE CERTIFICATE

DOWNLOAD AN AFFIDAVIT FOR PUBLICATION

Non Field Issuers may submit an application for Commitment/Certificate.

Pulls up current pricing schedule.

For coverage over \$500,000 use this simple calculator.

Make an E-Payment by e-check or credit card

The mortgage release application may be completed online or by printing the form.

If submitting for publication, print or download a copy of the Affidavit for Publication.

 LINK TO ITG WEBSITE

Link to ITG Website



CAP 2.0 User Guide - Search for a Transaction

IOWA TITLE GUARANTY

Search for a Transaction

On the Transaction Listing Screen, select **View / Transactions**

Log Out View Welcome Jane Tes

Transaction Listing [Return to Resource Desk](#)

[Create New Transaction](#)

Use the search fields below to locate a commitment or certificate.

Guaranty Type: <input checked="" type="radio"/> All <input type="radio"/> Certificate <input type="radio"/> Commitment	Transaction/Guaranty #: <input type="text"/>	File #: <input type="text"/>	Primary Borrower/Buyer: <input type="text"/>
Prepared By: <input type="text"/>	Signed By: <input type="text"/>	Status: <input type="text"/>	Keywords: <input type="text"/>
<input type="text" value="Type partial name to load dropdown"/>	<input type="text" value="Type partial name to load dropdown"/>	All <input type="text"/>	
Address: <input type="text"/>	City: <input type="text"/>	Zip: <input type="text"/>	
Date Issued Start: <input type="text" value="mm/dd/yyyy"/>	Date Issued End: <input type="text" value="mm/dd/yyyy"/>	<input type="checkbox"/> Show Rapid Certificate only	
		<input type="checkbox"/> Show Commitment having Closing Protection Letter only	
<input type="button" value="Search"/>			

Search Results

Use the search fields above to locate a commitment or certificate.

Help Desk: (515) 725-4357
titleguaranty@iowa.gov
www.titleguarantycommercial.com

Enter information into one or more of the following fields:

Guaranty Type: Select the appropriate radio button to narrow search results to return commitments, certificates or both.

Transaction/Guaranty #: Enter the 9 digit transaction number associated with the transaction.

Note! You do not need to include the letter that precedes the transaction number.

File #: Search by the file number assigned to the transaction. This would be the file number assigned by the field issuer. (optional)

Primary Borrower: Search by entering the primary borrower’s first or last name.

Prepared By: Start typing the person or entity’s name and the system automatically narrow options to select.

Signed By: Start typing the person or entity’s name and the system automatically narrow options to select.

Address: Enter part or all of the address. (Helpful Hint: Enter only the house number and city when searching by address)

Status: Select the dropdown to view status options, the system will default to return all status types.

Keywords: Search by keyword associated with the transaction.

Selecting the **Show Rapid Certificate Only** or **Show Commitment having Closing Protection Letter Only** will narrow the search results to only those files.

Date Issued Start/Date Issued End: Search by a date range to narrow search results.



CAP 2.0 User Guide - Start a New Transaction

IOWA TITLE GUARANTY

Steps to Start New Transaction

On the Transaction Listing Screen, click on **Create New Transaction**

Transaction Listing

[Create New Transaction](#)

Use the search fields below to locate a commitment or certificate.

Guaranty Type: All Certificate Commitment

Transaction/Guaranty #:

File #:

Primary Borrower/Buyer:

Prepared By:

Signed By:

Status:

Keywords:

Address:

City:

Zip:

Date Issued Start:

Date Issued End:

Show Rapid Certificate only

Show Commitment having Closing Protection Letter only

Search Results

Use the search fields above to locate a commitment or certificate.

Begin by answering the questions regarding the transaction. The transaction coverage is built based on your answers.

Note! Questions/ fields marked with a **red asterisk (*)** are mandatory fields.

Which participant is this transaction for?*

What type of Property is being insured?*

Residential Commercial Unimproved Land Wetlands

What type of transaction is being issued?*

NOTE: Non Purchase Product (Form 900 or 901) can not be used for coverage in excess of \$1,000,000.

Purchase Non Purchase Product (Form 900 or 901) Refinance (Abstract Update) Installment Contract

Request for:*

Commitment Certificate

What type of coverage is being issued?*

Lender 1st Mortgage

Amount:

Is a CPL being requested? Yes No

Lender 2nd or Junior Mortgage

Owner



CAP 2.0 User Guide - Start a New Transaction

IOWA TITLE GUARANTY

Note! The system defaults to 2006 ALTA forms (the most recent version). Older versions are available for use by ITG staff only.

Select **Property Type**. The system defaults to Residential Property. Any Commercial, Unimproved Land or Wetlands transactions will be handled by ITG staff.

Select the type of transaction by clicking on the appropriate radio button. If the transaction involves an Installment Contract, click on the  next to **What type of Transaction is being issued?** for helpful instructions.

Select the coverage needed (commitment or certificate). This will open up the next set of questions.

Select the type of coverage (Lender 1st Mortgage, Lender 2nd or Junior Mortgage, or Owner). When creating a commitment, you can select multiple coverages. When creating a certificate, you can only select one coverage.

Enter the amount of coverage. You can type numbers only; the computer will fill in the punctuation. For example, 125000 will be saved as \$125,000.00.

When creating a commitment, select **Yes** or **No** for CPL (Closing Protection Letter). A Closing Protection Letter is available for each lender coverage and may be issued by approved field issuers.

Enter the full name of the Primary Borrower / Buyer. Only one name is entered in this field.

Enter the full name(s) of all Other Borrower(s) / Buyer(s), separated by comma(s) or “and”.

Enter the name(s) of the Titleholder(s), as shown on the deed / abstract entry / title opinion. Only the names are entered here. (You will add tenancy and marital status later.)



CAP 2.0 User Guide - Overview of Transaction Details Screen

IOWA TITLE GUARANTY

The Transaction Detail Banner

The banner at the top of the screen contains information about the transaction, including:

Transaction number: 9 digit number assigned by the system which is unique to the transaction

Property Type: Already selected

File #: Optional field available for the field-issuer's use

Bill To: Indicates the entity from whom premium payment is expected

Prepared By: The person who is logged in and typing the commitment or certificate

ALTA Version: Already selected

Signed By: The Participant for field-issued, or the ITG Director for ITG-issued.

Search Keywords: Optional field available for ease in searching

Note! This banner remains visible throughout the transaction process.

Transaction Detail [Return to Listing](#)

* indicates a required field

Save Changes

Transaction #: 140000307	File #: <input type="text"/>	Prepared By: Test, John	Signed By: Test, John
Property Type: Residential	Bill To:* Test, John	ALTA Version: ALTA2006	Search Keywords: (for Listing screen) <input type="text"/>

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage
- Endorsements
- Owner Coverage
- Endorsements
- Schedule B
- Notes
- Archives/snapshots
- Payment Information

Property Information [What's Incomplete?](#) Policy #: C-140000307

Save Changes [What's Incomplete?](#)

Address Number:* Street Name:* Secondary Number: City:* Type city and select

State:* Zip:* Address Unknown: Check if Address Unknown

County(ies):*

- ADAIR
- ADAMS
- ALLAMAKEE
- APPANOOSE
- AUDUBON
- BENTON
- BLACK HAWK
- BOONE
- BREMER
- BUCHANAN
- BUENA VISTA
- BUTLER
- CALHOUN
- CARROLL
- CASS
- CEDAR
- CERRO GORDO

Legal Description (click to add Number of Acres disclaimer):*

Save Changes



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

- Commitment
 - Property
 - General Info
 - Lender First Coverage
 - Endorsements
 - Owner Coverage
 - Endorsements
 - Schedule B
- Notes
- Archives/snapshots
- Payment Information

Transaction Navigation Bar

There is a navigation bar along the left hand side listing separate elements of the commitment or certificate. Each will be marked with a **X** until that section is completed. The **X** next to commitment will remain until the rest of the screens have been completed (indicated by **✓**) It is best to work on the screens in the order they appear.

Begin by clicking on **Property**.

Included on the Property Information Screen are two Save Changes buttons (top and bottom of the screen). Clicking on either button will save your work.

To enter the property address, enter the following information:

Address Number: Type the house number here.

Street Name: Type the street address here.

Secondary Number: Type the secondary unit details here.

City: Type and select the city here.

State: Defaults to IA; for properties located within Iowa but containing a mailing address for another state, type and select the appropriate state)

Zip: Type the zip code here

Check if Address Unknown: Check this box only if the full street address is unknown

County(ies): Check the box next to the county or counties in which the property is located.

Legal Description: Type the legal description exactly as it appears on the abstract / title opinion. If the description includes language designating a specific number of acres, click on [click to add Number of Acres disclaimer](#), which will add a disclaimer note to the end of the legal description. When this disclaimer is added, Schedule B Exceptions will automatically be added to cover general rights of the county which may not be specifically shown on the title work.

Click **Save Changes**



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Click below to view details on right.

- Commitment
 - Property
 - General Info
 - Lender First Coverage
 - Endorsements
 - Owner Coverage
 - Endorsements
 - Schedule B
- Notes
- Archives/snapshots
- Payment Information

Once mandatory fields are completed, the line titled **Property** in the navigation bar will change from a **✗** to a **✓**. If the **✗** remains, click on **What's Incomplete?** to see a list of the fields that need to be completed.

Note! The **What's Incomplete** includes a summary of incomplete fields for the entire transaction.

Click below to view details on right.

- Commitment
 - Property
 - General Info
 - Lender First Coverage

Save Changes | **What's Incomplete?**

Property Information

Address Number: 2015 Street Name: Grand Avenue Secondary Number: City: DES MOINES

Guaranty #: C-14000046

Click below to view details on right.

- Commitment
 - Property
 - General Info
 - Lender First Coverage
 - Endorsements
 - Owner Coverage
 - Endorsements
 - Schedule B
- Notes
- Archives/snapshots
- Payment Information

You have successfully saved but the section is incomplete. Refer to "What's incomplete?" for more details.

Save Changes | **What's Incomplete?**

Property Information

Address Number: 2015 Street Name: Grand Avenue Secondary Number: City: DES MOINES

State: IA Zip: Legal Des: Full Legal: Note: No of acres: County(ies): POLK

MONROE
 MUSCATINE
 O'BRIEN
 OSCEOLA
 PAGE
 PALO ALTO
 PLYMOUTH
 POCAHONTAS
 POLK
 POTTAWATTAMIE
 POWESHIEK
 RINGGOLD
 SAC
 SCOTT
 SHELBY

Iowa Title Guaranty - CAP

C-14000046

Property:
Zip is required.

General Info:
 Primary Borrower/Buyer Entity Type is required.
 Other Borrower(s)/Buyer(s) Entity Type is required.
 Titleholder(s) Entity Type is required.
 Titleholder(s) Tenancy is required.
 Abstractor is required.
 Abstract Certification Date and Time are required.
 Abstract Certification Date can not be more than six months prior to today's date.
 CMA Form is required.

Lender First Coverage:
 Lender First: Type of Sale is required.
 Lender First: Originating Lender is required.
 Lender First: Closing Protection Letter Lender is required.
 Lender First: Closing Protection Letter Address is required.
 Lender First: Closing Protection Letter City is required.
 Lender First: Closing Protection Letter State is required.
 Lender First: Closing Protection Letter Zip is required.

that the above described Land actually contains the number [redacted] by a more current land survey.

Guaranty #: C-14000046



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

General Info

In the navigation bar, click on **General Info**.

Included on the General Information Screen is information about the parties to the transaction, the Abstract certification, the Composite Mortgage Affidavit, and contact information.

Status: Indicates the current status

Date Issued: Remains blank until the commitment has been issued

Issued By: Remains blank until the commitment has been issued

Transaction Type: Auto-filled based on prior selection. Use the down arrow to change if necessary.

Premium: Auto-fills based on information entered; will update as/if changes are made

Abstract Cert Date: Enter the date (mm/dd/yyyy) of the last full abstract continuation as shown on the preliminary title opinion /abstract.

Abstract Cert Time: Enter the hour, minutes, and seconds (if known, or zeros) and AM or PM of the time of the last full abstract continuation.

Abstractor(s): Using the dropdown menu, select the Abstractor(s) designated on the title opinion/abstract as providing the last abstract continuation. The abstractors listed operate within the county(ies) selected on the Property screen.

Title Opinion Attorney: Type the attorney last name or law firm name, then highlight the name to select. For Field-Issuer Attorneys: this field defaults to the field-issuer, if another attorney's title opinion is being used, select that name.

Click below to view details on right

- Commitment
- Property
- General Info
- Lender First Coverage
- Endorsements
- Owner Coverage
- Endorsements
- Schedule B
- Notes
- Archives/snapshots
- Payment Information

You have successfully saved and completed this section. Please continue to the next section until all are complete. Guaranty #: C-14000046

[Save Changes](#) | [What's Incomplete?](#)

General Information

Status: Pending Date Issued: Issued By:

Transaction Type:* Purchase Premium: \$135.00 Abstract Cert Date:* 12/1/2014 Abstract Cert Time:* 08:00:00 AM

Abstractor(s)*

Participant #	Name
View 8182	*American Abstract & Title Co.

Select an abstractor here.

Title Opinion Attorney:* Jane Test - Test Law Firm

Borrower(s)/Buyer(s)

Primary Borrower/Buyer Name:* William W. Buyer Is Primary Borrower/Buyer an Individual or Entity?* Individual

Other Borrower(s)/Buyer(s) Name: Susan W. Buyer Is Other Borrower(s)/Buyer(s) an Individual or Entity?* Individual

Titleholder(s)

Titleholder(s) Name:* Steven S. Seller and Mary M. Seller Is Titleholder(s) an Individual or Entity?* Individual What is the Titleholder(s) Entity Type? --

Titleholder(s) Tenancy (as it will appear on Schedule A):*

NOTE: To show NO TEXT, click on Other and leave text box empty.

as joint tenants with full rights of survivorship and not as tenants in common.

as tenants in common.

Unknown. If tenancy is not known, the following note will appear on Schedule A: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.

Other: _____



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Borrower(s)/Buyer(s): Auto-fills with information already entered.

Individual or Entity?: Use the dropdown menus to select the entity type of the Primary Borrower/Buyer and Other Borrower/Buyer. For a natural person, select Individual; for a company, trust, estate, etc., select Legal Entity.

Titleholder(s): Auto-fills with information already entered.

Individual or Entity?: Use the dropdown menu to select the entity type of the Titleholder(s). For natural person(s), select Individual; for a company, trust, estate, etc., select Legal Entity.

Entity Type: If the Titleholder(s) Entity Type is Legal Entity, use the dropdown menu to select the Titleholder(s) Legal Status.

Titleholder(s) Tenancy: Select one of the tenancy options. Select **Other** and leave the field blank if there is only one titleholder or legal entity. Select “**Other**” if tenancy is known but the language does not match either of the first two options, and type the tenancy language in the “**Other**” field.

Composite Mortgage Affidavit: Select either **All Purpose or Primary Residence**. Complete the fields CMA Titleholder 1 and 2 with the name(s) of the Titleholder(s). (Click on **Copy from Titleholder(s)** to prefill the CMA Titleholder 1 field with the names of the Titleholders, then cut and paste the second name to the CMA Titleholder 2 field.)

Mail To: Complete these optional fields with contact information. If desired, click the box **Click to include mailing sheet with printed commitment**.

Click **Save Changes**.

Composite Mortgage Affidavit
 CMA Form: * All Purpose Primary Residence
 CMA Titleholder 1 ([Copy from Titleholder\(s\)](#)): CMA Titleholder 2:

Mail To
 Click to include mailing sheet with printed certificate.

Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
<input type="text"/>	<input type="text" value="IA"/>	<input type="text"/>	<input type="text"/>
Fax Number:	Email Address:		
<input type="text"/>	<input type="text"/>		

You have successfully saved and completed this section.
 Please continue to the next section until all are complete.



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Adding Lender First Coverage

In the navigation bar, click on **Lender First Coverage** (or whichever coverage is listed next). Included on the Lender First Coverage screen is information about the mortgage and Closing Protection Letter.

Also available is **Remove This Coverage** button, which if selected brings up a box “Are you sure you want to remove this Coverage?” Select OK to remove the lender’s first coverage.

Loan Number: Type the loan number here, if available

Coverage Amount: Auto-fills with information already entered, and changes can be made if necessary.

Type of Sale: Defaults to Fee Simple; other options are available using the dropdown arrow.

Total Premium: Auto-fills with information in place; will update as changes are made

Lender: Begin typing the lender and select from the dropdown list. The system saves a “short list” of the last lenders used; if you need a lender not shown on your short list, click on View All, then type the lender name and highlight to select it from the list. If you need a lender which does not appear on the master list, contact the **Iowa Title Guaranty Help Desk at 515-725-4357**.

Name of Proposed Guaranteed to Appear on Schedule A: This field displays the lender’s name as it will appear on the Commitment Schedule A, and is editable if the lender requests that their name be tweaked (changed slightly from how it appears on the dropdown menu). Type the name of the lender as requested, followed by “its successors and/or assigns”.

Guaranty #: C-140000046

[What's Incomplete?](#)

Lender First Coverage

Loan Number:	Coverage Amount:*	Type of Sale:*
<input type="text" value="2014654654"/>	<input type="text" value="\$150,000.00"/>	<input type="text" value="Fee Simple"/>

Total Premium:
\$110.00

Lender:*

Name of Proposed Guaranteed to Appear on Schedule A:

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage**
- Endorsements
- Owner Coverage
- Endorsements
- Schedule B
- Notes
- Archives/snapshots
- Payment Information



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Closing Protection Letter (CPL): If Closing Protection Letter was selected when the transaction was started, this box will be checked, or it can be checked now by a field issuer who has been pre-approved as an ITG Closer.

