



APPLICATION FOR TITLE PLANT WAIVER

IOWA TITLE GUARANTY

DATE OF REQUEST 7/13/2023

APPLICATION # W23-1

CONTACT INFORMATION

Name of Applicant: Vanessa M.Y. Willman

Iowa Title Guaranty Participant #: 10544

Applicant is an: Attorney

Applicant Business Address 304 South 20th Street, 2nd Floor, PO Box 30

City: FAIRFIELD

State: IA

Zip Code: 52556

Name of Primary Contact: Vanessa M.Y. Willman

Primary Contact Phone Number: (641) 472-3129

Primary Contact Email Address: vwillman@fkgclaw.com

APPLICATION

Upload Business Plan:

Counties in which the Applicant intends to abstract: JEFFERSON,VAN BUREN,WASHINGTON

Describe or upload a document describing history of any professional disciplinary actions against the Applicant:

Upload three (3) abstracts prepared by the Applicant: Uploaded: , ,

Describe or upload history of any professional disciplinary actions against the Applicant: None

Describe or upload a document describing the relevant facts that justify a waiver for the Applicant under IAC 265-9.7(1) "d"(5) and 9.7(1)"d"(6)"4":

Upload three (3) letters of reference in support of the Applicant: Uploaded: , ,

Upload any other relevant information the Applicant would like the Iowa Title Guaranty Board to consider: None

ATTESTATION AND SIGNATURE

I attest to the accuracy and truthfulness of the information contained in this application. I agree to use an electronic signature in lieu of a handwritten signature, and Iowa Title Guaranty agrees to accept the electronic signature.

Signature of Applicant Contact: Vanessa M.Y. Willman

Foss, Kuiken, Cochran, Helling & Willman, P.C.

304 South 20th Street, 2nd Floor
PO Box 30, Fairfield, Iowa 52556
wwillman@fkaqlaw.com
641/472-3129
Fairfieldiowalaw.com

COMPANY DESCRIPTION

Foss, Kuiken, Cochran, Helling & Willman, P.C. is located in Southeast Iowa. The firm began providing general practice legal services, as well as abstracting services, in 1979.

Abstracting and Title Services Provided

Preliminary Continuations, Final Continuations, Day of Closing Searches, Buyers' Searches, Forms 900/901

Real Estate Services Provided

Preliminary and Final Title Opinions, Preliminary and Final Loan Opinions, Transfer Document Preparation, Closing Representation, Purchase Agreements, Mortgages, Promissory Notes, Sellers' Disclosures, 1031 Transactions, Witness Closings, Quiet Title Actions, Land Disputes, Easements, Subdivision Creation, Real Estate Contracts, Forfeitures of Contracts, Homestead Designations, etc.

Our firm provides extensive work in the real estate area, including, but is not limited to those services outlined above.

Revenue

Our abstracting services are profitable. The services are enough to pay for an abstracting staff member, employment benefits and provide some additional revenue to the firm. This service is offered more as a necessity to our clients, residents and landowners in our community, helping to keep abstracting costs competitive and timely. It is our goal to provide accurate and reliable abstracting services.

The cost of creating a 40-year title plant would eliminate this position and this service from our firm. The creation of a title plant for our firm would not increase the abstracting service enough to justify the cost to create the title plant. That cost would stand to decrease the overall revenue of the firm and thus would be eliminated from our services if the requirement is not waived.

TEAM

Vanesa M.Y. Willman – Attorney/Abstractor

Tim B. Kuiken – Attorney/Abstractor

Lucas C. Helling – Attorney

Amanda Surchi Lederer – Attorney

Abstracting Experience

I have read hundreds, if not thousands, of abstracts from 2015 to current date. I have issued several, if not hundreds of title commitments, protection letters, etc. I have not kept track of the exact number over the years but am able to look back at a listing of my real estate transactions to approximate the numbers.

I having been working alongside Tim Kuiken, grandfathered attorney abstractor in our firm, and our abstracting staff since I became employed with the firm in 2015, but have take a much more active role in abstracting in the last three years by helping to train one abstracting staff member in our office. I review documents, judgments, court case filings, drafted abstracts, lien searches, and buyers' searches alongside Mr. Kuiken to ensure compliance.

While I may not type many abstracts myself, I do oversee the abstracting staff and review abstracting requirements, title standards and answer questions the staff has regarding the continuations. I help review language to be included in the abstracting, answer questions regarding property taxes, vital records requirements, etc. I have been trained by Mr. Kuiken over since 2015 with the idea that I would take over aspect of our firm's operations.

