



IOWA TITLE GUARANTY  
A DIVISION OF IOWA FINANCE AUTHORITY

## COVID-19: Winnebago County Recorder's Office Closure

---

---

Iowa Title Guaranty continues to monitor the COVID-19 virus and its impact on our participants, industry partners and staff. ITG is committed to providing timely updates as this rapidly evolving pandemic unfolds.

**Effective July 13, 2020, the Winnebago County Recorder's Office will be closed for business until at least Monday, July 20, 2020 due to COVID-19 exposure.**

ITG has imposed the following guidelines and directives for those participants conducting business in Winnebago County:

---



### COMMITMENTS ISSUED PRIOR TO THE WINNEBAGO COUNTY RECORDER CLOSURE

**CPL or GAP:** 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 and courthouse are reopened, processing filings and permitting abstractor access to perform necessary final title searches through the date of the vesting deed and/or guaranteed mortgage filing.

**No CPL or GAP:** If no CPL and no GAP has been or will be issued, ITG will permit closing. However, the final certificate shall not be issued unless and until the abstractor has performed the proper final searches good through the date of the guaranteed mortgage filing and the examining attorney has confirmed proper title vesting, clear title and desired lien priority in his or her 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.**

**Commitment Requirement:** Field issuers should amend the commitments to add the following requirement, as noted in our e-bulletin dated April 2, 2020, to Section 4 of Schedule B, Part I:

*Confirmation that the county recorder and courthouse are processing filings and permitting abstractor access to perform necessary final title searches through the date of the vesting deed and/or guaranteed mortgage filing.*

---

### COMMITMENTS ISSUED DURING THE WINNEBAGO



## COUNTY RECORDER CLOSURE

ITG will allow issuance of commitments during the closure so long as the abstract certification date does not extend beyond the business day immediately preceding the closure date (in this case, July 10, 2020). For example, a commitment with an abstract certification date good through July 10, 2020 (prior to closure) may be issued between July 14-20, 2020 (during the closure).

**Commitment Requirement:** The following requirement, as noted in our e-bulletin dated April 2, 2020, is hard-coded to appear in Section 4 of Schedule B, Part I of the commitment:

*Confirmation that the county recorder and courthouse are processing filings and permitting abstractor access to perform necessary final title searches through the date of the vesting deed and/or guaranteed mortgage filing.*

**CPL or GAP:** 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 and courthouse are reopened, processing filings and permitting abstractor access to perform necessary final title searches through the date of the vesting deed and/or guaranteed mortgage filing.

**No CPL or GAP:** If no CPL and no GAP has been or will be issued, ITG will permit closing. However, the final certificate shall not be issued unless and until the abstractor has performed the proper final searches good through the date of the guaranteed mortgage filing and the examining attorney has confirmed proper title vesting, clear title and desired lien priority in his or her 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.**



## CERTIFICATES ISSUED DURING THE WINNEBAGO COUNTY RECORDER CLOSURE

ITG will allow issuance of certificates during the closure so long as the filing date of the vesting deed and/or guaranteed mortgage and abstract certification date do not extend beyond the business day immediately preceding the closure date (in this case, July 10, 2020). For example, a commitment with an abstract certification date good through July 10, 2020 (prior to closure) may be issued between July 14-20, 2020 (during the closure).

The well being of our participants, industry partners and staff remains our priority. Please continue to implement the best practices recommended by local, state and federal authorities.

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