Note! This field is visible only to ITG Closers.

ITG Closer: A field issuer who has been pre-approved as an ITG Closer will only be allowed to add a CPL naming himself/herself as the ITG Closer. The ITG Closer field is not editable.

CPL Lender: Begin typing the lender name and select from the dropdown list. The system saves a “short list” of the last lenders used; if you need a lender not shown on your short list, click on View All, then type the lender name and highlight to select it from the list. If you need a lender which does not appear on the master list, contact the Help Desk at 515-725-4357.

CPL Wording: Defaults to standard wording which follows the lender’s name as it appears on the CPL. However, this field is editable if the lender requires different wording.

CPL Lender Address 1, Address 2, City, State and Zip: These fields auto fill when the CPL Lender is selected, but the fields are editable if changes are needed.

The CPL can be printed by clicking on **Print CPL** (next to **What’s Incomplete?**) The CPL will be in Draft form until the commitment has been issued.

Note! The commitment and CPL are separate documents and will not print together.

Click on **Save Changes**.

Closing Protection Letter (CPL)
 CPL Lender:*
 Merchants Bank, National Association View All
 CPL Wording: CPL Lender Address 1:* CPL Lender Address 2:
 its subsidiaries and affiliates, successors and/or assigns, as their interest may appear
 CPL Lender City:* CPL Lender State:* CPL Lender Zip:*

 You have successfully saved and completed this section.
 Please continue to the next section until all are complete.

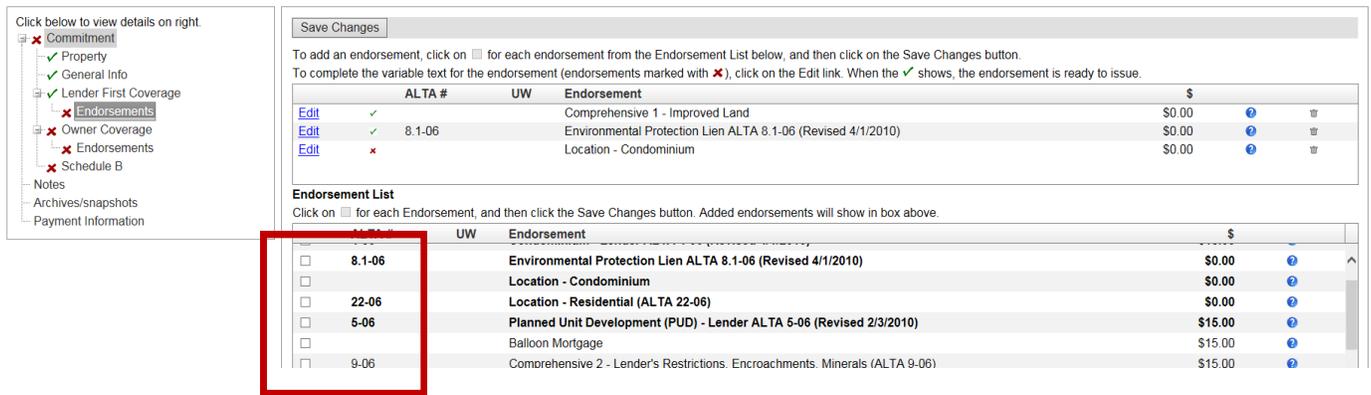


CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

In the navigation bar, click on **Endorsements** (immediately below the Coverage just completed), which brings up the Endorsements screen.

Endorsements available for that coverage are listed in the Endorsement List with the most commonly requested endorsements first in bold type, then the remainder of the endorsements in alphabetical order. Included in the listing are the ALTA numbers (if applicable) and the premium due, if any. Clicking on the  brings up a short description of the endorsement, the underwriting requirements and the text of the endorsement. To select an endorsement, click on the box next to the endorsement, then **Save Changes**.



The screenshot shows the 'Endorsements' section in the navigation bar. The main area displays a table of endorsements with columns for ALTA #, UW, Endorsement, and \$. Below the table is an 'Endorsement List' with checkboxes for selection. A red box highlights the first three rows of the list: 8.1-06, 22-06, and 5-06.

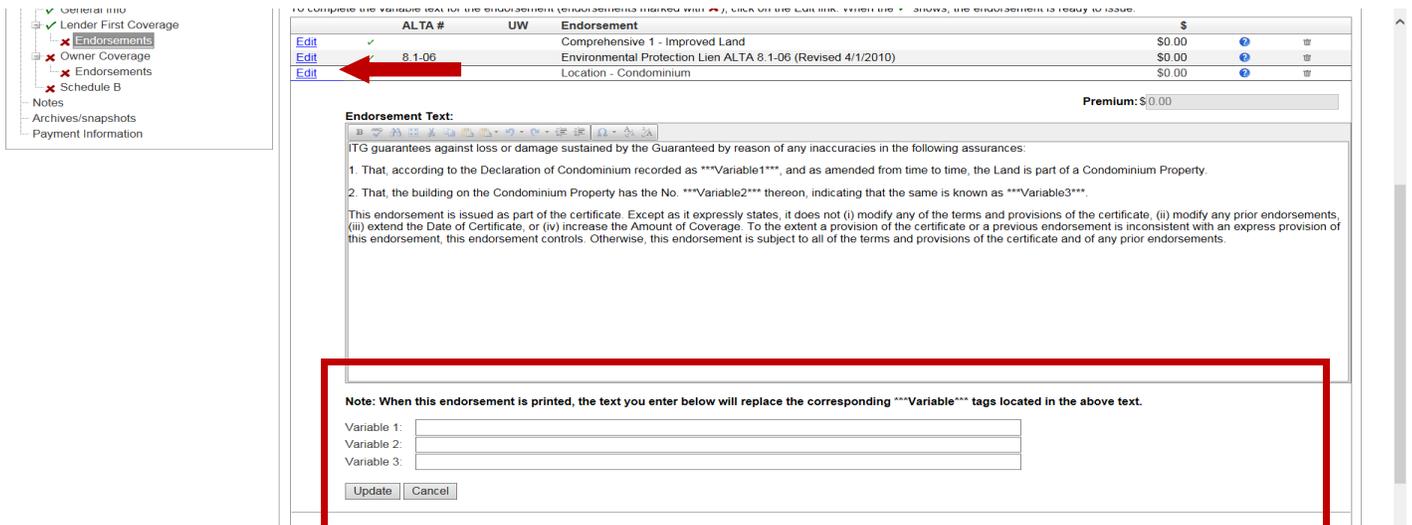
ALTA #	UW	Endorsement	\$
		Comprehensive 1 - Improved Land	\$0.00
8.1-06	✓	Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00
	✗	Location - Condominium	\$0.00

ALTA #	UW	Endorsement	\$
<input type="checkbox"/>		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00
<input type="checkbox"/>		Location - Condominium	\$0.00
<input type="checkbox"/>		Location - Residential (ALTA 22-06)	\$0.00
<input type="checkbox"/>		Planned Unit Development (PUD) - Lender ALTA 5-06 (Revised 2/3/2010)	\$15.00
<input type="checkbox"/>		Balloon Mortgage	\$15.00
<input type="checkbox"/>		Comprehensive 2 - Lender's Restrictions, Encroachments, Minerals (ALTA 9-06)	\$15.00

A  next to the endorsement name indicates that no edits are needed or possible.

A  next to the endorsement name indicates that edits are required. Click on **Edit** to bring up the text of the endorsement, which includes *****Variable***** wherever an edit is needed. A corresponding Variable box is found at the bottom of the screen. Click on the  for help tips. Type the necessary information in the Variable box, then click on Update, or click on Cancel to undo the edits. If all mandatory Variable boxes have been completed, the endorsement indicator will change from a  to a .

If an endorsement was selected in error, use the  to remove it.



The screenshot shows the 'Endorsement Text' editor. The top part displays the endorsement details, including the ALTA # (8.1-06), UW (checked), and Endorsement name. Below this is a text area containing the endorsement text, which includes several *****Variable***** tags. At the bottom, there is a red-bordered box containing a note and three input fields for Variable 1, Variable 2, and Variable 3. The 'Update' and 'Cancel' buttons are also visible.

Note: When this endorsement is printed, the text you enter below will replace the corresponding ***Variable***** tags located in the above text.**

Variable 1:
 Variable 2:
 Variable 3:



CAP 2.0 User Guide - Process a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Owner Coverage

In the navigation bar, click on **Owner Coverage** (if any).

Also available is **Remove This Coverage** button, which if selected brings up a box **Are you sure you want to remove this Coverage?** Confirm by selecting **OK**.

Loan Number: Type the loan number here, if available

Coverage Amount: Auto-fills with information already entered, and changes can be made if necessary.

Type of Sale: Defaults to Fee Simple; other options are available using the dropdown arrow.

Total Premium: Auto-fills with information in place; will update as changes are made

Click on the box **Check for free Owner Coverage (Primary Residence Only)** if this transaction is eligible for free coverage. This changes the Total Premium to zero once changes are saved.

Click on **Save Changes**.

The screenshot shows the 'Owner Coverage' form with a confirmation message: 'You have successfully saved and completed this section. Please continue to the next section until all are complete.' The navigation bar on the left has 'Owner Coverage' selected. The form fields show: Loan Number: 2014654654, Coverage Amount: \$170,000.00, Type of Sale: Fee Simple, Total Premium: \$0.00, and a checked box for 'Check for free Owner's Coverage (Primary Residence Only)'. Buttons for 'Save Changes', 'Remove This Coverage', and 'What's Incomplete?' are visible.

Endorsements are rarely issued with Owner Coverage, but are available. In the navigation bar, click on **Endorsements**, which brings up the Endorsements screen next to the navigation bar. Complete the Endorsements screen as described above. If no endorsements are needed, click on **Save Changes**.

The screenshot shows the 'Endorsements' screen with a confirmation message: 'You have successfully saved and completed this section. Please continue to the next section until all are complete.' The navigation bar on the left has 'Endorsements' selected. The main content area shows an 'Endorsement List' table with columns for ALTA #, UW, Endorsement, and \$. The table lists various endorsement options such as 'Condominium - Owner ALTA 4.1-06', 'Planned Unit Development (PUD) - Owner ALTA 5.1-06', 'Comprehensive 6 - Restrictions', 'Encroachment Endorsement', 'Gap Coverage', 'Leasehold - Owners (ALTA 13-06)', 'Manufactured Housing Unit (ALTA 7-06)', 'Multiple Tax Parcels (ALTA 18.1-06)', 'Planned Unit Development (PUD) - Owner (ALTA 5.1-06)', and 'Single Tax Parcel (ALTA 18-06)'. A 'Save Changes' button is at the bottom.

ALTA #	UW	Endorsement	\$
<input type="checkbox"/>	4.1-06	Condominium - Owner ALTA 4.1-06 (Revised 4/1/2010)	\$15.00
<input type="checkbox"/>	5.1-06	Planned Unit Development (PUD) - Owner ALTA 5.1-06 (Revised 10/16/2008)	\$15.00
<input type="checkbox"/>		Comprehensive 6 - Restrictions	\$15.00
<input type="checkbox"/>	4.1-06	Condominium - Owner (ALTA 4.1-06)	\$15.00
<input type="checkbox"/>		Encroachment Endorsement	\$15.00
<input type="checkbox"/>		Gap Coverage	\$15.00
<input type="checkbox"/>	13-06	Leasehold - Owners (ALTA 13-06)	\$0.00
<input type="checkbox"/>	7-06	Manufactured Housing Unit (ALTA 7-06)	\$15.00
<input type="checkbox"/>	18.1-06	Multiple Tax Parcels (ALTA 18.1-06)	\$15.00
<input type="checkbox"/>	5.1-06	Planned Unit Development (PUD) - Owner (ALTA 5.1-06)	\$15.00
<input type="checkbox"/>	18-06	Single Tax Parcel (ALTA 18-06)	\$15.00



CAP 2.0 User Guide - Complete a Commitment Schedule B

IOWA TITLE GUARANTY

Schedule B

In the navigation bar, click on **Schedule B**. Dropdown lists of suggested text are located in the box on the left titled Additional Schedule B Options. The body of Schedule B is located within the box on the right. Begin working in the body of Schedule B.

Schedule B Part I includes requirements. Part II includes exceptions to the property, and Notes.

Note! This is a change from previous versions of CAP.

Schedule B has been auto filled based on information already entered into the prior transaction screens. Each section may include: paragraphs which are not editable and cannot be removed; paragraphs which are not editable but can be removed; and paragraphs which are editable and can be removed. Each editable paragraph is contained within a box, indicating that the text within this box can be changed. Additional paragraphs can be added by selecting an item from the Additional Schedule B Options lists. Also, additional blank editable paragraphs can be added by clicking on the  at the beginning of that section.

The screenshot displays the software interface for completing a commitment schedule. On the left is a navigation tree with 'Commitment' expanded and 'Schedule B' selected. The center panel shows a 'Save Changes' button and a dropdown menu titled 'Additional Schedule B Options' with a red border around it. The dropdown lists: 'Requirements of Record', 'Requirements not of Record', 'Exceptions', and 'Notes for Information'. To the right is the main form area, titled 'COMMITMENT SCHEDULE B - PART I', which contains a list of instruments and additional requirements to be disclosed.

To view the Additional Schedule B Options, click on **the arrow (>)** next to the appropriate section name, which opens the options available for that section.

Note! Requirements of Record includes items that need to be recorded.

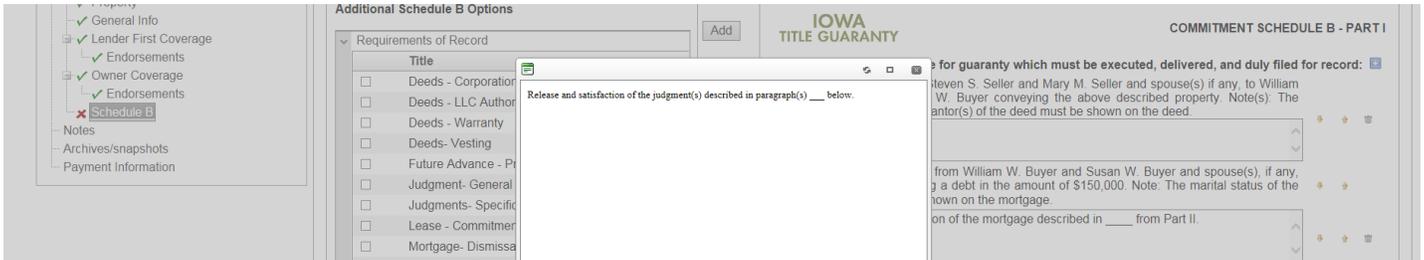


CAP 2.0 User Guide - Complete a Commitment Schedule B

IOWA TITLE GUARANTY

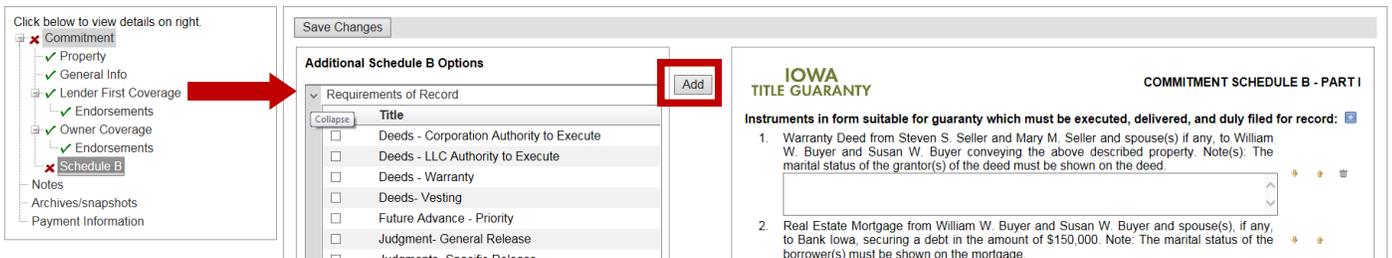
Completing Schedule B

To read the text of the item, click on the **title**. The text appears in a pop-up box. To close the pop-up box, click on the **x** in the top right corner of the box.

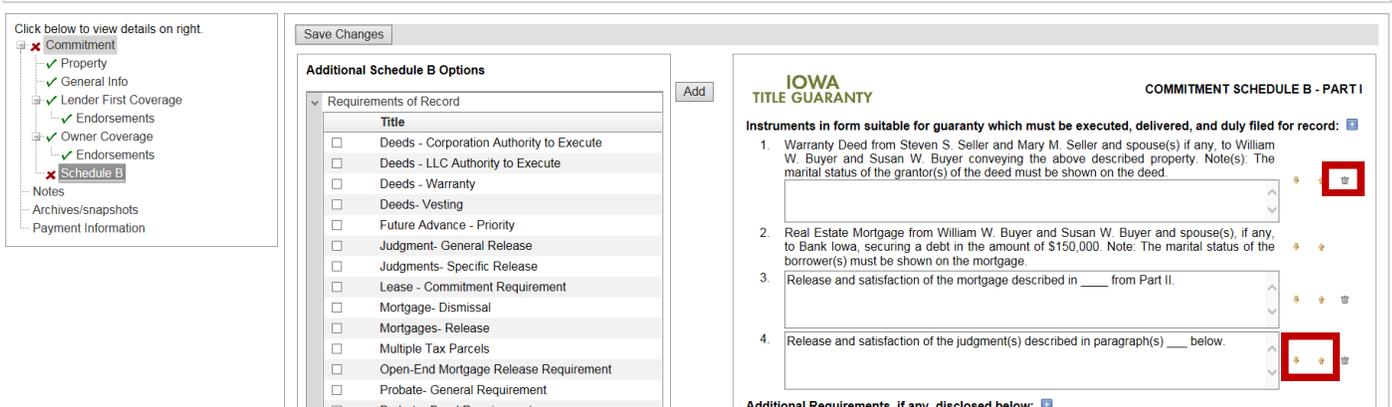


Select the paragraph you need by clicking in the box next to the name, then click on **Add**.