CONTINUATION OF ABSTRACT OF TITLE

TO

- 1- Commencing 52 feet South of the Northeast corner of Lot 8, Block 7, Old Plat to the City of Fairfield, Iowa, thence South 40 feet, thence West 66 feet, thence North 40 feet, thence East 66 feet to the place of beginning. Also all our right, title and interest in and to the South one-half of the South stone and brick wall, including the use of the East flue only and no other, of the building on the North 52 feet of said Lot 8.

AND

The West 6 feet of the North 52 feet of Lot Eight (8), Block Seven (7), Old Plat, City of Fairfield, Jefferson County, Iowa.

NOW KNOWN AS:

An undivided interest in the South one-half of the South stone and brick wall, including the use of the East flue only and no other, of the building on the North 52 feet of said Lot 8.

AND

The West 12 feet of the South 17 feet of the North 92 feet of Lot 8 and the West 6 feet of the North 75 feet of Lot Eight (8), Block Seven (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa.

Made for 108-110 LLC

2- Ross Gray Walker, Jr. a/k/a Ross G. Walker, Jr. and Lorraine Walker, husband and wife

WARRANTY DEED - JOINT TENANCY
Dated: September 9, 2021
Filed: September 13, 2021 @ 11:17 AM
Image: 2021-2542
Conveys:

to

108-110 LLC

Other lands not abstracted herein.

AND

Commencing 52 feet South of the Northeast corner of Lot 8, Block 7, Old Plat to the City of Fairfield, Iowa, thence South 40 feet, thence West 66 feet, thence North 40 feet, thence East 66 feet to the place of beginning. Also all our right title and interest in and to the South on-half of the South stone and brick wall, including the use of the East flue only and no other, of the building on the North 52 feet of said Lot 8.

AND

The West 6 feet of the North 52 feet of Lot Eight (8), Block Seven (7), Old Plat, City of Fairfield, Jefferson County, Iowa.

Acknowledged by Ross Gray Walker, Jr. a/k/a Ross G. Walker, Jr. and Lorraine Walker, husband and wife, on September 9, 2021 before Tim B. Kuiken, Notary Public in and for Jefferson County, Iowa. (LS)

NOTE: Groundwater Hazard Statement filed with this deed states that all buildings on this property are served by a public or semi-public sewage disposal system.

3- 108-110, LLC An Iowa Limited Company

OPEN-END REAL ESTATE MORTGAGE (AND FIXTURE FILING)

Dated: September 9, 2021
Filed: September 13, 2021 @ 11:17 AM
Image: 2021-2543

to

Washington State Bank

Conveys:

Other lands not abstracted herein.

AND

Commencing 52 feet South of the Northeast corner of Lot 8, Block 7, Old Plat to the City of Fairfield, Iowa, thence South 40 feet, thence West 66 feet, thence North 40 feet, thence East 66 feet to the place of beginning. Also all our right title and interest in and to the South on-half of the South stone and brick wall, including the use of the East flue only and no other, of the building on the North 52 feet of said Lot 8.

AND

The West 6 feet of the North 52 feet of Lot Eight (8), Block Seven (7), Old Plat, City of Fairfield, Jefferson County, Iowa.

Given to secure credit in the amount of \$300,000.00, secures a promissory note in the amount of \$300,000.00, and due not later than September 1, 2045.

Purchase Money Mortgage as defined in Iowa Code.

Entity acknowledgment by Sule Aktar and Rusty Luksich as Member and Member of 108-110, LLC on September 9, 2021 before Michael J. Greiner, Notary Public in and for Jefferson County, Iowa. (LS)

Ross Gray Walker, Jr. a/k/a Ross G.
Walker, Jr. and Lorraine Walker,
husband and wife

CORRECTED WARRANTY DEED –
JOINT TENANCY

Dated: October 27, 2021

Filed: October 27, 2021 @ 3:36 PM

Image: 2021-2983

Conveys:

4- to

108-110 LLC

Other lands not abstracted herein.

AND

Also all our right, title and interest in and to the South one-half of the South stone and brick wall, including the use of the East flue only and no other, of the building on the North 52 feet of said Lot 8.

AND

The West 12 feet of the South 17 feet of the North 92 feet of Lot 8 and the West 6 feet of the North 75 feet of Lot Eight (8), Block Seven (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa.

