

Recording Requirements

Document Formatting Standards

In order to comply with national standards, Iowa has adopted document formatting standards. Effective July 1, 2009, all documents presented for recording must meet the requirements outlined in Chapters 331.606A and 331.606B of the Code of Iowa. The following are a list of standards:

- All documents shall consist of 1 or more individual pages not permanently bound or in a continuous form. A page means a writing, printing, or drawing, other than a plat or survey or a drawing related to a plat or survey, occurring on 1 side only, and not larger than 8 and 1/2 inches in width and 14 inches in length. The document shall not have any attachment stapled or otherwise affixed to any page except as necessary to comply with statutory requirements. However, individual pages of a document may be stapled for presentation for recording. Labels that are firmly attached are acceptable.
- The 1st page of each document shall have a top margin of at least 3 inches of vertical space from left to right which shall be reserved for the recorders use. All other margins on the document shall be a minimum of 3/4 of 1 inch. Nonessential information such as page numbers or customer notations may be placed in a margin except the top margin.
- All pre-printed text shall be at least 8 point in size and no more than 20 characters and spaces per inch. All other text typed or computer generated, including but not limited to all names of parties to an agreement, shall be at least 10 point in size and no more than 16 characters and spaces per inch.
- Each document shall be of sufficient legibility to produce a clear reproduction.
- Each document shall be on white paper of not less than 20-pound weight without watermarks or other visible inclusions.
- All signatures on a document shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are readable when the document is reproduced. All names shall be typed, printed, or stamped beneath the original signature.
- Embossed or inked stamps shall not cover or otherwise materially interfere with any part of the document
- Each document that is presented for recording shall have the following information on the 1st page below the 3-inch margin:
 - The name, address, and telephone number of the individual who prepared the document
 - The name of the taxpayer and a complete mailing address for any document or instrument of conveyance
 - A return address
 - The title of the document
 - All grantors names
 - All grantees names
 - Any address required by statute
- The legal description of the property and parcel identification number, if required. If insufficient space exists on the 1st page for all of the information previously described, the page reference of the document where the information is located shall be noted on the 1st page.
- Documents dated on or after July 1, 2007, may not include any personally identifiable information. Personally identifiable information is defined as an individuals Social Security Number (SSN), bank account numbers, credit account numbers, or debit account numbers.

Exempt Documents

The following documents are exempt from document formatting requirements:

- A document that was signed before July 1, 2005
- A military separation document
- A document that executed outside of the United States
- A certified copy of a document issued by a governmental agency including a vital record
- A document where one of the original parties is deceased or otherwise incapacitated
- A document formatted to meet court requirements
- A federal tax lien
- » A filing under the Uniform Commercial Code, Chapter 554
- A plat or survey or a drawing related to a plat or survey

Non-Standard Fees

On or after July 1, 2005, a document that does not conform to the document formatting standards shall not be recorded except upon payment of an additional recording fee of 10 dollars per document or instrument

However, the non-standard fee may not be applied to:

- The legibility requirements
- The requirement to include the name of the taxpayer and a complete mailing address for any document or instrument of conveyance
- The requirement that all documents have original signatures in black or dark blue ink and the names of the parties typed below their signatures

Document Formatting & Recording Requirements

All documents presented for recording must be legible and reproducible and shall have typed or legibly printed on them the names of all signatories including the names of acknowledging officers beneath the original signatures. Documents must be signed, dated, and notarized. For all documents pertaining to real estate, a complete legal description is required. The abbreviated legal description found on tax statements should not be used.

A minimum of 3 inches of space is required at the top of all documents. Immediately below this space must be typed the name, address, and phone number of the individual who prepared the document.

Each document of conveyance, excluding mortgages and assignments and releases of mortgages, is required to have the following statement immediately below the preparer's information: "Address Tax Statement To: (Name and address of the taxpayer)."

Real Estate Requirements

Transfer tax will be affixed to all deeds conveying real estate with a consideration of over \$500. Transfer tax is based on \$.80 per each \$500 of value, with the first \$500 being exempt. If a document is exempt from transfer tax, the exemption pursuant to Chapter 428A.2, Code of Iowa, must be stated on the face of the document.

All conveyances of real estate recorded after January 1, 1979, must be accompanied by a Declaration of Value form, unless exempt pursuant to Chapter 428A. In addition, effective July 1, 1987, all conveyances, including leases and subdivision plats, must also be accompanied by a Groundwater Hazard Statement.