The selected paragraph will be added as the last numbered paragraph in that section. To close the list of Options, click on the down arrow (**v**) next to the section name.



To remove a paragraph, click on the **trash icon** next to that paragraph, and select **OK** to the question **Are you sure you want to delete this item?** To change the order that the paragraphs appear, click on the up / down arrow next to the paragraph. The numbering of the paragraphs will automatically update as paragraphs are moved or removed.





CAP 2.0 User Guide - Complete a Commitment Schedule B

IOWA TITLE GUARANTY

Schedule B—Part 1

Part I includes a section for requirements of documents which must be filed (recorded with the county recorder), and a section for requirements of documents or services not needing to be filed.

Instruments to be filed:

For a purchase transaction, the first paragraph is an auto filled Deed from the current titleholder(s) to the buyer(s)/borrower(s), followed by an empty editable box. The Deed sentence is not editable, but additional text can be added within the box according to the examining attorney’s requirements.

For a transaction covering a Lender First or Lender Junior mortgage, a paragraph for each proposed mortgage is auto filled requiring a mortgage from the buyer(s) / borrower(s) to the lender, for the amount of coverage/ mortgage. If the buyer(s)/borrower(s) are Individuals, the requirement includes a Note requiring that the marital status of the borrower(s) be shown on the mortgage.

An editable paragraph is available to require the release and satisfaction of a mortgage. This paragraph includes a blank line, to be completed with the Schedule B paragraph number(s) of the mortgage(s) to be released. See the **Special Exceptions instructions** below. If no current mortgage is shown as an exception, this requirement can be removed by clicking on the

Additional requirements can be selected from the Additional Schedule B Options, or added, if necessary, by clicking on the at the beginning of the section, then typing the requirement into the empty box.

IOWA TITLE GUARANTY **COMMITMENT SCHEDULE B - PART I**

Instruments in form suitable for guaranty which must be executed, delivered, and duly filed for record:

- Warranty Deed from Steven S. Seller and Mary M. Seller and spouse(s) if any, to William W. Buyer and Susan W. Buyer conveying the above described property. Note(s): The marital status of the grantor(s) of the deed must be shown on the deed.
- Real Estate Mortgage from William W. Buyer and Susan W. Buyer and spouse(s), if any, to Bank Iowa, securing a debt in the amount of \$150,000. Note: The marital status of the borrower(s) must be shown on the mortgage.
- Release and satisfaction of the mortgage described in ____ from Part II.
- Release and satisfaction of the judgment(s) described in paragraph(s) ____ below.

Additional Requirements, if any, disclosed below:



CAP 2.0 User Guide - Complete a Commitment Schedule B

IOWA TITLE GUARANTY

Additional Requirements (not to be filed)

Various default paragraphs are included with each transaction commitment, including the requirement for an executed Composite Mortgage Affidavit, and a search of the MNL.

Other requirements will be auto filled based on selected endorsements.

Additional requirements can be selected from the Additional Schedule B Options, or added, if necessary, by clicking on the **+** at the beginning of the section, then typing the requirement into the empty box.

IOWA TITLE GUARANTY COMMITMENT SCHEDULE B - PART I

Instruments in form suitable for guaranty which must be executed, delivered, and duly filed for record: **+**

- Warranty Deed from Steven S. Seller and Mary M. Seller and spouse(s) if any, to William W. Buyer and Susan W. Buyer conveying the above described property. Note(s): The marital status of the grantor(s) of the deed must be shown on the deed.
- Real Estate Mortgage from William W. Buyer and Susan W. Buyer and spouse(s), if any, to Bank Iowa, securing a debt in the amount of \$150,000. Note: The marital status of the borrower(s) must be shown on the mortgage.
- Release and satisfaction of the mortgage described in #9 from Part II.
- Insert another requirement HERE.

IOWA TITLE GUARANTY COMMITMENT SCHEDULE B - PART I

Instruments in form suitable for guaranty which must be executed, delivered, and duly filed for record: **+**

- Warranty Deed from Steven S. Seller and Mary M. Seller and spouse(s) if any, to William W. Buyer and Susan W. Buyer conveying the above described property. Note(s): The marital status of the grantor(s) of the deed must be shown on the deed.
- Real Estate Mortgage from William W. Buyer and Susan W. Buyer and spouse(s), if any, to Bank Iowa, securing a debt in the amount of \$150,000. Note: The marital status of the borrower(s) must be shown on the mortgage.
- Release and satisfaction of the mortgage described in #9 from Part II.
- Insert another requirement HERE.

Additional Requirements, if any, disclosed below: **+**

- Composite Mortgage Affidavit signed by the titleholders/buyers and sellers of the subject property and notarized.
- The ITG closer must search the Mechanic's Notice and Lien Registry at the time of closing and obtain either a lien waiver, proof of payment, or satisfaction from those contractors or material suppliers that have posted a Commencement of Work, a Preliminary Notice, or a Mechanic's Lien to the MNL.
- Pre-closing search performed by the abstractor.
- The abstractor must perform a name search on the buyers/borrowers and any claims or judgments against the buyers/borrowers revealed by that search that would be liens on the real estate must be released and satisfied.



CAP 2.0 User Guide - Complete a Commitment Schedule B

IOWA TITLE GUARANTY

Mortgage: A fill-in-the-blanks paragraph appears to prompt the user to include all pertinent mortgage information. Each current (unreleased or improperly released) mortgage will be described in its own paragraph, so paragraphs can be added by clicking on the +. If there is no current mortgage to be released, use the trash icon to remove this exception.

Note! The default exception regarding ordinances and regulations of the city and county covers all zoning and other ordinances and regulations. It is not necessary to add specific exceptions describing ordinances or regulations for the city or county.

Plat(s): The default exception is a generic description which covers any plat(s) affecting the subject property.

Declarations, covenants etc: The default exception is a generic description which covers any declarations, covenants, restrictions, easements, reservations, rights or options affecting the subject property.

Additional exceptions can be selected from the Additional Schedule B Options, or added, if necessary, by clicking on the + at the beginning of the section, then typing the exception into the empty box. Additional exceptions will be described on the preliminary title opinion, such as judgments, restrictive covenants or easements detailed with the filing information, or objections to title described by the examining attorney. For each exception requiring curative action (whether filed or not), a requirement must be added to the proper section of Schedule B Part I.

Special Exceptions: +

- 8. The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).

⬇ ⬆ 🗑
- 9. Mortgage from Steven S. Seller and Mary M. Seller to Midwest Lender dated January 2, 2001, filed January 4, 2001 in Book 2001, page 1, to secure an indebtedness of \$142,000.00. Assignment to National Lender filed January 4, 2001 in Book 2001, page 5.
⬇ ⬆ 🗑
- 10. Open End Mortgage from Steven S. Seller and Mary M. Seller to Midwest Lender dated January 2, 2001, filed January 4, 2001 in Book 2001, page 6, to secure an indebtedness of \$14,000.00.
⬇ ⬆ 🗑
- 11. Ordinances and regulations for the city and county in which the property is located. ⬇ ⬆ 🗑
- 12. 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. ⬇ ⬆ 🗑
- 13. 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. ⬇ ⬆ 🗑
- 14. Utility easement in, over or under the East 10 feet of the property in favor of Local Water Company filed March 4, 1989, in Book 1989 page 1.

⬇ ⬆ 🗑



CAP 2.0 User Guide - Issue a Commitment

IOWA TITLE GUARANTY

Issue a Commitment

In the navigation bar click on **Commitment**, which brings up the screen containing an overview of the commitment next to the navigation bar. This screen includes details of the transaction, with a link back to Schedule B. Possible selections tabs appear at the top of the screen:

Issue: When clicking on Issue, the system will perform the final edit checks to verify that necessary fields have been completed and underwriting rules have been followed. The status will then change to Issued, Audit (if the processor is in Audit status) or Underwriting (if the endorsements / coverage amount / coverage date require underwriter review).

Cancel: When clicking on **Cancel**, the status will change to **Cancelled**.

Note! When cancelling a file the system requires a note stating the reason for cancellation.

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage
- Endorsements
- Owner Coverage
- Endorsements

Overview

Issue Cancel Preview Send to Underwriting Send to Audit Add New Coverage Add Certificate What's Incomplete?

Go to Archives

General Information

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	01/11/2016			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

Preview: Clicking on **Preview** brings up a pdf version of the commitment in draft format that includes Schedule A, Schedule B, and Composite Mortgage Affidavit.

Preview the Transaction Quote: Selecting **Transaction Quote** under the **Select what to preview** dropdown and then clicking Preview will download a PDF of the transaction quote in draft format.

Preview CPL: Selecting **Lender First CPL** under the **Select what to preview** dropdown and then clicking **Preview** will download a PDF of the closing protection letter in draft format. If there is more than one CPL each CPL will be previewed separately.

Send to Underwriting: Selecting **Underwriting** indicates that you would like to have the commitment reviewed by an underwriter. You must add a Note of explanation. The ITG underwriter will review the file, if necessary contact the participant/processor with questions, and then place the commitment in pending or issued status accordingly.

Note! Allow time for underwriter review. Review Notes for underwriter comments and suggestions.



CAP 2.0 User Guide - Review and Issue a Commitment

IOWA TITLE GUARANTY

Click below to view details on right.

- ✓ Commitment
- ✓ Property
- ✓ General Info
- ✓ Lender First Coverage
- ✓ Endorsements
- ✓ Owner Coverage
- ✓ Endorsements
- ✓ Schedule B
- Notes
- Archives/snapshots
- Payment Information

Guaranty #: C-16000002

Issue Cancel Select what to preview Preview Send to Underwriting Send to Audit **Add New Coverage** Add Certificate... What's Incomplete?

*Go to Archives/snapshots to print

General Information

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	1/20/2016 3:56:48 PM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

Titleholder(s)

Name	Tenancy	Entity Type	Legal Status
Steven S. Seller and Mary M. Seller	as joint tenants with full rights of survivorship and not as tenants in common.	Individual	

Add New Coverage: Click on this dropdown menu to add another coverage to the commitment.

By adding a coverage, another subset of screens will appear in the navigation bar designated with **✖** and the already completed Schedule B will again be designated with a **✖**

Complete the new coverage as described above. Review Schedule B for changes made with regard to the newly added coverage, and **Save Changes**.

After the draft version of the commitment has been reviewed and approved, the commitment can be issued.

Click on Issue. Click on **OK** when asked **Are you sure you want to issue this guaranty?**

The system performs the last edit checks. If errors or omissions are discovered, a red message will appear describing the fields which need to be edited or completed.

Log Out View Welcome Jane T

Transaction Detail [Return to Listing](#)

Lender Junior Coverage:
 Lender Junior: Closing Protection Letter Lender is required.
 Lender Junior: Closing Protection Letter Address is required.
 Lender Junior: Closing Protection Letter City is required.
 Lender Junior: Closing Protection Letter Zip is required.

* indicates a required field

Save Changes

Transaction #: _____ File #: _____ Prepared By: _____ Signed By: _____

Enter the necessary information into the fields, **Save Changes**, and click on **Issue**. Once all fields have been entered correctly, the Transaction Status changes to Issued.



CAP 2.0 User Guide - Printing an Issued Commitment

IOWA TITLE GUARANTY

Printing an Issued Commitment



In the navigation bar click on **Archives/Snapshots**. This section is divided into active and archived downloads. Each time a commitment is issued the system will move the previous commitment, CPL (if applicable) and transaction quote to the archives section. The most recent version of each file will appear in the **Active** section.

Select	Name	Description	Upload Date
<input type="checkbox"/>	C-150000154 Lender First CPL Issued 6/26/2015 12:46 PM	Closing Protection Letter	6/26/2015
<input checked="" type="checkbox"/>	C-150000154 Issued 6/26/2015 12:46 PM	Commitment	6/26/2015
<input checked="" type="checkbox"/>	Transaction Quote 6/26/2015 12:46 PM	Transaction Quote	6/26/2015

To print an issued commitment, CPL or transaction quote select the box of each document to be printed and click **Download Selected**.

Each document selected will download to a zip file. The zip file can be saved and printed or emailed.

Note! If a commitment was issued before July 1, 2015 the transaction quote will not be available in the archives/snapshot screen. It can be printed from the commitment overview screen.

Name	Type	Compressed size	Password ...	Size	Ratic
C-150000154_Commitment_201506...	Adobe Acrobat Document	639 KB	No	1,739 KB	64%
C-150000154_TransactionQuote_20...	Adobe Acrobat Document	28 KB	No	39 KB	31%

The footer of all pages of the commitment and CPL contain Verification Codes unique to that commitment and CPL. **See instructions for Resource Desk.**

- (e) a document executed under a falsified, expired, or otherwise invalid power of attorney;
- (f) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
- (g) a defective judicial or administrative proceeding.

CERTIFICATE NO.: L-140000046

NOTE: Revised December 11, 2014 at 01:22:39 PM. This revision does not extend the Date of Certificate unless otherwise specified.

VERIFICATION CODE: f72e-1ca3-53b4-d0df

Copyright 2014 American Land Title Association. All rights reserved.

The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.





CAP 2.0 User Guide –Edit a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Changes can be made to an issued commitment at any time before the closing occurs.

Locate the commitment. Select **View / Transactions**, and enter the transaction number, file number, borrower name, or other search criteria, and click on **Search**. Within the Search Results, click on **View** next to the transaction number to get to the Transaction Detail screen.

Transaction Listing

Use the search fields below to locate a commitment or certificate.

Guaranty Type: All Certificate Commitment

Transaction/Guaranty #: File #: Primary Borrower/Buyer:

Signed By: Status: Keywords:

Prepared By: City: Zip:

Date Issued Start: Date Issued End:

Show Rapid Certificate only
 Show Commitment having Closing Protection Letter only

Search Results

To open a Transaction, click on "View" below.

Open	Transaction #	Guaranty #	File #	Borrower/Buyer	Address	Prepared By	Signed By	Status	Date Issued	Type	Keywords
<input type="button" value="View"/>	16000012	C-16000012		Walter W. Buyer	2015 Grand Avenue	Test, Jane	Test, Jane	Issued	3/9/2016	R	

Changes can be made to an issued commitment at any time before the closing occurs.

Locate the commitment. Select **View / Transactions**, and enter the transaction number, file number, borrower name, or other search criteria, and click on **Search**. Within the Search Results, click on **View** next to the transaction number to get to the Transaction

You will land on the screen containing an overview of the commitment. Click on **Amend**, and answer OK to the question **Are you sure you want to amend this guaranty?** This changes the commitment status to **Pending**.

Overview Guaranty #: C-16000012

*Go

General Information

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$110.00	Issued	3/9/2016 10:58:48 AM	3/9/2016 11:02:50 AM	Test, Jane	Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

In the navigation bar, click on the screen which contains the information to be corrected. For example, if the proposed mortgage amount has changed, click on **Lender First Coverage**, which brings up the Lender First Coverage screen. Type the new amount in the Coverage Amount field, and **Save Changes**.



CAP 2.0 User Guide - Edit a Commitment (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Any changes made to the commitment will cause the Schedule B to be designated with a **✗** within the navigation bar. Click on **Schedule B**, which brings up the **Schedule B** screen.

Review Schedule B for requirements/exceptions which auto-filled due to the corrections made on other screens. If an endorsement has been removed, be sure to remove any requirements regarding that endorsement. **Save Changes**.

When all of the subset screens are marked with a **✓** the commitment can be reviewed and re-issued. See instructions for **Processing a Commitment**.

total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$110.00	Pending	3/9/2016 10:58:48 ***	3/9/2016 11:02:50 ***	Test, Jane	Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

Each version of the commitment can be viewed by clicking on **Archives/snapshots** within the navigation bar. The versions are designated by the date and time issued.



Add a Closing Protection Letter while Creating or Amending the Commitment

See instructions for **Process a Commitment**.

Updating the CPL when the Commitment is Amended

The Commitment and CPL are created as separate documents. If a Commitment revision includes changes to information which appears on the CPL, a revised CPL will automatically be created. However, if changes to the Commitment do not affect the CPL and a revised CPL is required by the lender, the CPL must be revised manually.

Note! The Commitment must be in Issued status before the CPL can be revised.

Select **View / Closing Protection Letters**, enter the Commitment Number, and click on **Search**. Within the Search Results, click on the **Commitment number**.

Closing Protection Letter Lookup

[Return to Resource Desk](#)

Use the search fields below to locate a Commitment. You can use this screen to add a Closing Protection Letter to a Commitment that was issued by another party.

Commitment Number:

C-140000042

Search

Search Results

Commitment #	File #	Has CPL	Coverage Type	Borrower Name	Date Issued
C-140000042		False	First Mortgage	Philip Phonics	12/2014

The commitment can be reviewed by clicking on **View/Print Commitment**.

Closing Protection Letter Detail

[Return to Lookup](#)

Click "Issue Closing Protection Letter" button to add Closing Protection to the coverage. Only click the button to add Closing Protection or change existing Closing Protection. Each button click will result in a new Closing Protection Letter and verification code.

[View/Print Commitment](#)
[View/Print Closing Protection Letter](#)



Commitment Number: C-140000042
Borrower(s): Philip Phonics
Property Street Address: 1000 Main Avenue
Property Legal Description: Legal

ITG Closer:

Best Ever Closers

CPL Lender:

Iowa Finance Authority

CPL Lender Address 1:

2015 GRAND AVE

CPL Lender Zip:

50312-4901

CPL Wording:

its subsidiaries and affiliates, successors and/or assigns, as their interest may appear

CPL Lender City:

DES MOINES

CPL Lender State:

IA

Issue Closing Protection Letter

Click on **Issue Closing Protection Letter**, which creates an updated CPL. The updated CPL can then be printed by clicking on **View/Print Closing Protection Letter**.



