IOWA LAND RECORDS

PHIL DUNSHEE Project Manager

- Project Updates
 - Search
 - Moving to the Cloud
- Policy Updates
 > Associated References
 - Associated interences
- Possible Policy Updates
 Document Formatting

- "Modernization"
- Recording Fees
- "Survey" Response Sought
- Questions

Types

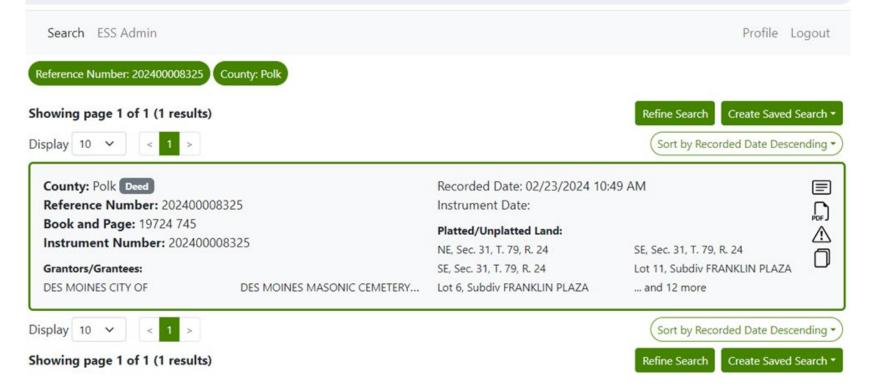
- Name
- Reference
- Location
- Doc. Type
- County
- Advanced

Tips

- Starts With + *
- * = Wild Card
- Saved Searches (9)
- Associated References
- Observe County Practices
- Advanced?
 - Name + County + Document Type
 - Name + County + Location

Variability

Example: Polk, 202400008325



Variability

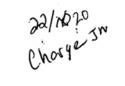
Legal Description: S 1/2 S 1/2 - CONC

Example: Polk, 202400008325

Document View	\leftarrow Back					
Summary Information	on				Download PDF	
Document Type: Deed Recorded Date: 02/23/2024 County: Polk Reference Number: 202400 Book and Page: 19724 745 Instrument Number: 20240	0008325					
Grantors			Grantees			
Name		Party Type	Name		Party Type	
DES MOINES MASONIC CEMETERY ASSO		Organization	DES MOINES CITY OF		Organization	
DES MOINES MASONIC CEN		-				
DES MOINES MASONIC CEN						
		Documer	nt Type	Recorded Date	Actions	

Variability

Example: Polk, 202400008325





Doc ID: 039266480004 Type: GEN Kind: DEED CORRECTED Recorded: 02/23/2024 at 10:49:02 AM Fee Amt: \$42.00 Page 1 of 4 Polk County IOMA JULIE M. HAGGENTY RECORDER File# 2024-00008325 BK 19724 PG745-748

Prepared by: Glenna K. Frank, Assistant City Attorney, City of Des Moines, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891, (515) 283-4530 Return to: City of Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Title of Document: Warranty Deed Grantor's Name: City of Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Real Estate Division, 400 Robert D. Ray Drive, Des Moines, IA 50309-1891 Des Moines, Iose Moines, Iose Moines, Iowa Legal Description: See below on this page Project Name: Parks Projects – Masonic Temple Cemetery Property Address: 1550 48th St., Des Moines, IA 50311 Parcel No.; 01

> CORRECTED WARRANTY DEED

This Deed is being filed to correct the legal description stated in Warranty Deed recorded at Book 19708, Page 520, on January 31, 2024 in the office of the Polk County Recorder.

Variability

Example: Benton, E19-1210

Search ESS Admin		Profile Logout
Reference Number: E19-1210 County: Benton		
Showing page 1 of 1 (1 results)		Refine Search Create Saved Search •
Display 10 🗸 🛛 >		Sort by Recorded Date Descending •
County: Benton Mortgage Reference Number: E19-1210	Recorded Date: 07/10/2019 10:00 AM Instrument Date: 07/09/2019 12:00 AM	
Book and Page: E19- 1210 Instrument Number:	Platted/Unplatted Land: Subdiv 0 Su	ubdiv 0
Grantors/Grantees: MCNAMARA CAROL MCNAMARA MICHAEL R CENTER POINT BANK & TRUST CO		
Display 10 🗸 < 1 >		Sort by Recorded Date Descending •
Showing page 1 of 1 (1 results)		Refine Search Create Saved Search -