Except as shown in this abstract continuation:

We find no Judgments in the District Court of Jefferson County, Iowa, within the ten years last past, affecting the title to the premises described in the caption hereof.

The land described in the caption of this continuation may or may not be subject to the provisions of Chapter 148 of the 56th General Assembly of the State of Iowa and future amendments thereto which is relative to controlled access facilities regarding highways and notice is hereby given that said land may be subject to said Chapter and all persons relying on this certificate shall govern themselves accordingly.

No suits Pending.

No Mechanic's Liens or Attachments.

No unredeemed Tax Sales on Treasurer's Index.

Taxes for the year.	Fiscal 2020-2021
#02 33 0625309016	First half - \$2,501.00 paid
	Second half - \$2,501.00 paid

***Note – this parcel number covers Lot 7, Block 7 of Old Plat as well as land abstracted herein.**

No Liens for Institutional Care.

No unpaid Special Assessments. We do not certify as to special assessments which have not been certified to the office of the Jefferson County Treasurer for collection.

If the real estate covered by this abstract is located in the corporate limits of the City of Fairfield, you should satisfy yourself concerning the zoning ordinance affecting the same.

It is certified that unless otherwise shown, there are no other matters that affect the title to the above-described premises, as shown by the public records and files of Jefferson County, against:

Ross Gray Walker, Jr.; 108-110 LLC

EXCEPT: The current office practices and procedures of the Jefferson County Clerk of Court and the Iowa Court Information System (ICIS) internet site may result in delays of up to ten days or more between the "filing" date and the point in time when such filed documents become accessible to the public. The ICIS internet site is the only search data available to abstracters in Jefferson County, Iowa. Therefore, lien search results rely on the properly indexed and filed information shown on the ICIS online internet site.

STATE OF IOWA, JEFFERSON COUNTY - ss:

We hereby certify that the foregoing is a full, complete, and correct Continuation of Abstract of Title to the real estate described in the caption hereof, as the same appears of record or on file in said county,

from the 27th day of July, 2021, at 8:00 a.m. down to the 28th day of March, 2022, at 8:00 a.m.

Dated at Fairfield, Iowa, this 20th day of June, 2022.

Title Guaranty #2364
Suite 201,
First National Bank Building
P. O. Box 30
Fairfield, Iowa 52556
641-472-3129

FKGC P.C. ABSTRACTING

Tim B. Kuiken

CONTINUATION OF ABSTRACT OF TITLE

TO

- 1- Lot Seven (7) of Block (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa.

Made for 108-110 LLC

2- Ross Gray Walker, Jr. a/k/a Ross G.
Walker, Jr. and Lorraine Walker,
husband and wife

to

108-110 LLC

WARRANTY DEED - JOINT TENANCY

Dated: September 9, 2021

Filed: September 13, 2021 @ 11:17 AM

Image: 2021-2542

Conveys:

Lot Seven (7) of Block (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa AND
Other lands not abstracted herein.

Acknowledged by Ross Gray Walker Jr. a/k/a Ross G. Walker, Jr. and Lorraine Walker, husband
and wife, on September 9, 2021, before Tim B. Kuiken, Notary Public in and for Jefferson County,
Iowa. (LS)

NOTE: Groundwater Hazard Statement filed with this deed states that all buildings on this
property are served by a public or semi-public sewage disposal system.

3- 108-110, LLC An Iowa Limited
Company

to

Washington State Bank

OPEN-END REAL ESTATE MORTGAGE
(AND FIXTURE FILING)

Dated: September 9, 2021

Filed: September 13, 2021 @ 11:17 AM

Image: 2021-2543

Conveys:

Lot Seven (7) of Block (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa AND
Other lands not abstracted herein.

Given to secure credit in the amount of \$300,000.00, secures a promissory note in the
amount of \$300,000.00, and due not later than September 1, 2045.

Purchase Money Mortgage as defined in the Iowa Code.

Entity acknowledgment by Sule Aktar and Rusty Luksich as Member and Member of 108-
110, LLC on September 9, 2021 before Michael J. Greiner, Notary Public in and for Jefferson
County, Iowa. (LS)

Ross Gray Walker, Jr. a/k/a Ross G.
Walker, Jr. and Lorraine Walker,
husband and wife

CORRECTED WARRANTY DEED –
JOINT TENANCY

Dated: October 27, 2021

Filed: October 27, 2021 @ 3:36 PM

Image: 2021-2983

Conveys:

4- to

108-110 LLC

Lot Seven (7) of Block (7) in the Old Plat to the City of Fairfield, Jefferson County, Iowa AND
Other lands not abstracted herein.