Add a Closing Protection Letter to a Commitment which was Issued by another Participant

Select **View / Closing Protection Letters**, enter the Commitment Number, and click on **Search**. Within the Search Results, click on the **Commitment number**.

Closing Protection Letter Lookup

[Return to Resource Desk](#)

Use the search fields below to locate a Commitment. You can use this screen to add a Closing Protection Letter to a Commitment that was issued by another party.

Commitment Number:

C-14000042

Search

Search Results

Commitment #	File #	Has CPL	Coverage Type	Borrower Name	Date Issued
C-14000042		False	First Mortgage	Philip Phonics	12/2014

The commitment can be reviewed by clicking on **View/Print Commitment**.

ITG Closer auto-fills with the participant creating this Closing Protection Letter.

To select the CPL Lender, begin typing the CPL lender name and select from the dropdown list. Once selected, the CPL Wording, CPL Lender Address, City, State and Zip fields will auto-fill but can be edited if necessary.

g Out View Welcome Merry C

Closing Protection Letter Detail [Return to Lookup](#)

Click "Issue Closing Protection Letter" button to add Closing Protection to the coverage. Only click the button to add Closing Protection or change existing Closing Protection. Each button click will result in a new Closing Protection Letter and verification code.

[View/Print Commitment](#) 
[View/Print Closing Protection Letter](#)

Commitment Number: C-14000042
 Borrower(s): Philip Phonics
 Property Street Address: 1000 Main Avenue
 Property Legal Description: Legal

ITG Closer: Best Ever Closers

CPL Lender: Iowa Finance Authority

CPL Wording: its subsidiaries and affiliates, successors and/or assigns, as their interest may appear

CPL Lender Address 1: 2015 GRAND AVE
 CPL Lender Address 2:
 CPL Lender City: DES MOINES
 CPL Lender State: IA

CPL Lender Zip: 50312-4901

Issue Closing Protection Letter



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

If No Commitment was Issued

See the instructions for **Start a New Transaction**.

Note! If multiple coverages are needed (for example, Lender First and Owner), begin with Lender First. Complete all screens of the Lender First Certificate before starting the next certificate.

On the Transaction Detail screen, the navigation bar contains a **✗** next to Lender First Certificate, and **✗** next to each element of the certificate. The **✗** next to Lender First Certificate will remain until the rest of the screens have been completed (indicated by a **✓**). It is best to work on the rest of the screens in the order they appear.

To enter the property address, enter the following information:

Address Number: Type the house number here.

Street Name: Type the street name here.

Secondary Number: Suite number, unit number, etc.

City: Type and select the city here.

State: Defaults to IA; for properties located within Iowa but containing a mailing address for another state, type and select the appropriate state)

Zip: Type the zip code here

Check if Address Unknown: Check this box only if the full street address is unknown

County(ies): Check the box next to the county or counties in which the property is located.

Legal Description: Type the legal description exactly as it appears on the abstract / title opinion. If the description includes language designating a specific number of acres, click on [click to add Number of Acres disclaimer](#), which will add a disclaimer note to the end of the legal description.

Click **Save Changes**.

Click below to view details on right.

- Lender First Certificate
- Property
- General Info
- Coverage
- Endorsements
- Schedule B
- Notes
- Archives/snapshots
- Payment Information

Guaranty #: L-14000047

Save Changes [What's Incomplete?](#)

Property Information

Address Number:*	Street Name:*	Secondary Number:	City:*
<input type="text" value="2101"/>	<input type="text" value="Grand Avenue"/>	<input type="text"/>	<input type="text" value="DES MOINES"/>
State:*	Zip:*	Address Unknown:	
<input type="text" value="IA"/>	<input type="text" value="50312"/>	<input type="checkbox"/> Check if Address Unknown	

County(ies):*

MUSCATINE
 O'BRIEN
 OSCEOLA
 PAGE
 PALO ALTO
 PLYMOUTH
 POCAHONTAS
 POLK
 POTTAWATTAMIE
 POWESHIEK
 RINGGOLD
 SAC
 SCOTT
 SHELBY
 SIOUX
 STORY
 TAMA
 TAYLOR
 UNION

Legal Description ([click to add Number of Acres disclaimer](#)):*

Type the full legal description here

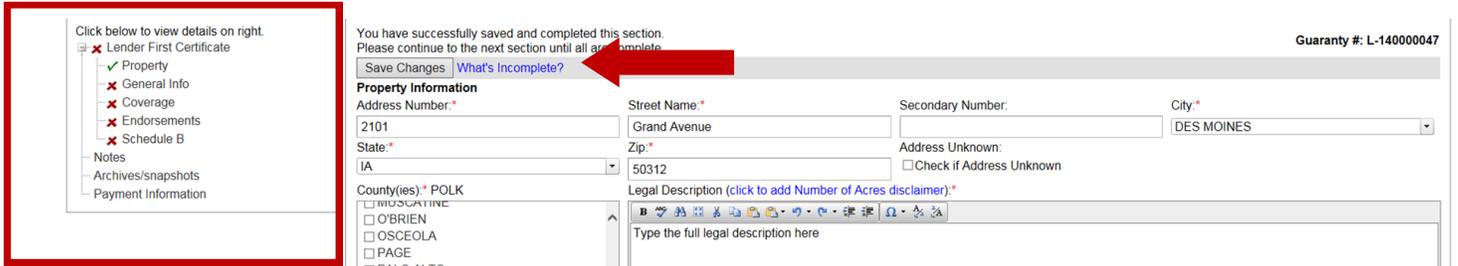
Save Changes



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Once mandatory fields are completed, the line titled **Property** in the navigation bar will change from a **✗** to a **✓**. If the **✗** remains, click on **What's Incomplete?** to see a list of the incomplete fields.



In the navigation bar, click on **General Info**, which brings up the General Information screen.

Included on the General Information Screen is information about the parties to the transaction, and contact information.

Status: Indicates the current status

Date Issued: Remains blank until the certificate has been issued

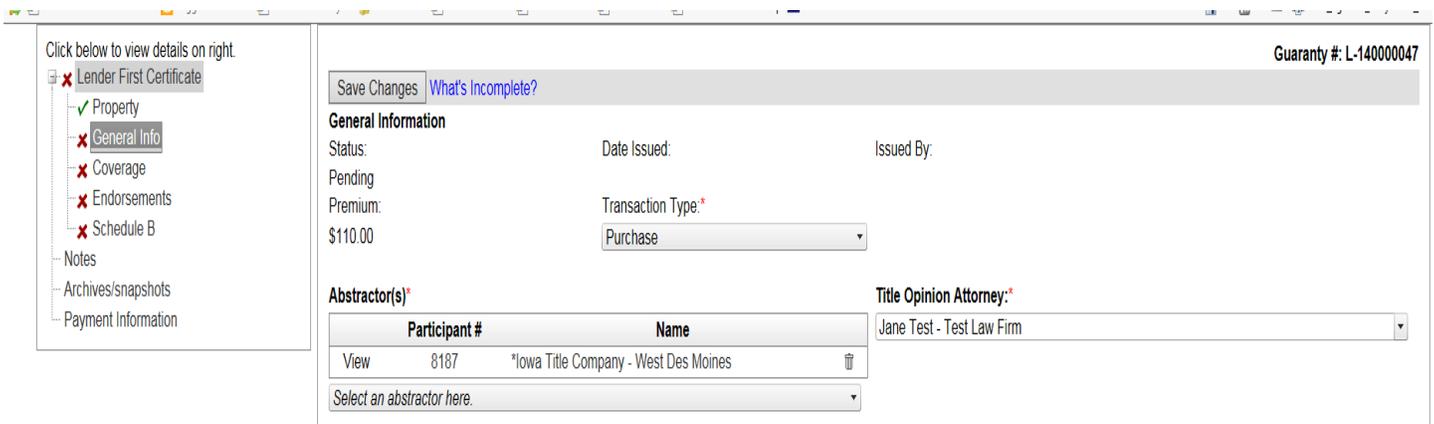
Issued By: Remains blank until the certificate has been issued

Premium: Auto-fills with current information in place; will update as changes are made

Transaction Type: Auto-filled based on prior selection. Use the down arrow to change if necessary.

Abstractor(s): Using the dropdown menu, select the Abstractor(s) designated on the title opinion / abstract as providing the last abstract continuation. The abstractors listed operate within the county(ies) selected on the Property screen.

Title Opinion Attorney: Type the attorney last name or law firm name, then highlight the name to select. For Field-Issuer Attorneys: this field defaults to the field-issuer, if another attorney's title opinion is being used, that name can be selected.





CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Borrower(s)/Buyer(s): Auto-fills with current information

Individual or Entity?: Use the dropdown menus to select the entity type of the Primary Borrower/Buyer and Other Borrower/Buyer. For a natural person, select **Individual**; for a company, trust, estate, etc., select **Legal Entity**.

Legal Status: If the Borrower(s)/Buyer(s) Entity Type is Legal Entity, use the dropdown menu to select the **Borrower(s)/Buyer(s) Legal Status**.

Titleholder(s): Auto-fills with current information

Individual or Entity?: Use the dropdown menu to select the entity type of the Titleholder(s). For natural person(s), select **Individual**; for a company, trust, estate, etc., select **Legal Entity**.

Entity Type: If the Titleholder(s) Entity Type is Legal Entity, use the dropdown menu to select the **Titleholder(s) Legal Status**.

Titleholder(s) Tenancy: Select one of the tenancy options. Select “Other” and leave the field blank if there is only one titleholder (either a natural person or legal entity). Select “Other” if tenancy is known but the language does not match either of the first two options, and type the tenancy language in the “Other” field.

Mail To: Complete these optional fields with contact information.

Click on **Save Changes**.

Borrower(s)/Buyer(s)			
Primary Borrower/Buyer Name:* Oscar T. Owner		Is Primary Borrower/Buyer an Individual or Entity?*	What is the Primary Borrower/Buyer Entity Type?
Other Borrower(s)/Buyer(s) Name: Olivia O. Owner		Is Other Borrower(s)/Buyer(s) an Individual or Entity?*	What is the Other Borrower(s)/Buyer(s) Entity Type?*
Titleholder(s)			
Titleholder(s) Name:* Oscar T. Owner and Olivia O. Owner		Is Titleholder(s) an Individual or Entity?*	What is the Titleholder(s) Entity Type?*
Titleholder(s) Tenancy (as it will appear on Schedule A):*			
NOTE: To show NO TEXT, click on Other and leave text box empty.			
<input type="radio"/> as joint tenants with full rights of survivorship and not as tenants in common. <input type="radio"/> as tenants in common. <input checked="" type="radio"/> Unknown. If tenancy is not known, the following note will appear on Schedule A: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common. <input type="radio"/> Other:			
Mail To			
<input type="checkbox"/> Click to include mailing sheet with printed certificate.			
Contact Name: Larry Loan Officer	Company Name: Local Lender	Mailing Address 1: PO Box 1	Mailing Address 2:
Mailing City: Anytown	Mailing State: IA	Mailing Zip Code: 50000	Phone Number: 515-555-5555
Fax Number: 515-555-5556	Email Address: larry@locallender.com		
<input type="button" value="Save Changes"/>			



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Coverage

In the navigation bar, click on **Coverage**, which brings up the Lender First Coverage screen. Included on the Lender First Coverage screen is information about the mortgage.

Loan Number: Type the loan number here, if available

Coverage Amount: Auto-fills with current information and may be edited.

Type of Sale: Defaults to **Fee Simple**; other options are available using the dropdown arrow.

Total Premium: Auto-fills with current information; will update as changes are made and saved.

Basic Rate: Available to Iowa Title Guaranty staff to adjust the premium for large coverages

Originating Lender: Begin typing the lender and select from the dropdown list. The system saves a “short list” of the last 8 lenders used; if you need a lender not shown on your short list, click on View All, then type the lender name and highlight to select it from the list.

Name of Originating Lender to Appear on Schedule A: Once the Lender has been selected, this auto-fills with the lender’s name as it will appear in the Guaranteed field on the Certificate Schedule A. In most situations, this field can be ignored. This field is available if the lender requests that their name be tweaked (changed slightly from how it appears on the dropdown menu). Type the name of the lender as requested, followed by “its successors and/or assigns.”

Save Changes | What's Incomplete? | Guaranty #: L-14000047

Lender First Coverage

Loan Number: 123456 | Coverage Amount: \$192,000.00 | Type of Sale: Fee Simple

Total Premium: \$110.00

Originating Lender: MidWestOne Bank - BURLINGTON - 3225 DIVISION ST | View All | Check if Guaranteed Lender is a Nominee

Name of Originating Lender to Appear on Schedule A: MidWestOne Bank its successors and/or assigns, BURLINGTON, IA

Guaranteed Lender: Check if same as Originating | Mortgage Electronic Registration Systems, Inc. (MERS) - FLINT - PO BOX 2026 | View All

Name of Guaranteed to Appear on Schedule A: Mortgage Electronic Registration Systems, Inc. (MERS) (solely as nominee for MidWestOne Bank) its successors and/or assigns, FLINT, MI

Guaranteed Lender: The Originating Lender will always be the Guaranteed Lender (Click on **Check if same as Originating**) unless the mortgagee is **Mortgage Electronic Registration Systems, Inc.** as the nominee for a lender. **Check if Guaranteed Lender is a Nominee** (located to the right of the Originating Lender field) should be checked.

If the assignment is shown in the title work, and the lender requires that the assignee be shown as the Guaranteed and that the assignment be shown, then an Assignment Endorsement must be issued. In this situation, click on **Check if same as Originating**. The assignee and the assignment filing information will be entered into the Assignment Endorsement. If the assignment was recorded after the abstract certification date, a lien search and attorney review will be required prior to issuing the Assignment Endorsement.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Endorsements

In the navigation bar, click on **Endorsements**, which brings up the Endorsements screen.

Endorsements available for that coverage are listed in the Endorsement List with the most commonly requested endorsements first in bold type, then the remainder of the endorsements in alphabetical order. Included in the listing are the ALTA numbers (if applicable), and the premium due, if any. Clicking on the  brings up a short description of the endorsement, the underwriting requirements, and the text of the endorsement. To select an endorsement, click on the box(es) next to the endorsement(s), then **Save Changes**.

Save Changes

You have successfully saved and completed this section. Please continue to the next section until all are complete.

To add an endorsement, click on for each endorsement from the Endorsement List below, and then click on the Add button.

To complete the variable text for the endorsement (endorsements marked with **x**), click on the Edit link. When the **✓** shows, the endorsement is ready to issue.

	ALTA #	UW	Endorsement	\$		
Edit	✓		Comprehensive 1 - Improved Land	\$0.00		
Edit	x		Endorsement Against Loss-Lien	\$0.00		
Edit	✓ 8.1-06		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00		

Endorsement List

Click on for each Endorsement, and then click the Save Changes button. Added endorsements will show in box above.

	ALTA #	UW	Endorsement	\$	
<input type="checkbox"/>			Comprehensive 1 - Improved Land	\$0.00	
<input type="checkbox"/>	4-06		Condominium - Lender ALTA 4-06 (Revised 4/1/2010)	\$15.00	
<input type="checkbox"/>			Endorsement Against Loss-Lien	\$0.00	
<input type="checkbox"/>	8.1-06		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00	
<input type="checkbox"/>			Location - Condominium	\$0.00	
<input type="checkbox"/>	22-06		Location - Residential (ALTA 22-06)	\$0.00	
<input type="checkbox"/>	5-06		Planned Unit Development (PUD) - Lender ALTA 5-06 (Revised 2/3/2010)	\$15.00	
<input type="checkbox"/>			Assignment	\$15.00	
<input type="checkbox"/>			Balloon Mortgage	\$15.00	
<input type="checkbox"/>	9-06		Comprehensive 2 - Lender's Restrictions, Encroachments, Minerals (ALTA 9-06)	\$15.00	
<input type="checkbox"/>			Comprehensive 6 - Restrictions	\$15.00	

Save Changes

You have successfully saved and completed this section. Please continue to the next section until all are complete.

The selected Endorsement(s) appear above the Endorsement List.

A **✓** next to the endorsement name indicates that no edits are needed or possible. A **x** next to the endorsement name indicates that edits are required. Click on **Edit** to edit the endorsement, then click on **Update**.

	ALTA #	UW	Endorsement	\$		
Edit	✓		Comprehensive 1 - Improved Land	\$0.00		
Edit	✓ 8.1-06		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00		
Edit	x		Location - Condominium	\$0.00		

Premium: \$0.00

Endorsement Text:

ITG guarantees against loss or damage sustained by the Guaranteed by reason of any inaccuracies in the following assurances:

- That, according to the Declaration of Condominium recorded as *****Variable1*****, and as amended from time to time, the Land is part of a Condominium Property.
- That, the building on the Condominium Property has the No. *****Variable2***** thereon, indicating that the same is known as *****Variable3*****.

This endorsement is issued as part of the certificate. Except as it expressly states, it does not (i) modify any of the terms and provisions of the certificate, (ii) modify any prior endorsements, (iii) extend the Date of Certificate, or (iv) increase the Amount of Coverage. To the extent a provision of the certificate or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the certificate and of any prior endorsements.

Note: When this endorsement is printed, the text you enter below will replace the corresponding ***Variable***** tags located in the above text.**

Variable 1:

Variable 2:

Variable 3:



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Schedule B—Part I

In the navigation bar, click on **Schedule B**, which brings up Schedule B screen. Dropdown lists of suggested text are located in the box on the left titled Additional Schedule B Options. The body of Schedule B is located within the box on the right. Begin working in the body of Schedule B.