Variability

Example: Benton, E19-1210

Summary Information	on			Download PDF	
Document Type: Mortgage Recorded Date: 07/10/2019 County: Benton Reference Number: E19-12 Book and Page: E19- 1210 Instrument Number:					
Grantors		Grantees	3		
Name	Name Party Type			Party Type	
MCNAMARA MICHAEL R	Person	CENTER PO	CENTER POINT BANK & TRUST COMPANY		
MCNAMARA CAROL	Person				
Associated Docume	ents				
Reference Number	Book and Page	Document Type	Recorded Date	Actions	
19-3751		Mortgage	12/20/2019 01:36 PM		
Properties					
•	ion: 22-86-9 PAR H PT L2, SUBI PAR H PT L2, SUBDIV L7, HUTTC				
Platted Land					

0

22-86-9 PAR H PT L2, SUBDIV L7, HUTTON SUBDIV PT SW, PT L8

Variability

Iowalandrec... / 23625952

C Desktop

Center Point Bank & Trust Company, Center Point Office, 901 Bank Court, Center Point, IA 52213

MORTGAGE

NOTICE: This Mortgage secures credit in the amount of \$250,000.00. Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Mortgage. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Mortgage. The property address can be found on page 1 of this Mortgage. The legal description can be found on page 1 of this Mortgage.

THIS MORTGAGE dated July 9, 2019, is made and executed between Michael R. McNamara and Carol McNamara; husband and wife (referred to below as "Grantor") and Center Point Bank & Trust Company, whose address is 901 Bank Court, Center Point, IA 52213 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages and conveys to Lender and grants to Lender a security interest in all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; rents and profits; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Benton County, State of Iowa:

Parcel H, being a part of Lot Two (2), Subdivision of Lot Seven (7), Hutton Subdivision of part of the Southwest Quarter (SW 1/4) of Section Twenty-two (22) and part of the Northwest Quarter (NW 1/4) of Section Twenty-seven (27), all in Township Eighty-six (86) North, Range Nine (9), West of the 5th P.M., per Survey recorded in Book 11, Page 194; and a part of Lot Eight (8), Hutton Subdivision of part of the Southwest Quarter (SW 1/4) of Section Twenty-two (22) and part of the Northwest Quarter (NW 1/2) of Section Twenty-seven (27), all in Township Eighty-six (86) North, Range Nine (9), West of the 5th P.M., per Survey recorded in Book 06, Page 3791; and a part of Lot Eight (8), Hutton Subdivision of part of the Southwest Quarter (SW ¼) of Section Twenty-two (22) and part of the Northwest Quarter (NW 1/4) of Section Twenty-seven (27), all in Township Eighty-six (86) North, Range Nine (9), West of the 5th P.M., per Survey recorded in Book 14, Page 906.

The Real Property or its address is commonly known as 5372 31st Ave , Urbana, IA 52345.

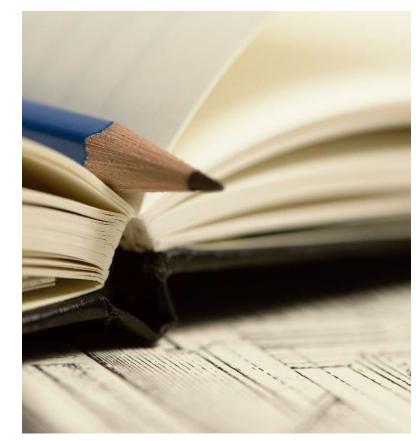
CROSS-COLLATERALIZATION. In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due

Example: Benton, E19-1210

ILR Infrastructure Moving To the "Cloud"

- Migration Completed March 31
- LightEdge
- Lower Total Cost of Service
- Scalable
- Increased Security and Compliance
- More Efficient Management

Associated References



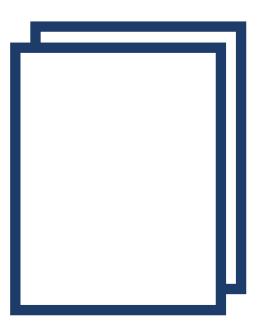
- The Document Reference Number assigned to related documents by a county
- Bilateral Reference Associated Document References between recently recorded documents and any antecedent document, when electronically indexed
- Adopted 2/15/24 Effective 1/1/25

