



IOWA TITLE GUARANTY
COMMERCIAL

COMMERCIAL OWNER TITLE AFFIDAVIT

Commitment No.: _____

Owner: _____

Property Address: _____

The undersigned being first duly sworn on oath deposes and states that to the best of their knowledge and belief with respect to the land described in the above listed Commitment (the "Land") that:

1. Within the last ninety (90) days:
 - a. No labor, services, or materials have been furnished to improve the Land or to rehabilitate, repair, refurbish, or remodel the building(s) situated on the Land;
 - b. No goods, chattels, machinery, apparatus or equipment have been attached to the Land or the building(s) thereon, as fixtures;
 - c. No contracts have been entered into for the furnishing of labor, service, material, machinery, apparatus or equipment that are to be completed subsequent to the date thereof;
 - d. No notices of lien(s) have been received,
except: _____
2. There are no unrecorded security agreements, leases, financing statements, chattel mortgages, or conditional sales agreements regarding any appliances, equipment or chattels that have or are to become attached to the Land or any improvements thereon as fixtures, **except:** (attach copies) _____.
3. There are no unrecorded contracts or options to purchase the Land, **except:** (attach copies) _____.
4. There are no unrecorded leases, easements, or other servitudes to which the Land or building, or portions thereof, are subject, **except:** (attach copies) _____.
5. The improvements on the Land are within the boundary lines and set-back lines, if any, of the Land, **except:** _____.
6. There are no encroachments by improvements (i.e., buildings, fences, walkways, driveways, eaves, drains) from adjoining property onto the Land, **except:** _____.

7. There is no known assertion being made by either the Owner of the Land, or the owners of adjoining property against the other as to the location of boundary lines, **except:**_____.
8. There is no person in actual possession or claiming to have a right to possession of the Land or any part thereof other than the Owner of the Land, **except:**_____.
9. There are no covenants, conditions or restrictions which affect the Land, **except:**_____, which are recorded in Book ____, Page ____ of the Recorder's Office of _____ County, Iowa. There are no violations of any of the provisions of said covenants, conditions and restrictions, **except:** _____.
10. There is no pending lawsuit against the Owner of the Land, **except:**_____.
11. The Owner of the Land has not filed for bankruptcy within the last five years, **except:**_____.
12. The undersigned makes the above statements for the purpose of inducing Iowa Title Guaranty Commercial to issue its Lender and/or Owner Title Guaranty Certificate(s) with respect to the Land. The undersigned on behalf of the Owner agrees to indemnify and save harmless Iowa Title Guaranty Commercial from any and all loss and attorney's fees arising from claims from the inaccuracy of the above statements.

By Owner: _____
Print Name: _____
Title: _____

STATE OF _____)
_____ COUNTY) SS.

This affidavit was signed and sworn or affirmed to before me on this ____ day of _____,
_____, by _____.

Notary Public

[Place Notary stamp or seal here]



IOWA TITLE GUARANTY

FACTS	WHAT DOES IOWA TITLE GUARANTY DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and payment history • Credit card or other debt and mortgage rates and payments • Employment information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Iowa Title Guaranty chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Iowa Title Guaranty share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1 (800) 432-7230, or go to www.IowaTitleGuaranty.com	



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Who we are

Who is providing this notice?	Iowa Title Guaranty
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What we do

How does Iowa Title Guaranty protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Iowa Title Guaranty collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Apply for insurance or pay insurance premiums• File an insurance claim or give us your contact information• Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include companies with an Iowa Finance Authority name.</i></p>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Iowa Title Guaranty does not share with nonaffiliates so they can market to you.</i></p>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Iowa Title Guaranty doesn't jointly market.</i></p>
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