The screenshot shows the CAP 2.0 software interface. On the left, a navigation tree lists various sections, with 'Schedule B' selected. The main area is titled 'IOWA TITLE GUARANTY Lender First Schedule B Certificate No: L-140000046'. Below this, it says 'ALTA 2006 Lender Certificate Schedule B - Residential' and 'Schedule B Part I'. A text box states: 'This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:'. Below this is a list of seven items, each with a text box and a 'Delete Item' button. The first item is: '1. The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015). First installment paid. Second installment unpaid, but not delinquent.' The second item is: '2. Mortgage from Steven S. Seller and Mary M. Seller to Midwest Lender dated January 2, 2001, filed January 4, 2001 in Book 2001, page 1, to secure an indebtedness of \$142,000.00. Assignment to National Lender filed January 4, 2001 in Book 2001, page 5.' The third item is: '3. Open End Mortgage from Steven S. Seller and Mary M. Seller to Midwest Lender dated January 2, 2001, filed January 4, 2001 in Book 2001, page 6, to secure an indebtedness of \$14,000.00.' The fourth item is: '4. Ordinances and regulations for the city and county in which the property is located.' The fifth item is: '5. 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 sixth item is: '6. 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.' The seventh item is: '7. Utility easement in, over or under the East 10 feet of the property in favor of Local Water Company filed March 4, 1989, in Book 1989 page 1.' Below the list, it says 'Schedule B Part II'. In the 'Additional Schedule B Options' box, there is a dropdown menu with 'Part 1' and 'Part 2' options. A red arrow points to 'Part 1'. There is an 'Add' button next to the dropdown.

Schedule B Part I includes exceptions to coverage which are superior to the Guaranteed Mortgage. Part II includes exceptions to coverage which are inferior / subordinate to the Guaranteed Mortgage.

Schedule B has been auto filled based on information already entered in the prior transaction screens. Each section may include paragraphs which are not editable and cannot be removed, paragraphs which are not editable but can be removed, and paragraphs which are editable and can be removed. The editable paragraphs are contained within a box, indicating that these text boxes can be changed in any way. Additional paragraphs can be added by selecting an item from the Additional Schedule B Options lists. Also, additional blank editable paragraphs can be added by clicking on the at the beginning of that section.

To view the Additional Schedule B Options, click on the arrow (>) next to the appropriate section name, which opens the options available for that section.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

To read the text of the item, click on the title. The text appears in a pop-up box. To close the pop-up box, click on the X in the top right corner of the box.

Additional Schedule B Options

Part 1

- Access- Controlled
- Access- None
- CCR- Specific
- CCR- General
- CCR- HO Association
- Condo- Declaration
- Condo- HO Association
- Condo- Limitations
- Deeds- % Interest
- Deeds- Trust
- Easement- Appurtenant
- Easement - Appurtenant (multiple)
- Easement - Appurtenant (single)
- Easement- Utility 1
- Easement- Utility 2
- Encroachment - Adverse General
- Encroachment - Easement General

IOWA TITLE GUARANTY

Lender First Schedule B

Certificate No: L-14000047

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).
First installment paid. Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage from _____ to _____ dated _____ filed _____ in Book/Page/Document No. _____ to secure an indebtedness of \$ _____. Assignment to _____ filed _____ in Book/Page/Document No. _____

Additional Schedule B Options

Part 1

- Access- Controlled
- Access- None
- CCR- Specific
- CCR- General
- CCR- HO Association
- Condo- Declaration
- Condo- HO Association
- Condo- Limitations
- Deeds- % Interest
- Deeds- Trust
- Easement- Appurtenant
- Easement - Appurtenant (multiple)
- Easement - Appurtenant (single)
- Easement- Utility 1
- Easement- Utility 2
- Encroachment - Adverse General
- Encroachment - Easement General

IOWA TITLE GUARANTY

Lender First Schedule B

Certificate No: L-14000047

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

Utility easement in, over or under the _____ feet of the property in favor of _____ filed _____ in Book/Page/Document No. _____

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).
Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage from _____ to _____ dated _____ filed _____ in Book/Page/Document No. _____ to secure an indebtedness of \$ _____. Assignment to _____ in Book/Page/Document No. _____

Select the paragraph you need by clicking in the box next to the name, then click on **Add**.

The selected paragraph will be added as the last numbered paragraph in that section. To close the list of Options, click on the down arrow (v) next to the section name.

Additional Schedule B Options

Part 1

- Access- Controlled
- Access- None
- CCR- Specific
- CCR- General
- CCR- HO Association
- Condo- Declaration
- Condo- HO Association
- Condo- Limitations
- Deeds- % Interest
- Deeds- Trust
- Easement- Appurtenant
- Easement - Appurtenant (multiple)
- Easement - Appurtenant (single)
- Easement- Utility 1
- Easement- Utility 2
- Encroachment - Adverse General
- Encroachment - Easement General

IOWA TITLE GUARANTY

Lender First Schedule B

Certificate No: L-14000047

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).
First installment paid. Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage from _____ to _____ dated _____ filed _____ in Book/Page/Document No. _____ to secure an indebtedness of \$ _____. Assignment to _____ in Book/Page/Document No. _____



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

To remove a paragraph, click on icon next to that paragraph, and select **OK** to the question **Are you sure you want to delete this item?** To change the order that the paragraphs appear, click on the up / down arrow next to the paragraph. The numbering of the paragraphs will automatically update as paragraphs are moved or removed.

Additional Schedule B Options

Part 1

Title
<input type="checkbox"/> Access- Controlled
<input type="checkbox"/> Access- None
<input type="checkbox"/> CCR- Specific
<input type="checkbox"/> CCR- General
<input type="checkbox"/> CCR- HO Association
<input type="checkbox"/> Condo- Declaration
<input type="checkbox"/> Condo- HO Association
<input type="checkbox"/> Condo- Limitations
<input type="checkbox"/> Deeds- % Interest
<input type="checkbox"/> Deeds- Trust
<input type="checkbox"/> Easement- Appurtenant
<input type="checkbox"/> Easement – Appurtenant (multiple)
<input type="checkbox"/> Easement – Appurtenant (single)
<input type="checkbox"/> Easement- Utility 1
<input type="checkbox"/> Easement- Utility 2
<input type="checkbox"/> Encroachment - Adverse General
<input type="checkbox"/> Encroachment - Easement General

Lender First Schedule B
Certificate No: L-14000047

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).

First installment paid. Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage from _____ to _____ dated _____, filed _____ in Book/Page/Document No. _____, to secure an indebtedness of \$ _____. Assignment to filed _____ in Book/Page/Document No. _____.
- Utility easement in, over or under the _____ feet of the property in favor of _____, filed _____, in Book/Page/Document No. _____.

Real estate taxes: The sentence describing the current tax year is not editable. The text describing the tax status is based on the certification date and time entered in the General Information screen. If the text describing the tax status is inaccurate you may add corrective language in the box below.

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).

First installment paid. Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Ordinances and regulations:

The default exception regarding ordinances and regulations of the city and county covers all zoning and other ordinances and regulations.

Note! It is not necessary to add specific exceptions describing ordinances or regulations for the city or county.

Plat(s): The default exception is a generic description which covers any plat(s) affecting the subject property.

Declarations, covenants etc: The default exception is a generic description which covers any declarations, covenants, restrictions, easements, reservations, rights or options affecting the subject property.

Mortgage: A fill-in-the-blanks paragraph appears to prompt the user to look for an unreleased or improperly released mortgage which is superior to the Guaranteed Mortgage. This paragraph should include all pertinent mortgage information. Each current (unreleased or improperly released) mortgage will be described in its own paragraph, so paragraphs can be added by clicking on the icon. If there is no current mortgage superior to the Guaranteed Mortgage, use the to remove this exception.

If a prior mortgage has not been released properly, a field issuer may issue this as a Rapid Certificate. See instructions for **Add a Rapid Certificate**.

Additional Schedule B Options

Part 1

Title
<input type="checkbox"/> Access- Controlled
<input type="checkbox"/> Access- None
<input type="checkbox"/> CCR- Specific
<input type="checkbox"/> CCR- General
<input type="checkbox"/> CCR- HO Association
<input type="checkbox"/> Condo- Declaration
<input type="checkbox"/> Condo- HO Association
<input type="checkbox"/> Condo- Limitations
<input type="checkbox"/> Deeds- % Interest
<input type="checkbox"/> Deeds- Trust
<input type="checkbox"/> Easement- Appurtenant
<input type="checkbox"/> Easement – Appurtenant (multiple)
<input type="checkbox"/> Easement – Appurtenant (single)
<input type="checkbox"/> Easement- Utility 1
<input type="checkbox"/> Easement- Utility 2
<input type="checkbox"/> Encroachment - Adverse General
<input type="checkbox"/> Encroachment - Easement General

Lender First Schedule B
Certificate No: L-14000047

IOWA TITLE GUARANTY

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of

- The lien of the taxes for the July 1, 2013 - June 30, 2014; fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage from _____ to _____ dated _____, filed _____ in Book/Page/Document No. _____, to secure an indebtedness of \$ _____. Assignment to _____ filed _____ in Book/Page/Document No. _____.
- Utility easement in, over or under the _____ feet of the property in favor of _____ filed _____, in Book/Page/Document No. _____.

Additional exceptions can be selected from the Additional Schedule B Options, or added, if necessary, by clicking on the at the beginning of the section, then typing the exception into the empty box. Additional exceptions will be described on the preliminary title opinion and /or final title opinion, such as restrictive covenants or easements detailed with the filing information.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Schedule B—Part II

Part II includes exceptions to coverage which are inferior / subordinate to the Guaranteed Mortgage, such as a subordinated or inferior mortgage. Use the Additional Schedule B Options or located within this section to add an exception paragraph.

If a prior mortgage has been subordinated to the new mortgage (being guaranteed with this certificate), open the Options for Part 2, select Mortgages – Subordination, and click on **Add**. A paragraph is then added under Schedule B Part II which includes text describing the Subordination Agreement. Complete this paragraph by typing the requested information and include the lender and filing information of the mortgage being subordinated.

Click **Save Changes**

Schedule B Part II

In addition to the matters set forth in Part I of this Schedule, the title is subject to the following matters and ITG guarantees against loss or damage sustained in the event that they are not subordinate to the lien of the Guaranteed Mortgage:

1.

When all of the subset screens are marked with a the certificate can be reviewed. See **To Review and Issue a Certificate**

Click below to view details on right.

- Lender First Certificate**
 - Property
 - General Info
 - Coverage
 - Endorsements
 - Schedule B**
- Notes
- Archives/snapshots
- Payment Information



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

If a Commitment was Issued

Select **View / Transactions**, and enter the transaction number, file number, borrower name, or other search criteria, and click on Search. Within the Search Results, click on **View** next to the transaction number to get to the Transaction Detail screen.

log Out View Welcome Jane

Transaction Listing Return to Resource Desk

[Create New Transaction](#)

Use the search fields below to locate a commitment or certificate.

Guaranty Type: All Certificate Commitment

Transaction/Guaranty #: File #: Primary Borrower/Buyer:

Signed By: Status: Keywords:

Prepared By:

Type partial name to load dropdown Type partial name to load dropdown All

Address: City: Zip:

Date Issued Start: Date Issued End: Show Rapid Certificate only

Show Commitment having Closing Protection Letter only

Search Results

To open a Transaction, click on "View" below.

Open	Transaction #	Guaranty #	File #	Borrower/Buyer	Address	Prepared By	Signed By	Status	Date Issued	Type	Keywords
<input checked="" type="checkbox"/>	140000046	C-140000046		William W. Buyer	2015 Grand Avenue	Test, Jane	Test, Jane	Issued	12/11/2014	R	

In the commitment overview menu bar, select **Add Certificate** and click on the coverage needed.

Note! These instructions are written for Lender First Coverage. If multiple coverage is needed (for example, Lender First and Owner), begin with Lender First. Complete all screens of the Lender First Certificate before starting the next certificate.

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage
 - Endorsements
- Owner Coverage
 - Endorsements

Overview Guaranty #: C-160000002

Cancel Amend

Lender First Certificate

Lender Junior Certificate

Owner Certificate

General Information	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
Total Premium	1/20/2016 3:58:48	1/21/2016 9:43:40				



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

The navigation bar now contains a **✗** next to Lender First Certificate, and **✗** next to each subset screen selection. The **✗** next to Lender First Certificate will remain until the rest of the screens have been completed (indicated by **✓**). It is best to work on the rest of the screens in the order they appear.

The Lender First Certificate screens will be identified with the Guaranty #: L-xxxxxxxx in the upper right corner of each screen.

Overview Guaranty #: L-14000046

Issue Cancel Print Send to Underwriting Send to Audit Add Certificate... What's Incomplete?

General Information						
Total Premium	Status	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$125.00	Pending			Purchase	Jane Test - Test Law Firm	*American Abstract & Title Co.

Titleholder(s)				
Name	Tenancy	Entity Type	Legal Status	
William W. Buyer and Susan W. Buyer	NOTE: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.	Individual		

Borrower(s)/Buyer(s)	
Name	Entity Type
William W. Buyer	Individual
Susan W. Buyer	Individual

In the navigation bar under Lender First Certificate, click on **Property**, which brings up the Lender First Property Information screen. This screen auto filled from the **Commitment Property** screen. Review the information to verify that it is correct for this coverage. Make any necessary changes, then **Save Changes**.

Property Information Guaranty #: L-14000046

Save Changes What's Incomplete?

Address Number: 2015 Street Name: Grand Avenue Secondary Number: City: DES MOINES

State: IA Zip: 50312 Address Unknown: Check if Address Unknown

County(ies): POLK

Legal Description (click to add Number of Acres disclaimer):

Full Legal Description Here

Note: Notwithstanding Covered Risk 2(c) of the Certificate jacket, ITG does not warrant that the above described Land actually contains the number of acres described herein or that variations in the described Land would not be disclosed by a more current land survey.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

In the navigation bar, click on **Coverage**, which brings up the Lender First Coverage screen. Included on the Lender First Coverage screen is information about the mortgage.

Included on the Lender First Coverage Screen are two Save Changes buttons (top and bottom of the screen). Clicking on either button will save your work.

Loan Number: Type the loan number here, if available

Coverage Amount: Auto-fills with information already entered, and changes can be made if necessary.

Type of Sale: Defaults to Fee Simple; other options are available using the dropdown arrow.

Total Premium: Auto-fills with information in place; will update as changes are made

Basic Rate: Available to Iowa Title Guaranty staff to adjust the premium for large coverages

Originating Lender: Begin typing the lender and select from the dropdown list. The system saves a “short list” of the last 8 lenders used; if you need a lender not shown on your short list, click on View All, then type the lender name and highlight to select it from the list.

Guaranteed Lender: The Originating Lender will always be the Guaranteed Lender (Click on **Check if same as Originating**) unless the mortgagee is **Mortgage Electronic Registration Systems, Inc.** as the nominee for a lender. **Check if Guaranteed Lender is a Nominee** (located to the right of the Originating Lender field) should be checked.

If the assignment is shown in the title work, and the lender requires that the assignee be shown as the Guaranteed and that the assignment be shown, then an Assignment Endorsement must be issued. In this situation, click on **Check if same as Originating**. The assignee and the assignment filing information will be entered into the Assignment Endorsement. If the assignment was recorded after the abstract certification date, a lien search and attorney review will be required prior to issuing the Assignment Endorsement.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Abstract Cert Date: Enter the date (mm/dd/yyyy) within the most recent post-closing abstract continuation or Form 901 that is after the filing date and time of the guaranteed mortgage, or in the alternative the date of the most recent abstract or search certification

Abstract Cert Time: If using the mortgage filing date, enter “5:00:00 PM” or the hour, minutes, and second the mortgage was filed, OR the hour, minutes, and seconds (if known, or zeros) and AM or PM of the time of the last full abstract continuation.

Mortgage Signing Date: Type the date of the mortgage here

Mortgage Filing Date: Type the filing date of the mortgage here

Schedule A Mortgage Phrase: To auto-fill this field, click on [click here for default text](#). Fill in the blanks with the appropriate data (mortgage filing information (Book and Page / Document #, Instrument #, marital status of each borrower, etc.)). Verify that the marital status of multiple borrowers is identical to the marital status shown on the mortgage.

Click on **Save Changes**.

The screenshot shows a web form with a sidebar on the left containing 'Notes', 'Archives/snapshots', and 'Payment Information'. The main form area has four date/time fields: 'Abstract Cert Date:*' (12/8/2014), 'Abstract Cert Time:*' (05:00:00 PM), 'Mortgage Signing Date:*' (12/5/2014), and 'Mortgage Filing Date:*' (12/8/2014). Below these is a text area for 'Schedule A Mortgage Phrase (click here for default text):*' containing the text: 'Mortgage in the amount of \$150,900.00 dated December 5, 2014, filed December 8, 2014, in Book 2014, page 123466 of the Polk County, Iowa, Recorder's Office, given by William W. Buyer and Susan W. Buyer, husband and wife, to Mortgage Electronic Registration Systems, Inc. (MERS), (solely as nominee for Bank Iowa)'. A 'Save Changes' button is at the bottom.

In the navigation bar under Lender First Certificate, click on **Endorsements**, which brings up the Endorsements screen next to the navigation bar. Endorsements which were selected for this coverage on the commitment have auto filled to the certificate, and other endorsements can be added if necessary. A **✘** next to the endorsement name indicates that edits are required. Click on **Edit** to edit the endorsement, then click on **Update**.