Abstractors Note: The Warranty Deed was re-recorded to correct the legal description of other
lands not being abstracted herein.

Except as shown in this abstract continuation:

We find no Judgments in the District Court of Jefferson County, Iowa, within the ten years last past, affecting the title to the premises described in the caption hereof.

The land described in the caption of this continuation may or may not be subject to the provisions of Chapter 148 of the 56th General Assembly of the State of Iowa and future amendments thereto which is relative to controlled access facilities regarding highways and notice is hereby given that said land may be subject to said Chapter and all persons relying on this certificate shall govern themselves accordingly.

No suits Pending.

No Mechanic's Liens or Attachments.

No unredeemed Tax Sales on Treasurer's Index.

Taxes for the year.	Fiscal 2020-2021
#02 33 0625309016	First half - \$2,501.00 paid
	Second half - \$2,501.00 paid

***Note – this parcel number also includes a small contiguous strip of land in Lot 8 of Block 7, Old Plat.**

No Liens for Institutional Care.

No unpaid Special Assessments. We do not certify as to special assessments which have not been certified to the office of the Jefferson County Treasurer for collection.

If the real estate covered by this abstract is located in the corporate limits of the City of Fairfield, you should satisfy yourself concerning the zoning ordinance affecting the same.

It is certified that unless otherwise shown, there are no other matters that affect the title to the above-described premises, as shown by the public records and files of Jefferson County, against:

Ross Gray Walker, Jr.; 108-110 LLC

EXCEPT: The current office practices and procedures of the Jefferson County Clerk of Court and the Iowa Court Information System (ICIS) internet site may result in delays of up to ten days or more between the "filing" date and the point in time when such filed documents become accessible to the public. The ICIS internet site is the only search data available to abstracters in Jefferson County, Iowa. Therefore, lien search results rely on the properly indexed and filed information shown on the ICIS online internet site.

STATE OF IOWA, JEFFERSON COUNTY - ss:

We hereby certify that the foregoing is a full, complete, and correct Continuation of Abstract of Title to the real estate described in the caption hereof, as the same appears of record or on file in said county,

from the 27th day of July, 2021, at 8:00 a.m. down to the 28th day of March, 2022, at 8:00 a.m.

Dated at Fairfield, Iowa, this 20th day of June, 2022.

Title Guaranty #2364
Suite 201,
First National Bank Building
P. O. Box 30
Fairfield, Iowa 52556
641-472-3129

FKGC P.C. ABSTRACTING

Tim B. Kuiken

CONTINUATION OF ABSTRACT OF TITLE

TO

- 1- Unit Number 1704A of South Gate Garden Home Condominiums, as described in the Declaration recorded on April 16, 2004, in Book 225, page 719, of the Jefferson County Recorder; along with an undivided percentage of ownership interest in common elements and facilities, which percentage interest is described and determined more fully in such declaration; and subject to all conditions, covenants, and restrictions described in such declaration and amendments.

- 2- We find no deeds, conveyances or other instruments affecting title of record during the period covered by this continuation.

Made for Mary Lou Shannan and Kirk Shannan,
Trustees of the Mary Lou Shannan Revocable Trust dated February 26, 2008

Except as shown in this abstract continuation:

We find no Judgments in the District Court of Jefferson County, Iowa, within the ten years last past, affecting the title to the premises described in the caption hereof.

The land described in the caption of this continuation may or may not be subject to the provisions of Chapter 148 of the 56th General Assembly of the State of Iowa and future amendments thereto which is relative to controlled access facilities regarding highways and notice is hereby given that said land may be subject to said Chapter and all persons relying on this certificate shall govern themselves accordingly.

No suits Pending.
No Mechanic's Liens or Attachments.
No unredeemed Tax Sales on Treasurer's Index.

Taxes for the year. Fiscal 2020-2021
#02 33 0636379013 First half - \$1,267.00 paid
Second half - \$1,267.00 paid

Fiscal Year 2021-2022 taxes constitute a lien on the real estate; however, said taxes have not yet been certified to by the Jefferson County Treasurer.

No Liens for Institutional Care.

No unpaid Special Assessments. We do not certify as to special assessments which have not been certified to the office of the Jefferson County Treasurer for collection.

