



IOWA TITLE GUARANTY
A DIVISION OF IOWA FINANCE AUTHORITY

County Recorder Outages

Iowa Title Guaranty is aware that certain county recorder's offices are experiencing outages that may impact searching and recording. As a reminder, Iowa Title Guaranty's guidance in situations such as these are that so long as the county recorder is accepting filings and permitting participating abstractors access to information, transactions will not be affected. However, if filings are not being accepted, the following requirements must be followed:

- **CPL or Gap Coverage:** If a closing protection letter ("CPL") or Gap Coverage Endorsement has been or will be issued, closing **may not occur** unless and until the county recorder is processing filings and permitting abstractor access to perform necessary title searches through the filing date of the vesting deed and/or guaranteed mortgage.
- **No CPL or Gap Coverage:** If a CPL or Gap Coverage Endorsement has not been and will not be issued, Iowa Title Guaranty will permit closing to occur. However, the certificate(s) shall not be issued unless and until the participating abstractor has performed the proper searches through the filing date of the guaranteed mortgage and/or vesting deed and the examining attorney has confirmed proper title vesting, clear title, and desired lien priority in the final title opinion. **While ITG may permit closing in this instance, ITG strongly cautions against closing under these circumstances, as the closer will assume any and all liability for matters revealed in the gap.**

Should you have any questions or concerns, please contact the [Iowa Title Guaranty Team](#).

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