Note! The Location Endorsement may need to be updated. Although much information auto-populates from one CAP screen to another as changes are made, the property address populates into the Location Endorsement only once, when the Property Screen is first saved. If the property address was incomplete or has been changed since the Property screen was created, the Location Endorsement will need to be corrected. Click on **Edit** to edit the endorsement, then click on **Update**.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

IOWA TITLE GUARANTY

Schedule B

In the navigation bar under Lender First Certificate, click on **Schedule B**, which brings up the Lender First Schedule B screen. Additional Schedule B Options include suggested text for Part I (matters which are superior to the mortgage being guaranteed) and Part II (matters which are inferior to the mortgage being guaranteed).

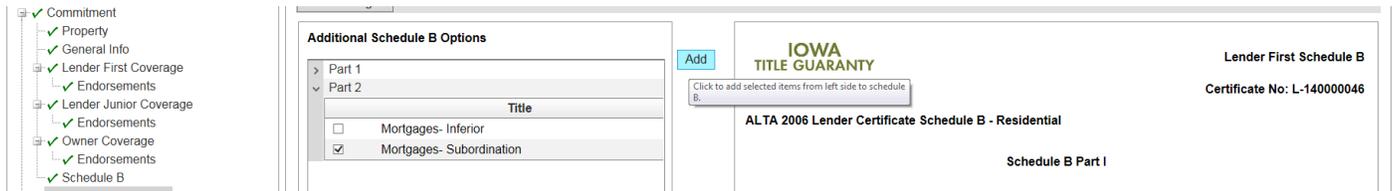
The Exceptions described on Commitment Schedule B have auto filled into the Certificate Schedule B. Review the tax paragraph and edit the status information if necessary. Remove any exceptions which have been cleared or no longer apply (mortgages or judgments which have been released, exceptions to the seller's interest only, etc.), using the  next to that exception.



CAP 2.0 User Guide - Process a Certificate (Lender, Junior, Owner)

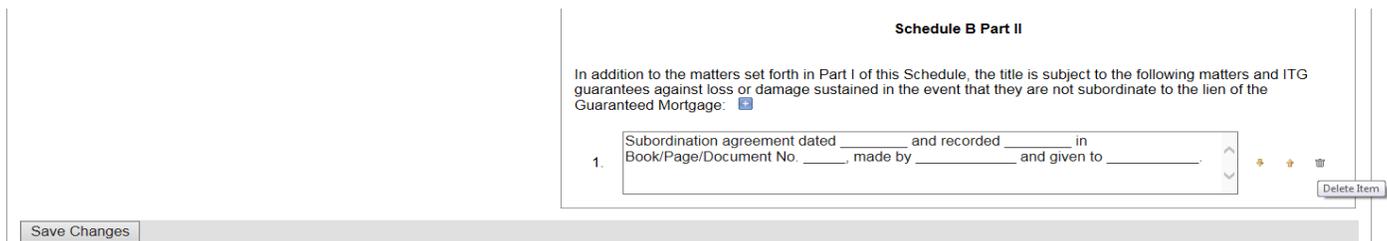
IOWA TITLE GUARANTY

In the navigation bar, click on Lender First Certificate, which brings up the screen containing an overview of the Certificate. If a prior mortgage has been subordinated to the new mortgage (being guaranteed with this Certificate), open the Options for Part 2, select Mortgages – Subordination, and click on **Add**.



A paragraph is then added under Schedule B Part II which includes text describing the Subordination Agreement. Complete this paragraph by typing the requested information and including filing information for the mortgage being subordinated.

Note! If the subordinated mortgage is described in Schedule B Part I, copy the mortgage paragraph into the newly created paragraph in Part II. Then remove the mortgage paragraph from Part I by using the

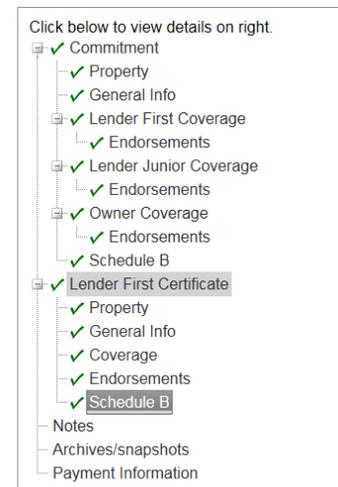


If a prior mortgage has not been released properly, a field issuer may issue this as a Rapid Certificate. See instructions for **Add a Rapid Certificate**.

Note! If said mortgage on the Rapid Certificate was not paid off as a part of the current transaction, the Mortgage Release Certificate fee must be paid.

Click on **Save Changes**.

When all of the subset screens have been completed (marked with a) , the certificate can be reviewed.





Review and Issue a Certificate

In the navigation bar, click on Lender First Certificate, which brings up the screen containing is an overview of the Certificate.

Click below to view details on right

- ✓ Commitment
 - ✓ Property
 - ✓ General Info
 - ✓ Lender First Coverage
 - ✓ Endorsements
 - ✓ Owner Coverage
 - ✓ Endorsements
 - ✓ Schedule B
 - ✓ Lender First Certificate
 - ✓ Property

Overview Guaranty #: L-150000154

Issue Cancel Select what to preview **Preview** Send to Underwriting Send to Audit Add Certificate... What's Incomplete?

General Information							
Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	6/29/2015 2:45:04 PM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

Titleholder(s)			
Name	Tenancy	Entity Type	Legal Status
William W. Buyer and Susan W. Buyer	NOTE: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or	Individual	

This screen includes details of the Certificate, with a link back to Schedule B. Possible selection tabs appear at the top of the screen:

Issue: When clicking on Issue, the software will perform the final edit checks to verify that necessary fields have been completed and underwriting rules have been followed. The status will then change to Issued, or Audit (if the processor is in Audit status), or Underwriting (if the endorsements / coverage amount / coverage date require underwriter review).

Cancel: When clicking on Cancel, the status will change to Cancelled.

Preview: Clicking on **Preview** brings up a pdf version of the certificate in draft format that includes Schedule A and Schedule B.

Send to Underwriting: Selecting **Underwriting** indicates that you would like to have the commitment reviewed by an underwriter. You must add a Note of explanation. The ITG underwriter will review the file, if necessary contact the participant/processor with questions, and then place the certificate in pending or issued status accordingly.

Send to Audit: Clicking here will change the status to Audit, which indicates to the Audit team that you would like to have the Certificate reviewed. You will be required to add a Note of explanation for the Audit Team. The audit team member will review the file and contact the participant / processor with questions, or issue the Certificate.



CAP 2.0 User Guide - Review and Issue a Certificate

IOWA TITLE GUARANTY

**IOWA
TITLE GUARANTY**

Lender Form Schedule A

Certificate No.: L-140000046 ■
Loan No.: 2014654654
Address, For Reference Purposes Only: 2015 Grand Avenue, Des Moines, IA 50312
Date of Certificate: December 08, 2014 at 05:00:00 PM Amount of Coverage: \$150,900.00

1. Name of Guaranteed:

Mortgage Electronic Registration Systems, Inc. (MERS), (solely as nominee for Bank Iowa), its successors and/or assigns, FLINT, MI

2. The estate or interest in the Land that is encumbered by the Guaranteed Mortgage is a fee simple (if other, specify same):

Fee Simple

3. Title is vested in:

William W. Buyer and Susan W. Buyer

Note: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.

4. The Guaranteed Mortgage, and its assignments, if any, are described as follows:

Mortgage in the amount of \$150,900.00 dated December 5, 2014, filed December 8, 2014, in Book 2014, page 123466 of the Polk County, Iowa, Recorder's Office, given by William W. Buyer and Susan W. Buyer, husband and wife, to Mortgage Electronic Registration Systems, Inc. (MERS), (solely as nominee for Bank Iowa).

5. The Land referred to in this Certificate is described as follows:

Full Legal Description Here

Note: Notwithstanding Covered Risk 2(c) of the Certificate jacket, ITG does not warrant that the above described Land actually contains the number of acres described herein or that variations in the described Land would not be disclosed by a more current land survey.



CAP 2.0 User Guide - Review and Issue a Certificate

IOWA TITLE GUARANTY

After the draft version of the Certificate has been reviewed and approved, the Certificate can be issued.

Click on **Issue**. Click on OK when asked “Are you sure you want to issue this guaranty?” The software performs the last edit checks. If errors or omissions are discovered, a red message will appear describing the fields which need to be edited or completed.

Transaction Detail [Return to Listing](#)

Property:
Zip is required
* indicates a required field

Save Changes

Transaction #: 16000002 File #: Prepared By: Test, Jane Signed By: Test, Jane
 Property Type: Residential Bill To: Test, Jane ALTA Version: ALTA2006 Search Keywords: (for Listing screen)

Click below to view details on right.

- ✓ Commitment
- ✓ Property
- ✓ General Info
- ✓ Lender First Coverage
- ✓ Endorsements
- ✓ Owner Coverage
- ✓ Endorsements
- ✓ Schedule B

Overview Guaranty #: L-16000002

Issue | Cancel | Select what to preview - | Preview | Send to Underwriting | Send to Audit | Add Certificate... | What's Incomplete?

*Go to Archives/snapshots to print

General Information							
Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	1/21/2016 9:50:51 AM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

Enter the necessary information into the fields, Save Changes, and click on “Issue”. Once all fields have been entered correctly, the Certificate Status changes to Issued.

Print a Certificate

Click below to view details on right.

- ✓ Commitment
- ✓ Property
- ✓ General Info
- ✓ Lender First Coverage
- ✓ Endorsements
- ✓ Owner Coverage
- ✓ Endorsements
- ✓ Schedule B
- ✓ Lender First Certificate
- ✓ Property
- ✓ General Info
- ✓ Coverage
- ✓ Endorsements
- ✓ Schedule B
- Notes
- Archives/snapshots
- Payment Information

In the navigation bar click on **Archives/Snapshots**. This section is divided into active and archived downloads.

To print an issued certificate, select the box of each document to be printed and click **Download Selected**.

Each time a certificate is issued the system will move the previous certificate and transaction statement to the archives section. The most recent version of each file will appear in the **Active** section.

Note! The transaction statement is only available after the certificate is issued.



IOWA TITLE GUARANTY

Click below to view details on right.

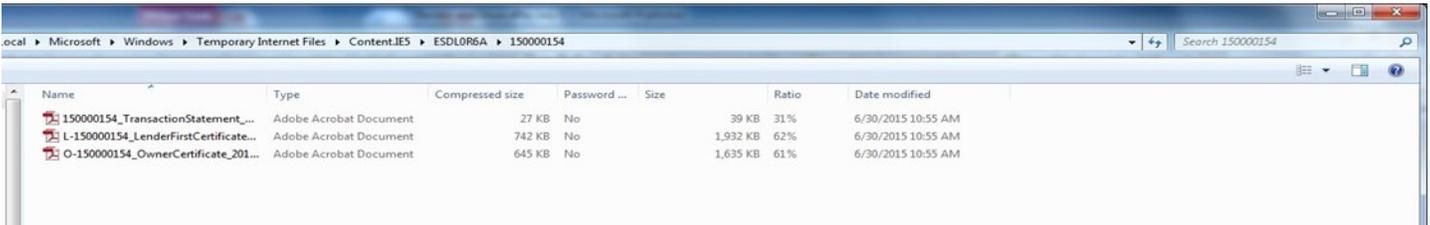
- Commitment
 - Property
 - General Info
- Lender First Coverage
 - Endorsements
- Owner Coverage
 - Endorsements
- Schedule B
- Lender First Certificate
 - Property
 - General Info

Active			
Select	Name	Description	Upload Date
<input type="checkbox"/>	L-150000154 Issued 6/29/2015 3:04 PM	Lender First Certificate	6/29/2015
<input type="checkbox"/>	O-150000154 Issued 6/29/2015 3:04 PM	Owner Certificate	6/29/2015
<input type="checkbox"/>	Transaction Statement 6/29/2015 3:04 PM	Transaction Statement	6/29/2015

[Download Selected](#)

Archives			
Select	Name	Description	Upload Date
<input type="checkbox"/>	C-150000154 Lender First CPL Issued 6/26/2015 12:46 PM	Closing Protection Letter	6/26/2015
<input type="checkbox"/>	C-150000154 Issued 6/26/2015 12:46 PM	Commitment	6/26/2015
<input type="checkbox"/>	Transaction Quote 6/26/2015 12:46 PM	Transaction Quote	6/26/2015

Each document selected will download to a zip file. The zip file can be saved and printed or emailed.



Note! The footer of all pages of the Certificate contains a Verification Code unique to that Certificate. See instructions for Resource Desk.

- (e) a document executed under a falsified, expired, or otherwise invalid power of attorney;
- (f) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
- (g) a defective judicial or administrative proceeding.

CERTIFICATE NO.: L-140000046

NOTE: Revised December 11, 2014 at 01:22:39 PM. This revision does not extend the Date of Certificate unless otherwise specified.

VERIFICATION CODE: f72e-1ca3-53b4-d0df

Copyright 2014 American Land Title Association. All rights reserved.

The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.





CAP 2.0 User Guide - Process a Junior Certificate

IOWA TITLE GUARANTY

If No Commitment or Lender First Certificate was Issued:

See the instructions for **Start a New Transaction** and select **Lender 2nd or Junior Mortgage** as the coverage type.

On the Transaction Detail screen, the navigation bar contains a **✗** next to Lender Junior Certificate, and **✗** next to each element of the certificate. The **✗** next to Lender Junior Certificate will remain until the rest of the screens have been completed (indicated by **✓**). It is best to work on the rest of the screens in the order they appear.

Log Out View Welcome Jane | Return to Listing

Transaction Detail

* indicates a required field

Save Changes

Transaction #: 14000049 File #: Prepared By: Test, Jane Signed By: Test, Jane
 Property Type: Residential Bill To: * Test, Jane ALTA Version: ALTA2006 Search Keywords: (for Listing screen)

Click below to view details on right.

- ✗ Lender Junior Certificate
- ✗ Property
- ✗ General Info
- ✗ Coverage
- ✗ Endorsements
- ✗ Schedule B
- Notes
- Archives/snapshots
- Payment Information

Save Changes | What's Incomplete? Guaranty #: J-14000049

Property Information

Address Number: * Street Name: * Secondary Number: City: *
 State: * Zip: * Address Unknown: Check if Address Unknown
 County(ies): * Legal Description (click to add Number of Acres disclaimer): *
 ADAIR
 ADAMS

See the instructions for **Processing a Lender First Certificate**.

When completing Schedule B, be sure to include the superior lien(s) (if any) as exceptions in Part I.

General Info ✓
 Coverage ✓
 Endorsements ✓
 Schedule B ✗
 Notes
 Archives/snapshots
 Payment Information

Additional Schedule B Options

- > Part 1
- > Part 2

Add

IOWA TITLE GUARANTY Lender Junior Schedule B
Certificate No: J-14000049

ALTA 2006 Lender Certificate Schedule B - Residential

Schedule B Part I

This Certificate does not guarantee against loss or damage (and ITG will not pay costs, attorneys' fees or expenses) that arise by reason of:

- The lien of the taxes for the July 1, 2013 - June 30, 2014, fiscal year and thereafter, with the first half due on September 1, 2014 (delinquent after September 30, 2014) and the second half due on March 1, 2015 (delinquent after March 31, 2015).
First installment paid. Second installment unpaid, but not delinquent.
- Ordinances and regulations for the city and county in which the property is located.
- 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.
- 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.
- Mortgage in the amount of \$222,500.00 dated December 9, 2013, filed December 10, 2013, in Book 2013, page 1522 of the Polk County, Iowa, Recorder's Office, given by Julie J. Titleholder, Trustee and James J. Titleholder, Trustee, to West Bank.

Schedule B Part II

In addition to the matters set forth in Part I of this Schedule, the title is subject to the following matters and ITG guarantees against loss or damage sustained in the event that they are not subordinate to the lien of the Guaranteed Mortgage:

- None

Save Changes



CAP 2.0 User Guide - Process a Junior Certificate

IOWA TITLE GUARANTY

If a Commitment and/or Lender First Certificate was Issued

Locate the Transaction:

Select **View/Transactions**, and enter the transaction number, file number, borrower name, or other search criteria, and click on **Search**. Within the Search Results, click on **View** next to the transaction number to get to the Transaction Detail screen.

In the commitment overview menu bar, select **Add Certificate** and click on **Lender Junior Certificate**.

OR if no commitment was issued, in the Lender First Certificate overview menu bar, select **Add Certificate** and click on **Lender Junior Certificate**.

The navigation bar now contains a **✗** next to Lender Junior Certificate, and **✗** next to each subset screen selection. The **✗** next to Lender Junior Certificate will remain until the rest of the screens have been completed (indicated by a **✓**). It is best to work on the rest of the screens in the order they appear.

The Lender Junior Certificate screens will be identified with the **Guaranty#: J-xxxxxxxx** in the upper right corner of each screen.



CAP 2.0 User Guide - Process a Junior Certificate

IOWA TITLE GUARANTY

To complete the Lender Junior Certificate, see the instructions for **Processing a Lender First Certificate**.

In the navigation bar under Lender Junior Certificate, click on **Schedule B**, which brings up the Lender Junior Schedule B screen. Additional Schedule B Options include suggested text for Part 1 (matters which are superior to the mortgage being guaranteed and Part 2 (matters which are inferior to the mortgage being guaranteed).

The Exceptions described on Commitment Schedule B or Lender Schedule B have auto filled into the Junior Certificate Schedule B. See the instructions for completing Schedule B under “Processing a Lender First Certificate”.

If a Lender First Certificate was created, the paragraph describing the guaranteed mortgage covered by the Lender First Certificate has auto filled as an exception in Schedule B Part I. Because this mortgage is superior to the Lender Junior Mortgage, it will remain as an exception on the Lender Junior Schedule B. The paragraph describing the junior mortgage (described in the Lender First Schedule B Part II) has also auto filled as in exception in Schedule B Part I. This mortgage should be removed from Schedule B using the trash can.