Associated References



- One of the most popular features of Search
- Bilateral Reference Required
- Antecedent, when electronically indexed
- Submitters must provide
- Recorders index "if the reference is present in a document"

Associated References



- Types of Associated References
 - Conveyance Document and Previous Conveyance
 - Mortgages and Satisfactions
 - $_{\odot}$ Tax Liens (federal and state) and Tax Lien Releases
 - Original recordings, Re-recordings, Corrections
 - Conveyance Documents and Companion Documents
 - Groundwater Hazard
 - Surveys and Similar Drawings Related to the Same Property
 - Surveys, Plats, Corner Certificates, Monument Certificates, Easements

Associated References



Do Not Decline If Missing

- Contemporaneous Documents Not Possible for the Preparer to Know an Associated Reference
 - Groundwater Hazard
- Documents Which Do Not Modify or Have Legal Effect On a Previous Transaction
 - Surveys and Related Documents
- Effective Date Intended to Allow for Training or the Discovery of Unintended Effects
- Key Point If you reference it, it will be indexed

Modernization Initiatives

Ideas Being Vetted



- Document Formatting Topics
- Last Updated in 2007
 - o Stamp Area
 - Top Margin
 - Cover Sheet Clarifications
 - \circ Index Legends
 - $_{\odot}$ Parcel Identification Numbers
 - Notary Information
 - $_{\odot}$ Reference Numbers and Recording Times

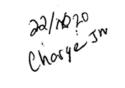
Modernization Initiatives

Ideas Being Vetted

INDEX LEGEND						
COUNTY:	DALLAS	SECTION	TOWNSHIP	RANGE	Y4 Y4	1/4
ALIQUOT PART:		36	79	26	NE1/4	NE1/4
CITY:	CLIVE					
LOT, SUBDIVISION:	LOT 2, COUNTRY CLUB WEST PLAT I LOT 74, COUNTRY CLUB WEST PLAT 3					
PARCEL ID:	1236226019, 1236226016					
PROPRIETOR (S):	LIVING FAITH LUTHERAN CHURCH					
REQUESTED BY:	LIVING FAITH LUTHERAN CHURCH					
ASSOCIATED DOCS:	BK. 707, PG. 230 BK. 710, PG. PG. 835 BK. 2006, PG. 5933					
PROFESSIONAL LAND SURVEYOR:						
COMPANY: RETURN TO:						

Variability

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Modernization Initiatives

Ideas Being Vetted



Document Formatting Topics

- $_{\odot}$ Alignment of 331.606A/B and 558.49
- \circ Requirements for Preparers/Submitters
 - Providing required information such as parsed location information (section, township, range, etc.)
 - Provide clarity about including associated references
- Requirements For Recorders
 - Indexing Parsed Location Information
 - Indexing Associated References

Modernization Initiative Types Modernization Projects



- Statewide Property Notification System
- Reconnect with Beacon
- Reforming "Back the Blue"
- Working with SLSI to digitize and publish older surveys and plats
- Plan for a Multi-Jurisdiction Plat Approval Process

Modernization Initiative Types Modernization Projects



- Expand Document Types for Searching
- "Normalize" Data and Data Formats
- Create a "Text" Search Option for Long Legal Description
- Explore Distributed Ledger Technology
- Indexing External Registry Information

Land Record Modernization Reconnecting Beacon



- Create a New API
 - "Normalize" Parcel Identification Numbers
 - Connect through ILR "CAS"
 - Functions?

- User Searches for Property on Beacon Able to directly access the most recent conveyance document (and possibly other documents)
- User Searches for Conveyance Document on ILR Able to directly access Beacon property information
- Part of "Modernization" Initiative