If the real estate covered by this abstract is located in the corporate limits of the City of Fairfield you should satisfy yourself concerning the zoning ordinance affecting the same.

It is certified that unless otherwise shown, there are no other matters that affect the title to the above-described premises, as shown by the public records and files of Jefferson County, against:

Mary Lou Shannan and Kirk Shannan,
Trustees of the Mary Lou Shannan Revocable Trust
dated February 26, 2008

EXCEPT: The current office practices and procedures of the Jefferson County Clerk of Court and the Iowa Court Information System (ICIS) internet site may result in delays of up to ten days or more between the "filing" date and the point in time when such filed documents become accessible to the public. The ICIS internet site is the only search data available to abstracters in Jefferson County, Iowa. Therefore, lien search results rely on the properly indexed and filed information shown on the ICIS online internet site.

STATE OF IOWA, JEFFERSON COUNTY - ss:

We hereby certify that the foregoing is a full, complete, and correct Continuation of Abstract of Title to the real estate described in the caption hereof, as the same appears of record or on file in said county,

from the 13th day of May, 2022, at 8:00 a.m. down to the 22nd day of July, 2022, at 8:00 a.m.

Dated at Fairfield, Iowa, this 27th day of July, 2022.

Title Guaranty #8586
Suite 201,
First National Bank Building
P. O. Box 30
Fairfield, Iowa 52556
641-472-5805

FKGC P.C. ABSTRACTING

Tim B. Kuiken

September 30, 2022

Iowa Title Guaranty
1963 Bell Ave. Suite 200
Des Moines, IA 50315

To whom it may concern,

I'm writing this letter of recommendation on behalf of Vanessa Willman of Foss, Kuiken, Cochran, Helling and Willman, P.C. and her application for receiving a Title Guaranty #.

We've worked with these attorneys from the day I purchased Jefferson County Abstract (now First Iowa Abstract, LLC) and they have always had a very active role in real estate transactions here in Jefferson County. To supplement that role, they've always had an abstractor on board to facilitate those real estate transactions that each attorney in their firm was handling.

They handle much of their own abstract work, but they have also been a great customer of ours here at Jefferson County Abstract. They have been an outstanding resource with any questions/issues we have had here at the abstract office. Through the years I owned Jefferson County Abstract, (1995-2022), I've read many of their abstracts and their work is excellent. I believe it would be of great benefit for all future real estate/financing transactions in Jefferson County that they continue providing this service.

Vanessa Willman will do a great job continuing the tradition of excellence in providing high quality title evidencing that Tim Kuiken has set, going forward.



Tom Louden
First Iowa Abstract, LLC
d/b/a Jefferson County Abstract
122 North Court St.
Fairfield, IA 52556



FOSS, KUIKEN, COCHRAN, HELLING & WILLMAN, P.C.
ATTORNEYS AT LAW

Craig R. Foss Tim B. Kuiken Sarah W. Cochran Lucas C. Helling Vanessa M.Y. Willman

Phone 641 472 3129 100 E. Burlington Ave.
Fax 641 472 9423 Suite 201, P.O. Box 30
www.fairfieldiowalaw.com Fairfield, Iowa 52556

August 15, 2022

Iowa Title Guaranty
c/o Iowa Finance Authority
1963 Bell Ave., Suite 200
Des Moines, Iowa 503015

RE: Vanessa M.Y. Willman – Letter of Reference

Dear Sir or Madam:

Please accept this as my letter of reference for Vanessa M.Y. Willman, who is applying for authority to do abstracting work in the state of Iowa for Iowa Title Guaranty.

Vanessa joined our firm over seven years ago with the intent that she would take on responsibilities for areas of legal practice I have been involved in since 1976. A major portion of my practice has been in real estate law, including examination of abstracts and closing real estate transactions. I started abstracting my first year of practice and have been abstracting ever since.

Over the last seven years, Vanessa has examined hundreds of abstracts and knows real estate law. She has had the opportunity to spend time with the county records and has a good relationship with the county officers. She will be an excellent addition to the ranks of abstractors in the state of Iowa and I encourage you to authorize her to practice that skill for you and her other clients. Thank you.

Regards,

A handwritten signature in black ink, appearing to read 'Tim B. Kuiken', written over a large, stylized initial 'TK'.