The screenshot displays the 'Lender Junior Schedule B' interface. On the left is a navigation menu with 'Lender Junior Certificate' selected. The main area is divided into 'Additional Schedule B Options' and 'Schedule B Part I'. The 'Additional Schedule B Options' section has an 'Add' button. The 'Schedule B Part I' section contains a list of exceptions, with items 5 and 6 highlighted in red. Red arrows point from the 'Add' button to item 5, labeled 'New first mortgage', and from item 6 to the trash icon, labeled 'New junior mortgage'.

Click on **Save Changes**.

When all of the subset screens have been completed (marked with a ✓ the Certificate can be reviewed and issued. See instructions for **Review and Issue a Certificate**.



CAP 2.0 User Guide - Amend an Issued Certificate

IOWA TITLE GUARANTY

Amend an Issued Certificate

Changes can be made to an issued certificate at any time. Locate the certificate. Select **View / Transactions**, and enter the transaction number, file number, borrower name, or other search criteria, and click on **Search**. Within the Search Results, click on **View** next to the transaction number to get to the Transaction Detail screen.

Log Out View Requests Welcome Jane Test!

Transaction Listing Return to Resource Desk

[Create New Transaction](#)

Use the search fields below to locate a commitment or certificate.

Guaranty Type: All Certificate Commitment

Transaction/Guaranty #: File #: Primary Borrower/Buyer:

Signed By: Status:

Prepared By: Keywords:

Type partial name to load dropdown: Issued:

Address: City: Zip:

Date Issued Start: Date Issued End:

Show Rapid Certificate only
 Show Commitment having Closing Protection Letter only

Search Results

To open a Transaction, click on "View" below.

Open	Transaction #	Guaranty #	File #	Borrower/Buyer	Address	Prepared By	Signed By	Status	Date Issued	Type	Keywords
View	16000001	O-16000001		Walter W. Buyer	1510 Main Street	Test, Jane	Test, Jane	Issued	1/15/2016	R	
View	16000001	L-16000001		W. Buyer	1510 Main Street	Test, Jane	Test, Jane	Issued	1/15/2016	R	
View	16000001	C-16000001		Walter Buyer	1510 Main Street	Test, Jane	Test, Jane	Issued	1/15/2016	R	

You will land on the screen containing an overview of the certificate. Click on **Amend**, and answer OK to the question **Are you sure you want to amend this guaranty?** This changes the certificate status to **Pending**.

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage
- Endorsements
- Owner Coverage
- Endorsements
- Schedule B
- Lender First Products

Overview Guaranty #: L-16000001

*Go to Archives/snapshots to print

General Information

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$125.00	Issued	1/15/2016 3:26:54 PM	1/15/2016 3:55:48 PM	Test, Jane	Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

In the navigation bar, click on the screen which contains the information to be corrected. For example, if the mortgage amount was entered incorrectly, click on **Coverage**, which brings up the Coverage screen. Type the new amount in the Coverage Amount field and in the mortgage paragraph, and **Save Changes**.



CAP 2.0 User Guide - Add a Rapid Certificate

IOWA TITLE GUARANTY

Rapid Certificate

The Rapid Certificate program allows the field issuer to issue a Certificate immediately after closing, without waiting for releases of paid off liens to be recorded. The unreleased mortgage / lien will remain as an exception on the Certificate Schedule B, and an Endorsement Against Loss- Lien is issued covering the lender and borrower for any loss due to that lien.

In order to issue a Rapid Certificate, the participant must have a copy of a valid payoff statement and documentation that the lien or mortgage has been paid off (i.e. payoff statement, cancelled check, wire receipt). If the payoff was for a credit line or open-end mortgage, additional documentation must include evidence that the line was closed.

Note! If said mortgage on the ITG Rapid Certificate was not paid off as a part of the current transaction, the Mortgage Release Certificate fee must be paid.

If a Rapid Certificate is requested by the lender prior to the closing, a Commitment is issued in the normal manner. Instruct the abstractor to not hold for release.

To create the Certificate, see instructions for Processing a Certificate (Lender , Lender Junior, Owner). When multiple Certificates are created within a transaction, each should be issued as a Rapid Certificate.

When creating the Schedule B, each unreleased mortgage / lien will be listed as a separate paragraph in Schedule B Part I.

An Endorsement Against Loss – Lien will be added for each paid off but unreleased mortgage / lien.

In the navigation bar, click on **Endorsements**, which brings up the Endorsements screen. Select the **Endorsement Against Loss – Lien**, and **Save Changes**. Repeat until you have selected an endorsement for each paid off but unreleased mortgage/lien. A **✖** appears next to each selected endorsement.

	ALTA #	UW	Endorsement	\$
Edit	✓		Balloon Mortgage	\$15.00
Edit	✓		Comprehensive 1 - Improved Land	\$0.00
Edit	✖		Endorsement Against Loss-Lien	\$0.00
Edit	✓	8.1-06	Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00

	ALTA #	UW	Endorsement	\$
<input type="checkbox"/>			Comprehensive 1 - Improved Land	\$0.00
<input type="checkbox"/>	4-06		Condominium - Lender ALTA 4-06 (Revised 4/1/2010)	\$15.00
<input type="checkbox"/>			Endorsement Against Loss-Lien	\$0.00
<input type="checkbox"/>	8.1-06		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00
<input type="checkbox"/>			Location - Condominium	\$0.00
<input type="checkbox"/>	22-06		Location - Residential (ALTA 22-06)	\$0.00



CAP 2.0 User Guide - Add a Rapid Certificate

IOWA TITLE GUARANTY

Click on **Edit** to bring up the text of the Endorsement.

- ✓ Endorsements
- ✓ Lender Junior Coverage
- ✓ Endorsements
- ✓ Owner Coverage
- ✓ Endorsements
- ✓ Schedule B
- ✗ Lender First Certificate
- ✓ Property
- ✓ General Info
- ✓ Coverage
- ✗ Endorsements
- ✗ Schedule B
- Notes
- Archives/snapshots
- Payment Information

To complete the variable text for the endorsement (endorsements marked with ✗), click on the Edit link. When the ✓ shows, the endorsement is ready to issue.

	ALTA #	UW	Endorsement	\$		
Edit	✓		Balloon Mortgage	\$15.00	?	✖
Edit	✓		Comprehensive 1 - Improved Land	\$0.00	?	✖
Edit	✗		Endorsement Against Loss-Lien	\$0.00	?	✖
Edit	✓	8.1-06	Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00	?	✖

Endorsement List

Click on for each Endorsement, and then click the Save Changes button. Added endorsements will show in box above.

	ALTA #	UW	Endorsement	\$		
<input type="checkbox"/>			Comprehensive 1 - Improved Land	\$0.00	?	
<input type="checkbox"/>	4-06		Condominium - Lender ALTA 4-06 (Revised 4/1/2010)	\$15.00	?	
<input type="checkbox"/>			Endorsement Against Loss-Lien	\$0.00	?	
<input type="checkbox"/>	8.1-06		Environmental Protection Lien ALTA 8.1-06 (Revised 4/1/2010)	\$0.00	?	
<input type="checkbox"/>			Location - Condominium	\$0.00	?	
<input type="checkbox"/>	22-06		Location - Residential (ALTA 22-06)	\$0.00	?	

Within the Variable box at the bottom of the screen, type the paragraph number from Schedule B which describes the unreleased mortgage / lien, then click on **Update**. Repeat for each Endorsement Against Loss – Lien.

- ✓ Lender Junior Coverage
- ✓ Endorsements
- ✓ Owner Coverage
- ✓ Endorsements
- ✓ Schedule B
- ✗ Lender First Certificate
- ✓ Property
- ✓ General Info
- ✓ Coverage
- ✗ Endorsements
- ✗ Schedule B
- Notes
- Archives/snapshots
- Payment Information

Endorsement Text:

ITG guarantees the Guaranteed against actual loss or damage sustained by the Guaranteed by reason of the enforcement of the lien excepted at No. ***Variable1*** of Schedule B so as to secure full or partial satisfaction thereof out of the Land as a lien encumbering or having priority over the Guaranteed Mortgage or estate guaranteed by this Certificate, as well as costs, attorney fees, and expenses in defense against such encumbrance as provided in the Conditions of this Certificate.

This endorsement is issued as part of the certificate. Except as it expressly states, it does not (i) modify any of the terms and provisions of the certificate, (ii) modify any prior endorsements, (iii) extend the Date of Certificate, or (iv) increase the Amount of Coverage. To the extent a provision of the certificate or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the certificate and of any prior endorsements.

Note: When this endorsement is printed, the text you enter below will replace the corresponding ***Variable*** tags located in the above text.

Variable 1:

Enter only one paragraph number above. Add an Endorsement Against Loss – Lien for each unreleased or improperly released mortgage / lien described on Schedule B Part I.

Upload payoff statement and proof of payment (.pdf format only):

Field Issuer can upload the payoff statement and proof of payment for the unreleased mortgage described on Schedule B. If this is a judgment or other lien, the field issuer shall make a good faith effort to ensure that the lien is promptly released and satisfied of record.

When all endorsements have been completed (indicated with a ✓), click on **Save Changes**.

In the navigation bar, click on **Schedule B**, which brings up the Schedule B screen. Because changes were made to the Endorsements, the Schedule B must be reviewed and saved again. Verify that the paragraph number(s) entered into the Endorsement(s) Against Loss – Lien were correct, then **Save Changes**.

Note! When selecting the Endorsement Against Loss – Lien, the Rapid Certificate box located on the Certificate overview screen is auto-checked.

To issue the Certificate(s), see instructions for Processing a Certificate (Lender, Junior, Owner).



CAP 2.0 User Guide - Prepare Rapid Certificate Showing of Release

IOWA TITLE GUARANTY

Prepare Rapid Certificate Showing of Release

Once a valid release of the mortgage shown on Schedule B has been recorded, the recording information is noted within the Endorsement Against Loss – Lien / Showing of Release. First, locate the transaction.

In the navigation bar under each certificate coverage, click on **Endorsements**. Click to **View** the Endorsement Against Loss – Lien which covers over the now-released mortgage.

Click on **Showing Of Release OR Submit Request for Mortgage Release**.

Upload payoff statement and proof of payment (.pdf format only):
 Seller Pavoff Docs.pdf

Field Issuer can upload the payoff statement and proof of payment for the unreleased mortgage described on Schedule B. If this is a judgment or other lien, the field issuer shall make a good faith effort to ensure that the lien is promptly released and satisfied of record.

Showing Of Release OR Submit Request for Mortgage Release ←

Type the filing date of the release in the box “File Date of Release” using mm/dd/yyyy.

Type the name of the grantor of the release (for example, “Anytown Bank”), the filing date of the release, and the recording information of the release where indicated.

To print or save the Form 801, click on [Print Showing of Release](#).

Then click on **Save and Close**.

Iowa Title Guaranty - CAP

SHOWING OF RELEASE - RAPID CERTIFICATE PROGRAM DIVISION FORM 801

[Print Showing of Release](#)

To complete the Showing of Release, enter the File Date of Release here, and then enter the Grantor Name, Filing Date and Record Information (book & page / document number) for the valid release in the box below.

File Date of Release:

I, Jane Test, with Iowa Title Guaranty Member Number 162759, state that the public records now show the following lien effectively released/satisfied of record according to Iowa law and title standards:

Mortgage from William Seller and Wanda Seller to Anytown Bank dated June 20, 2012, filed June 24, 2012 in Book 2012, page 546 to secure an indebtedness of \$142,000.00.

By lien release/satisfaction with the following information:

Grantor Name:

Filing Date: ←

Record Information:

If there is no release of record or an invalid release, click on the [Submit Request for Mortgage Release Program](#) button to start this process, which generates an email to ITG Staff and the field issuer.



CAP 2.0 User Guide - Submit Application for Mortgage Release Certificate (with Rapid Certificate)

IOWA TITLE GUARANTY

To submit an Application for Mortgage Release Certificate (MRC) when a valid release was not recorded for a mortgage covered over by the Endorsement Against Loss - Lien, locate the transaction.

In the navigation bar under each certificate coverage, click on **Endorsements**. Click to **View** the Endorsement Against Loss – Lien which covers over the unreleased mortgage.

Note! ITG cannot release judgments or use the mortgage release program to release a mortgage in which the United States government or an agency is the mortgagee or assignee.

To upload the payoff documents (if this has not already been done), click on **Select** to locate the payoff documents you saved as a pdf. Then **Upload**.

Premium: \$0.00

Endorsement Text:

ITG guarantees the Guaranteed against actual loss or damage sustained by the Guaranteed by reason of the enforcement of the lien excepted at No. ***Variable1*** of Schedule B so as to secure full or partial satisfaction thereof out of the Land as a lien encumbering or having priority over the Guaranteed Mortgage or estate guaranteed by this Certificate, as well as costs, attorney fees, and expenses in defense against such encumbrance as provided in the Conditions of this Certificate.

This endorsement is issued as part of the certificate. Except as it expressly states, it does not (i) modify any of the terms and provisions of the certificate, (ii) modify any prior endorsements, (iii) extend the Date of Certificate, or (iv) increase the Amount of Coverage. To the extent a provision of the certificate or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the certificate and of any prior endorsements.

Note: When this endorsement is printed, the text you enter below will replace the corresponding *Variable*** tags located in the above text.**

Variable 1:

Enter only one paragraph number above. Add an Endorsement Against Loss – Lien for each unreleased or improperly released mortgage / lien described on Schedule B Part I.

Upload payoff statement and proof of payment (.pdf format only):

Field Issuer can upload the payoff statement and proof of payment for the unreleased mortgage described on Schedule B. If this is a judgment or other lien, the field issuer shall make a good faith effort to ensure that the lien is promptly released and satisfied of record.

Click on **Showing Of Release OR Submit Request for Mortgage Release**.

Upload payoff statement and proof of payment (.pdf format only):

Seller Payoff Docs.pdf

Field Issuer can upload the payoff statement and proof of payment for the unreleased mortgage described on Schedule B. If this is a judgment or other lien, the field issuer shall make a good faith effort to ensure that the lien is promptly released and satisfied of record.

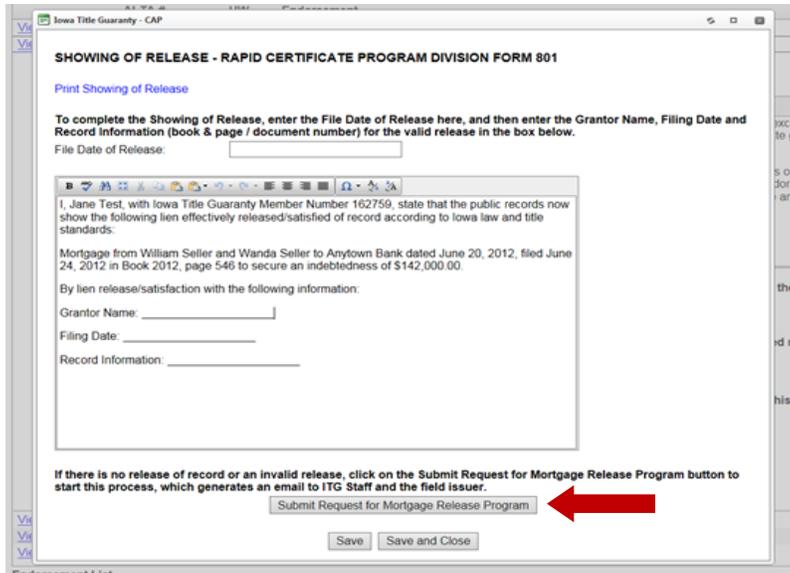
[Showing Of Release OR Submit Request for Mortgage Release](#)



CAP 2.0 User Guide - Submit Application for Mortgage Release Certificate (with Rapid Certificate)

IOWA TITLE GUARANTY

Then click on Submit Request for Mortgage Release Program. This will put a note in the Notes section of the transaction that this certificate was submitted to MRC, and generate an email to you and the MRC Staff. Once this has been submitted to the MRC staff, this Certificate will no longer appear on the Rapid Certificate Report provided to you monthly.



Repeat this process for other coverages within this transaction covering over the same unreleased mortgage.

After the Mortgage Release Certificate is recorded by ITG, the MRC staff will complete the Showing of Release – Form 801.

Note! If said mortgage on the Rapid Certificate was not paid off as a part of the current transaction, the MRC fee must be paid.

Notes:



CAP 2.0 User Guide - Submit Application for Mortgage Release Certificate (without Rapid Certificate)

IOWA TITLE GUARANTY

The mortgage release program provides a simple and inexpensive way to obtain a release of a mortgage that has been paid in full, but not released of record or incorrectly released. It can also provide a remedy for “missing” assignments.

An Application for Mortgage Release Certificate must be made by:

- A licensed attorney
- A licensed real estate broker
- An ITG participating abstractor
- A lender licensed to make loans in Iowa
- A licensed closing agent

Submit the completed Application for Mortgage Release Certificate to Iowa Title Guaranty (“ITG”) along with supporting documentation and processing fee of \$100 made payable to Iowa Title Guaranty for each mortgage to be released. Required documentation includes a copy of the payoff statement and proof of payoff – cancelled check, wired funds receipt or other proof of receipt of payment or other documentary evidence acceptable to ITG of payment to the mortgagee or mortgage servicer. The processing fee covers the cost of processing and researching the request, mailing any required notice(s) and recording the Mortgage Release Certificate with the County Recorder.