Normalize Data



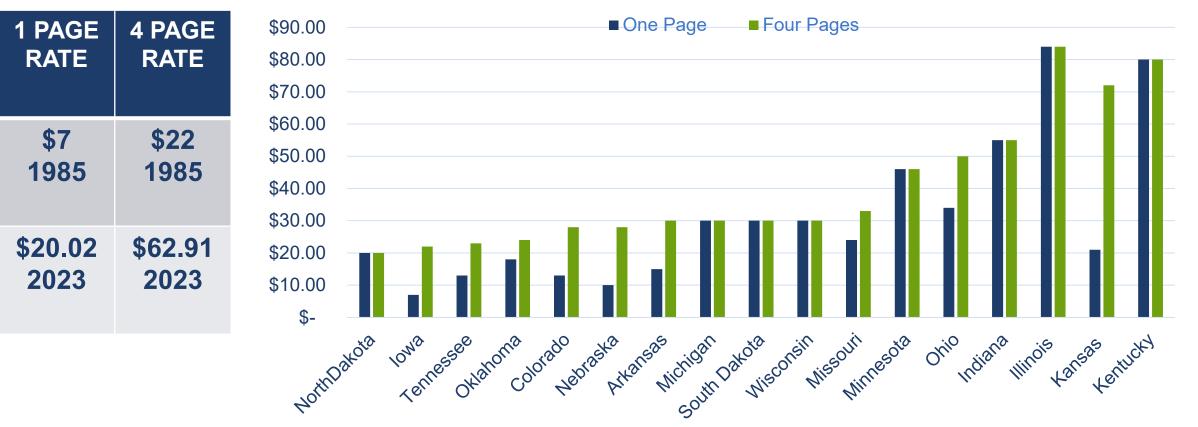
- Identifying Variances in Data Formats • Example: Leading Zeros? Abbreviations?
- Identifying Missing Data

 Example: Parsed Location Information
- Extracting Data From Text Legal Descriptions, or
- Acquiring Data From Other Sources
- Inserting Corrected or Data into ILR
- Enabling Better "Parsed Location Searches"

Other State Fee Policies

Central States

Mortgage Recording Fee Central U.S. State



Fee Policy

Main Talking Points

- Did you know that Iowa recording fees haven't been updated since 1985? Almost forty years! To put this in perspective, the cost of a postage stamp has tripled in that same time span from \$0.22 to \$0.68.
- Iowa recording fees are the lowest in the Central U.S..
- What are the proposed fee changes? Still being planned, but likely less than the rate of inflation.
- An adjustment in these user fees is needed to allow for investment in the planned modernization efforts.

"Survey" Alert!

SurveyMonkey

Not Important - Somewhat Important - Very Important

lowa counties and lowa Land Records add recently recorded and historical property records to its database every week. Resources permitting, a goal is to have all recorded documents for all counties online dating back to at least 1980.

I think the goal of putting more records online is ...

Over time, Iowa counties have used different methods for indexing land record information including location descriptions, naming conventions. Additionally, some information was not archived in prior years. Resources permitting, a goal is to have data for all documents posted online "normalized" – meaning the data would be complete and consistent across the 99 Iowa counties.

I think the goal of making data complete and consistent in Iowa Land Records is ...

"Survey" Alert!

Not Important - Somewhat Important - Very Important



Consideration is being given to a new policy that would require all lowa counties to consistently index the parcel identification number (PIN) for each property. PIN numbers could then be used to search for and retrieve property information.

I think the idea of indexing PIN numbers is ...

The ability to search property documents by specific "parsed" location information such as section, township, range or lot, block, subdivision name or town should be consistent in all counties. Where possible, older records should be updated to include this "parsed" location information.

I think the idea to make property location information consistent in all counties is ...

"Survey" Alert!

Not Important - Somewhat Important - Very Important

lowa Land Records has adopted a new policy to expand the use of associated references between documents. This will allow users to quickly navigate between related documents such as documents associated with the same property.

I think this expanded approach to using associated references between document is ...



All lowa counties should consistently process documents when recording ... same fees, same document formatting requirements, same quality customer service.

I think the goal of consistent document processing in all counties is ...

"Survey" Alert!



- Distributed to all registered ILR users.
- Survey link will also be provided to stakeholder organizations for distribution to their membership.

This survey is not short – but we think it will be worth it to respond.

THANK YOU!

https://www.surveymonkey.com/r/KHWNCMP

QUESTIONS

1. SEARCH

- 2. ASSOCIATED REFERENCES
- 3. MODERNIZATION
- 4. RECORDING FEES
- 5. STAKEHOLDER SURVEY





CONTACT US

support@clris.com 888-790-2246



IOWA LAND RECORDS