

IOWA TITLE GUARANTY RESIDENTIAL PREMIUM RATES
EFFECTIVE JULY 1, 2019

PRODUCT		COVERAGE AMOUNT	PREMIUM	
			PURCHASE	REFINANCE
Lender's-only Coverage	Applies to the following types of loans: in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and refinancing of contracts.	\$0 - \$500,000	\$140	\$140
		Above \$500,000	\$140 + \$1 per \$1,000 over \$500,000	\$140 + \$1 per \$1,000 over \$500,000
Owner's-only Coverage	Applies to cash and contract purchases.	\$0 - \$500,000	\$140	n/a
		Above \$500,000	\$140 + \$1 per \$1,000 over \$500,000	n/a
Simultaneous Coverage (i.e., Lender's and Owner's Coverage)	Applies to primary and non-primary residences.	\$0 - \$500,000	\$140	n/a
		One or more certificates above \$500,000	\$140 + \$1 per \$1,000 over \$500,000 based upon the certificate with the higher coverage amount	n/a
Additional Concurrent Certificates	Applies to the following types of loans: junior mortgages and home equity lines of credit (HELOC) when issued in conjunction with a full-priced Lender's Certificate on the same transaction.		\$35	\$35
Closing Protection Letter			No additional premium	No additional premium

ENDORSEMENTS ISSUED AS PART OF ORIGINAL TRANSACTION AVAILABLE FOR NO ADDITIONAL PREMIUM	
• Assignment (ALTA 10-06)	• Leasehold – Owners (ALTA 13-06)
• Balloon Mortgage	• Location – Condominium
• Comprehensive 1	• Location – Residential (ALTA 22-06)
• Comprehensive 2 (ALTA 9-06)	• Manufactured Housing Unit (ALTA 7-06)
• Comprehensive 6 (ALTA 9.3-06)	• Manufactured Housing Unit-Conversion Loan (ALTA 7.1-06)
• Condominium – Lender (ALTA 4.06)	• Multiple Tax Parcels (ALTA 18.1-06)
• Condominium – Owner (ALTA 4.1.06)	• Planned Unit Development (PUD) – Lender (ALTA 5-06)
• Encroachment – Adverse	• Planned Unit Development (PUD) – Owner (ALTA 5.1-06)
• Encroachment (ALTA 28.1)	• Single Tax Parcel (ALTA 18-06)
• Endorsement Against Loss-Lien	• Standard Exception Waiver – Residential
• Environmental Protection Lien (ALTA 8.1.06)	• Street Assessments (ALTA 1-06)
• Future Advance – Priority	• Variable Rate Mortgage (ALTA 6-06)
• Future Advance – Reverse Mortgage (ALTA 14.3-06)	• Variable Rate, Negative Amortization (ALTA 6.2-06)
• Gap Coverage	• Zoning (ALTA 3-06)
• Leasehold – Lenders (ALTA 13.3-06)	

ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50	
• Assignment (ALTA 10-06)	• Mortgage Modification (ALTA 11-06)