



# Iowa Title Guaranty Commercial

*Your Source for Iowa Title and Escrow Services*

Title Coverage · Escrow Services · Closings · Construction Draws and Disbursements

## **Iowa Finance Authority HTF GRANT Rate Sheet**

(Please call one of our staff members if questions on quote)

**Estimated Closing Fee: \$750 to \$1,500**

**Estimated Monthly Draw Fee: \$350 per draw, plus cost of title search  
(title search typically ranges from \$50 - \$100)**

**Estimated Premium for IFA HTF Title Policy:**

\$250,000 or less: up to \$450

\$250,000-\$500,000: up to \$775

\$500,000-\$750,000: up to \$1,100

\$750,000-\$1,000,000: up to \$1,600

**Premium for Owner Title Policy for the same coverage amount: \$100  
(Higher Coverage Available)**

**Iowa Title Guaranty offers Owner's coverage at a reduced rate when purchased in conjunction with a Lender's policy. Lender's coverage is exactly that - coverage for the lender. It does not cover the buyer.**

**An Owner's Policy provides coverage for the following:** valid title, title defects, un-marketable title, fraud, forgery, mistakes in abstracting or title examination, errors in the public records, and lack of access.

### Contact our team:

**Email:** [tgcommercial@iowafinance.com](mailto:tgcommercial@iowafinance.com)

**Phone:** 515.452.0484

**Estimated Borrower Closing Costs for a \$500,000 HTF GRANT Loan:**

Lender's Premium = **\$775**  
*(for Lender's title coverage in the amount of \$500,000)*

Owner's Premium = **\$100**  
*(for Owner's title coverage in the amount of \$500,000)*

Closing Fee = **\$1,500**

Draw Fees (6 Draws) = **\$2,100**  
*(\$350 x 6 draws)*

Estimated Recording Fees = **\$200**

Estimated Abstracting Fees = **\$700**

Estimated Title Opinion Fees = **\$300**

Estimated Site Inspection Fee = **\$350**

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**Total Estimated Costs = \$6,025**

*\*\*Our Closing Fee includes preparation of the settlement statement, recording of the deed and mortgage documents, disbursement of funds and 1099 reporting.*