Upon receipt of the application, processing fee and supporting documentation, ITG will notify the lender or servicer by certified mail of the intent to execute and record a Mortgage Release Certificate (MRC). The lender or servicer has 30 days after the effective date of the notice to notify ITG in writing of any reason why the MRC should not be executed and recorded. If ITG does not receive a response, the Mortgage Release Certificate will be recorded in the appropriate county.

If Service by Publication is Requested

If mailing or contact information for the lender or servicer is unavailable, the applicant will be required to post a notice that must be published in the county where the mortgage was recorded. Along with the Application for Mortgage Release Certificate, an Affidavit for Publication (located using the link below) is required. The Affidavit for Publication states that service cannot be made on the mortgage servicer by (a) certified mail or commercial delivery services, or (b) facsimile transmission or electronic mail (if the mail servicer has agreed to receive notice in that manner), and **after exercising due diligence** the undersigned was unable to locate a valid current address for the mortgage servicer. Please include documentation as to due diligence. (You must pay the publication costs**). The publication process involves three weeks of publication (once per week) followed by the 30-day waiting period from the last publication for the lender to respond. After the final publication, the Mortgage Release applicant must provide to ITG a certificate of publication from the newspaper verifying the dates of publication. If there is no response to the published notice, ITG will record the Mortgage Release Certificate. Upon the recording of the ITG Mortgage Release Certificate, the mortgage is effectively released of record.



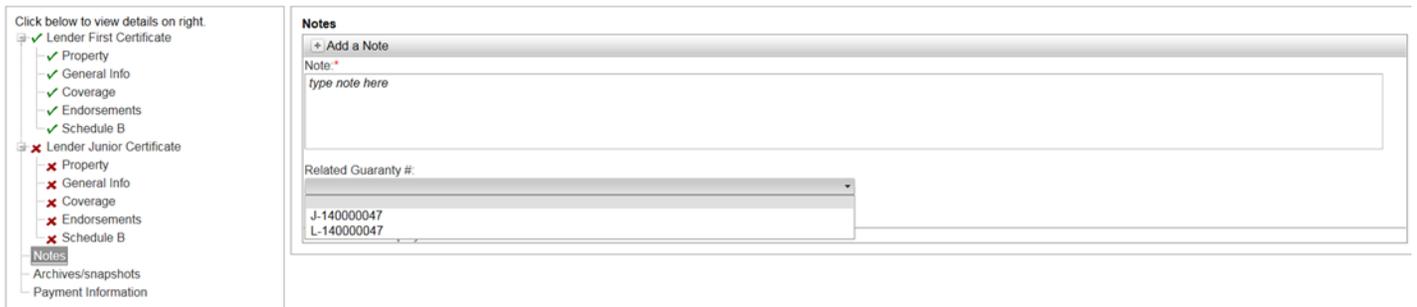
CAP 2.0 User Guide - Add a Note to a Transaction

IOWA TITLE GUARANTY

The Notes Section is located under the Notes tab within the navigation bar.

To add a note to the transaction record, click on **Notes**. Click on the  next to Add a Note.

Type your note in the box indicated. If the note relates to a specific commitment or certificate, you can select it using the dropdown menu under **Related Guaranty #**.



Click below to view details on right.

- ✓ Lender First Certificate
 - ✓ Property
 - ✓ General Info
 - ✓ Coverage
 - ✓ Endorsements
 - ✓ Schedule B
- ✗ Lender Junior Certificate
 - ✗ Property
 - ✗ General Info
 - ✗ Coverage
 - ✗ Endorsements
 - ✗ Schedule B
- Notes**
- Archives/snapshots
- Payment Information

Notes

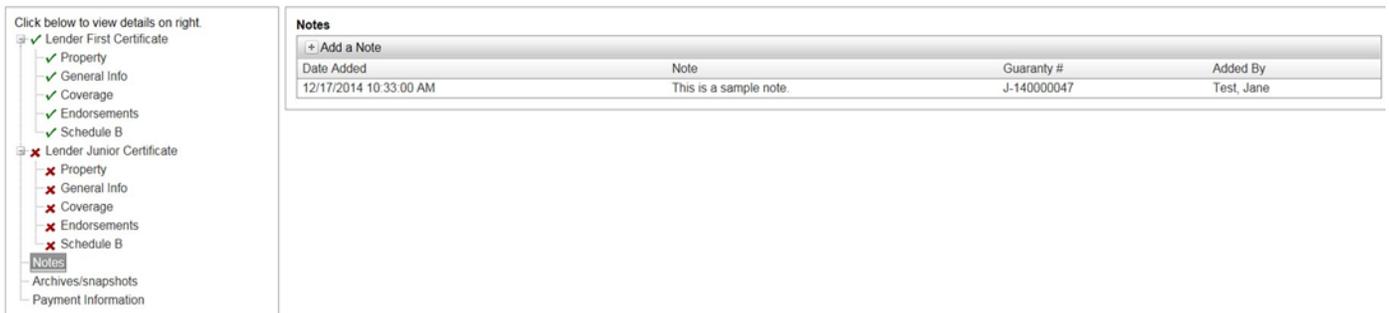
+ Add a Note

Note:
type note here

Related Guaranty #:

J-140000047
L-140000047

Each saved Note appears with the date and time it was added, the corresponding coverage #, and the person who typed the note.



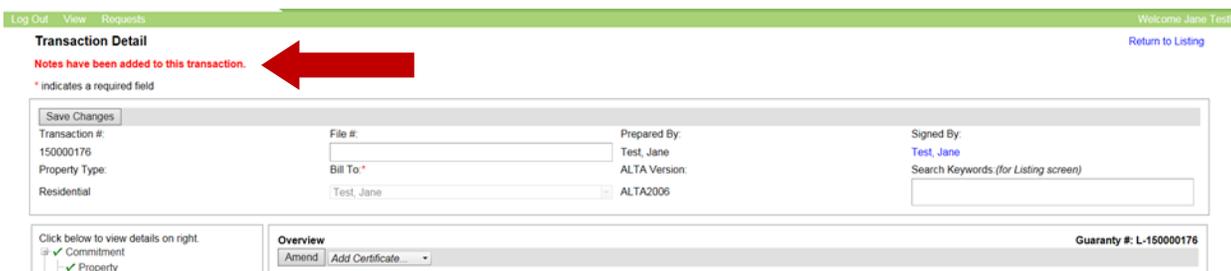
Click below to view details on right.

- ✓ Lender First Certificate
 - ✓ Property
 - ✓ General Info
 - ✓ Coverage
 - ✓ Endorsements
 - ✓ Schedule B
- ✗ Lender Junior Certificate
 - ✗ Property
 - ✗ General Info
 - ✗ Coverage
 - ✗ Endorsements
 - ✗ Schedule B
- Notes**
- Archives/snapshots
- Payment Information

Notes

Date Added	Note	Guaranty #	Added By
12/17/2014 10:33:00 AM	This is a sample note.	J-140000047	Test, Jane

Once you exit the Notes screen, a red message appears indicating **Notes have been added to this transaction.**



Log Out View Requests Welcome Jane Test! Return to Listing

Transaction Detail

Notes have been added to this transaction.

* indicates a required field

Save Changes

Transaction #: 150000176
Property Type: Residential
File #:
Bill To: Test, Jane
Prepared By: Test, Jane
ALTA Version: ALTA2006
Signed By: Test, Jane
Search Keywords (for Listing screen):

Click below to view details on right.

- ✓ Commitment
- ✓ Property

Overview

Amend Add Certificate

Guaranty #: L-150000176



CAP 2.0 User Guide - Archives and Snapshots

IOWA TITLE GUARANTY

Snapshots of all versions of the issued commitment, closing protection letter(s), and certificate(s) can be found under the Archives/Snapshots tab within the navigation bar, separated into Active (the most current version) and Archived snapshots. Each snapshot is labeled with the name, date and time issued, a description, and the date uploaded. To view the snapshot, click on the Name. To print an issued commitment or certificate, select the box of each document to be printed and click **Download Selected**.

See instructions for **Print a Commitment** and **Print a Certificate**.

Click below to view details on right.

- ✓ Commitment
 - ✓ Property
 - ✓ General Info
 - ✓ Lender First Coverage
 - ✓ Endorsements
 - ✓ Owner Coverage
 - ✓ Endorsements
 - ✓ Schedule B
 - ✓ Lender First Certificate
 - ✓ Property
 - ✓ General Info
 - ✓ Coverage
 - ✓ Endorsements
 - ✓ Schedule B
 - ✓ Owner Certificate
 - ✓ Property
 - ✓ General Info
 - ✓ Coverage
 - ✓ Endorsements
 - ✓ Schedule B
 - Notes
 - Archives/snapshots**
 - Payment Information

Active [Download Selected](#)

Select	Name	Description	Upload Date
<input type="checkbox"/>	L-150000176 Issued 1/22/2016 3:11 PM	Lender First Certificate	1/22/2016
<input type="checkbox"/>	O-150000176 Issued 10/30/2015 3:11 PM	Owner Certificate	10/30/2015
<input type="checkbox"/>	Transaction Statement 1/22/2016 3:11 PM	Transaction Statement	1/22/2016

Archives

Select	Name	Description	Upload Date
<input type="checkbox"/>	C-150000176 Issued 10/30/2015 2:52 PM	Commitment	10/30/2015
<input type="checkbox"/>	C-150000176 Issued 10/30/2015 2:46 PM	Commitment	10/30/2015
<input type="checkbox"/>	L-150000176 Issued 1/22/2016 3:09 PM	Lender First Certificate	1/22/2016
<input type="checkbox"/>	L-150000176 Issued 10/30/2015 3:16 PM	Lender First Certificate	10/30/2015
<input type="checkbox"/>	L-150000176 Issued 10/30/2015 3:10 PM	Lender First Certificate	10/30/2015
<input type="checkbox"/>	Transaction Quote 10/30/2015 2:52 PM	Transaction Quote	10/30/2015
<input type="checkbox"/>	Transaction Quote 10/30/2015 2:46 PM	Transaction Quote	10/30/2015
<input type="checkbox"/>	Transaction Statement 1/22/2016 3:09 PM	Transaction Statement	1/22/2016
<input type="checkbox"/>	Transaction Statement 10/30/2015 3:16 PM	Transaction Statement	10/30/2015
<input type="checkbox"/>	Transaction Statement 10/30/2015 3:11 PM	Transaction Statement	10/30/2015
<input type="checkbox"/>	Transaction Statement 10/30/2015 3:11 PM	Transaction Statement	10/30/2015



CAP 2.0 User Guide - Payment Information

IOWA TITLE GUARANTY

Payment information regarding the transaction can be found under the Payment Information tab within the navigation bar. Information available includes payment(s), invoices, refunds and incentive payments.

Associated Cash/Credit

Information for any pre-allocated payment appears here, including designation of payment type (check/ ACH), check or ACH number, payment amount, amount which remains open and date received.

Associated Cash/Credit

ID	Payment Type	Check #	Payment Amt	Amt Open	Date Received	Amt Refunded	
334890	Check	1049	\$90.00	\$90.00	12/17/2014	\$0.00	Process

Incentive Payment

ID	Payment Amt	Date Paid
Incentive not paid.		

Transaction Premium Payment Summary

Cert #	Date Issued	Coverage Premium	Endorsement Premium	Total Premium	
∨ J-14000049		\$90.00	\$0.00	\$90.00	
TG Ref #	Type	Date	Check #	Desc	Amount
There are no transactions associated with this certificate.					

If no payment has been pre-allocated to this transaction, the note reads **No open items found.**

Associated Cash/Credit

ID	Payment Type	Check #	Payment Amt	Amt Open	Date Received	Amt Refunded
No open items found.						

Incentive Payment

ID	Payment Amt	Date Paid
Incentive not paid.		

Transaction Premium Payment Summary

Cert #	Date Issued	Coverage Premium	Endorsement Premium	Total Premium	
∨ L-2156613		\$110.00	\$0.00	\$110.00	
TG Ref #	Type	Date	Check #	Desc	Amount
There are no transactions associated with this certificate.					
∨ O-2156613		\$0.00	\$0.00	\$0.00	
TG Ref #	Type	Date	Check #	Desc	Amount
There are no transactions associated with this certificate.					

Incentive Payment

If an incentive payment has been paid for this transaction, the payment amount and month and year the payment was made are shown.

Incentive Payment		
ID	Payment Amt	Date Paid
366742	\$40.00	11/2014



CAP 2.0 User Guide - Payment Information

IOWA TITLE GUARANTY

Transaction Premium Payment Summary

Each Certificate is listed including the Invoice number, type of transaction, date the certificate was issued, check number (if any), description (premium, endorsement premium, etc.), and total amount due. To close the details, click on the down arrow (v) next to the Certificate number.

In the example shown below, \$15 of check #1047 remains unapplied, \$25 was allocated to INV 401706 for J-140000047, and \$110 was allocated to INV 401703 for L-140000047.

Associated Cash/Credit

ID	Payment Type	Check #	Payment Amt	Amt Open	Date Received	
334889	Check	1047	\$150.00	\$15.00	12/17/2014	Process

Transaction Premium Payment Summary

Cert #	Date Issued	Coverage Premium	Endorsement Premium	Total Premium	
∨ J-140000047	12/17/2014	\$25.00	\$0.00	\$25.00	
TG Ref #	Type	Date	Check #	Desc	Amount
CR 334889	Payment	12/17/2014	1047	Check from Test Law Firm	-\$25.00
INV 401706	Sale	12/17/2014		J-140000047 Coverage Premium	\$25.00
					\$0.00
∨ L-140000047	12/11/2014	\$110.00	\$0.00	\$110.00	
TG Ref #	Type	Date	Check #	Desc	Amount
INV 401703	Sale	12/11/2014		L-140000047 Coverage Premium	\$110.00
CR 334889	Payment	12/17/2014	1047	Check from Test Law Firm	-\$110.00
					\$0.00

A refund of \$15 has now been processed.

Associated Cash/Credit

ID	Payment Type	Check #	Payment Amt	Amt Open	Date Received	Amt Refunded	
334889	Check	1047	\$150.00	\$0.00	12/17/2014	\$15.00	Process

Transaction Premium Payment Summary

Cert #	Date Issued	Coverage Premium	Endorsement Premium	Total Premium	
∨ J-140000047	12/17/2014	\$25.00	\$0.00	\$25.00	
TG Ref #	Type	Date	Check #	Desc	Amount
CR 334889	Payment	12/17/2014	1047	Check from Test Law Firm	-\$25.00
INV 401706	Sale	12/17/2014		J-140000047 Coverage Premium	\$25.00
					\$0.00
∨ L-140000047	12/11/2014	\$110.00	\$0.00	\$110.00	
TG Ref #	Type	Date	Check #	Desc	Amount
INV 401703	Sale	12/11/2014		L-140000047 Coverage Premium	\$110.00
CR 334889	Payment	12/17/2014	1047	Check from Test Law Firm	-\$110.00
					\$0.00

In the example shown below, the premium check of \$90 does not cover the full premium due (\$105), so \$15 remains due.

Associated Cash/Credit

ID	Payment Type	Check #	Payment Amt	Amt Open	Date Received	Amt Refunded	
334887	Check	1045	\$90.00	\$0.00	12/17/2014	\$0.00	Process

Transaction Premium Payment Summary

Cert #	Date Issued	Coverage Premium	Endorsement Premium	Total Premium	
∨ J-140000045	12/22/2014	\$90.00	\$15.00	\$105.00	
TG Ref #	Type	Date	Check #	Desc	Amount
CR 334887	Payment	12/17/2014	1045	Check from Test Law Firm	-\$90.00
INV 401722	Sale	12/22/2014		J-140000045 Coverage Premium	\$90.00
INV 401722	Sale	12/22/2014		Balloon Mortgage Endorsment	\$15.00
					\$15.00





CAP 2.0 User Guide - Completing a Transaction Started Prior to CAP 2.0

IOWA TITLE GUARANTY

Commitments and certificates created in original CAP will retain their original 7-digit numbers. Any pending commitments and certificate can be completed in CAP 2.0.

To locate the transaction, select **View/Transactions**, and enter the transaction number, file number, borrower name or other search criteria, and click on Search. Within the Search Results, click on **View** next to the transaction number to get to the Transaction Detail screen.

Transaction Listing [Return to Resource Desk](#)

[Create New Transaction](#)

Use the search fields below to locate a commitment or certificate.

Guaranty Type: <input checked="" type="radio"/> All <input type="radio"/> Certificate <input type="radio"/> Commitment	Transaction/Guaranty #: 2061460	File #: 	Primary Borrower/Buyer:
Prepared By: Type partial name to load dropdown	Signed By: Type partial name to load dropdown	Status: All	Keywords:
Address: 	City: 	Zip: 	
Date Issued Start: mm/dd/yyyy	Date Issued End: mm/dd/yyyy	<input type="checkbox"/> Show Rapid Certificate only <input type="checkbox"/> Show Commitment having Closing Protection Letter only	

Search Results

Click on "View" below.

Open	Transaction #	Guaranty #	File #	Borrower/Buyer	Address	Prepared By	Signed By	Status	Date Issued	Type	Keywords
View	2061460	C-2061460		Peggy Purchaser	2007 Test Street	Test, Jane	Test, Jane	Pending		R	

To Create a Certificate from a Commitment that was Issued prior to CAP 2.0

See the instructions for **Processing a Certificate if a Commitment was issued.**

Because some fields in CAP 2.0 were not available in original CAP, it will be necessary to complete the following fields before you can **Save Changes**:

Property: Zip code is now a required field

General Information: Borrower(s)/Buyer(s) entity (individual or entity?), and entity type (if a legal entity)

Titleholder(s) entity: (individual or entity?), and entity type (if a legal entity)

Titleholder(s) Tenancy: (must select one of four choices)

Schedule B: The Schedule B will look and perform the way Certificate Schedule B performed in original CAP.