Tim B. Kuiken
Attorney at Law

Foss, Kuiken, Cochran, Helling & Willman, P.C.
Email Address: tkuiken@fkgclaw.com



**FOSS, KUIKEN, COCHRAN, HELLING & WILLMAN, P.C.
ATTORNEYS AT LAW**

Craig R. Foss Tim B. Kuiken Sarah W. Cochran Lucas C. Helling Vanessa M.Y. Willman

Phone 641 472 3129 100 E. Burlington Ave.
Fax 641 472 9423 Suite 201, P.O. Box 30
www.fairfieldiowalaw.com Fairfield, Iowa 52556

August 15, 2022

Iowa Title Guaranty
c/o Iowa Finance Authority
1963 Bell Avenue, Ste. 200
Des Moines, Iowa 50315

In Re: Vanessa M.Y. Willman- Letter of Reference

To Whom it May Concern:

Please accept this as my letter of reference for Vanessa M.Y. Willman, who has applied for authority to do abstracting work in the State of Iowa for Iowa Title Guaranty.

I have worked alongside of Vanessa since 2014. Together we have served as co-counsel in many cases and continue to consult each other on a regular bases over a variety of case topics to include but not limited to real estate law, probate law and various family law matters.

Vanessa is a very competent and capable attorney. In the time we have worked together, she has examined hundreds of abstracts and closed many, many property transactions timely and efficiently. She has great connection with clientele and the various professionals we work with on a regular basis.

Vanessa would be an exceptional addition to this team of abstractors throughout Iowa.

Sincerely,

FOSS, KUIKEN, COCHRAN, HELLING & WILLMAN P. C.

Lucas C. Helling
Attorney at Law
Writer's E-Mail Address: lhelling@fkgclaw.com

LCH/blz

LL LO LYNCH LAW OFFICE

207 S. Washington
P.O. Box 129
Bloomfield, Iowa 52537

Rick L. Lynch
Susan E. Lynch
Ashley Leyda Walkup

Telephone: (641) 664-1997
Facsimile: (641) 664-3186
E-mail address: lynchlaw@netins.net

December 23, 2022

Iowa Title Guaranty
c/o Iowa Finance Authority
1963 Bell Avenue, Suite 200
Des Moines, IA 50315

Re: Foss, Kuiken, Cochran, Helling & Willman, P.C.

Dear Board of Directors,

Please accept this Letter of Reference for Vanessa M.Y. Willman with Foss, Kuiken, Cochran, Helling & Willman, P.C. located in Fairfield, Iowa.

It is my professional opinion that Vanessa M.Y. Willman with Foss, Kuiken, Cochran, Helling & Willman, P.C. provides professional abstracting services and is a valuable resource for Jefferson County. I look forward to providing title opinions based upon her quality work.

Thank you.

Sincerely,

LYNCH LAW OFFICE



Rick L. Lynch

RLL/chg

Relevant facts to Justify Waiver

Jefferson County, Iowa contains one title plant and a few exempt attorney-abstractors/grandfathered attorney abstractors. However, our population, along with much of Iowa, is nearing retirement age and with that, Jefferson County, Iowa will lose a number of attorney-abstractors. Within approximately five years, or less, Jefferson County, Iowa will have two abstracting services if others are not approved for abstracting. The remaining abstractors will be:

- 1) First Iowa Abstract LLC d/b/a Jefferson County Abstract; and
- 2) Paul Miller of Miller Law Office.

The remaining attorneys all plan to retire in the next few months to few years:

- 1) John Morrissey of Morrissey Law,
- 2) Brandon Nelson of Nelson Law, and
- 3) Tim Kuiken of Foss, Kuiken, Cochran, Helling & Willman, P.C.

If I am approved as an exempt-attorney abstractor, this will ensure a third abstracting service for Jefferson County, Iowa. This will help to keep costs competitive and spread out the work to help keep real estate matters timely, without unnecessary delays of backlogged abstractors. This will also keep our firm's long-standing practice of providing abstracting services, since 1979, intact.

Requiring a title plant would be a hardship to our firm. We are mainly attorneys that offer abstracting as a necessary service for our residents and for owners of Jefferson County real estate. The creation of a title plant would be unduly burdensome for us due to the time and cost to create the title plant. We are a small firm, with three full time attorneys, along with assistants and abstracting staff. The cost to create a title plant is prohibitive and would ensure that our firm would not be able to continue abstracting. This would result in less competition for the abstractors in this area and less availability of this service for the residents and real estate owners in our county. The denial of the title plant waiver would only help to ensure that abstracting costs would rise, the time to receiving the service would lengthen and create a hardship to our community.

