



**WE HAVE YOUR BACK,
SO YOU CAN KEEP
MOVING FORWARD.**

HERE TO PROTECT YOU

By having title coverage through Iowa Title Guaranty, you can rest easy knowing that your homeownership investment is protected. If a title issues arises, Iowa Title Guaranty will be there to step in and assume attorneys' fees and expenses associated with defending the title to your home.

WHAT IMPACTS A CLEAR TITLE?

While title defects are not common in Iowa, they do occur. Some of the more frequent issues include:

- Divorce and child support judgments
- Mistakes in public records
- Fraud and Forgery
- Mistakes in researching public records
- Judgments against a previous owner
- Unreleased, but paid off mortgages
- Lack of a right of access
- Unrecorded legal documents

These issues are not common, but if any of them should arise, Iowa Title Guaranty will become your legal defense and work with you to ensure a smooth and timely solution to the problem.

FAQs

Q | What does an Iowa Title Guaranty Certificate cover?

A | Owners are covered for valid title, any defects in or lien or encumbrance on the title, unmarketable title, fraud or forgery, mistakes in abstracting or title examination, errors in public records and lack of access. Owners may also be covered for mechanic's liens at an additional cost.

Q | Does the coverage need to be renewed?

A | No. This is a one-time premium that covers lenders as long as the mortgage is in effect. Owner's Coverage protects the home buyer and their heirs for as long as they have an interest in the property.

Q | I am refinancing my home. If the lender uses Iowa Title Guaranty, can I get free Owner's Coverage?

A | No. The Owner's Coverage will remain in force even if you refinance, (and is not available on refinances).



IOWA TITLE GUARANTY

A DIVISION OF IOWA FINANCE AUTHORITY

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