Tim Kuiken has been abstractor since 1979. I was brought on to work underneath him to learn this skill starting in 2015. I have handle hundreds, or more, real estate transaction since starting with the firm in 2015 but I have become increasingly more involved in abstracting since 2020. This includes training to abstract myself, train our abstracting staff on abstracting, providing oversight and answering abstracting questions for our staff member, and working with and underneath Mr. Kuiken on abstracting.

Our law firm and its abstracting services are a staple in Jefferson County, Iowa, as well as southeast Iowa as we provide a well-rounded legal practice, including real estate law and abstracting. In 2022, our office prepared 164 preliminary continuations and 158 final continuations. So far in 2023, our office has prepared 107 preliminary continuations and 58 final continuations. As you can see, we are actively abstracting and provide a much-needed service to

Jefferson County, Iowa. If this title plant waiver is not granted, the residents of Jefferson County, Iowa would suffer an unnecessary hardship. Keeping our abstracting services operational, is clearly in the public interest.

For all the reasons above, I am seeking to become an exempt attorney-abstractor, with a permanent waiver, so that our firm can continue to abstract just like it has for forty-five years.



FOSS, KUIKEN, COCHRAN, HELLING & WILLMAN, P.C.
ATTORNEYS AT LAW

Tim B. Kuiken Lucas C. Helling Vanessa M.Y. Willman Amanda Surchi Lederer

Phone 641 472 3129

304 S. 20th St., 2nd Floor

Fax 641 472 9423

PO Box 30

www.fairfieldiowalaw.com

Fairfield, Iowa 52556

July 13, 2023

Iowa Finance Authority
Attn: Iowa Title Guaranty
1963 Bell Ave., Ste. 200
Des Moines, Iowa 50315

RE: Iowa Title Plant Waiver Application

To whom it may concern:

I became a licensed attorney in the state of Michigan in 2012 and Iowa in 2013. I have been working in private practice in Iowa since 2014. In 2015, I became an associate attorney with the firm I am a now partner and owner of, as of September, 2020. Since 2015, real estate law and transactions have been a considerable portion of my legal work. I have worked closely with Tim B. Kuiken since 2015. Mr. Kuiken has written a recommendation for me to receive a permanent waiver as an attorney for abstracting. Mr. Kuiken is a grandfathered attorney abstractor and has been for over roughly forty-five years.

In my time with the firm, I have read hundreds of abstracts and worked on even more real estate transactions. I have experience with easements, Quiet Title Actions, Restrictive Covenants, Real Estate Mortgages, Real Estate Contracts, Releases, Subordination Agreements, Farm Leases, Rights of First Refusal, Options to Buy, Purchase Agreements, disclosures, and more. The list is endless. I have worked closely with Mr. Kuiken and our abstracting staff to learn the process of abstracting. Three abstracts are included this application.

For the past few years, approximately the last three years or more, I have worked closely with our abstracting staff, along with Mr. Kuiken, on abstracts, lien searches, buyers' searches, etc. I routinely work with our abstracting staff make decisions on proper abstracting entries and necessary information. I am familiar with, and consistently refer to, Iowa Title Standards in my practice as well as when I work with the abstracting staff.

I also have a good working with relationship with the title plant here in Fairfield, Iowa. Mr. Tom Loudon, previous long-time owner of Jefferson County Abstract and Title Company (recently sold) also wrote a recommendation for my application, which is included. I have worked closely with him and his staff on several matters to ensure abstracting compliance for real estate closing I was a part of.

Jefferson County, Iowa contains one title plant and a few exempt attorney-abstractors/grandfathered attorney abstractors. However, our population, along with much of Iowa, is nearing retirement age and with that, Jefferson County, Iowa will lose a number of attorney-abstractors. Mr. Kuiken is also nearing retirement. Losing several attorney-abstractors will be a hardship on Jefferson County, Iowa, resulting in one title plant and one exempt-attorney abstractor. For all the reasons above, I am seeking to become an exempt attorney-abstractor, with a permanent waiver, so that our firm can continue to abstract just like it has for forty-five years.

Should you need any further information from me, please do not hesitate to contact me. Thank you for your time.

Sincerely,

/s/ Vanessa M.Y. Willman

Vanessa M.Y. Willman

Attorney at Law

Foss, Kuiken, Cochran, Helling & Willman, P.C.

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Enclosure