



614 Sycamore St.  
 Waterloo, IA 50703  
 Phone: 319-291-4000  
 Fax: 319-291-3929  
 Email: [order@blackhawkabstract.com](mailto:order@blackhawkabstract.com)  
 Website: [www.blackhawkabstract.com](http://www.blackhawkabstract.com)

WINTER  
2011

BLACK HAWK COUNTY ABSTRACT & TITLE

# Title Talk

## **REMINDER!**

Just a reminder that we have convenient online ordering for both abstracting and settlement services on our website [www.blackhawkabstract.com](http://www.blackhawkabstract.com).

## **LOST ABSTRACT LOCATION ASSISTANCE**

Before incurring the expense and time delay of replacing a lost abstract, give us a call and we will assist you in locating the errant abstract. Black Hawk County Abstract & Title maintains records that extend back over 50 years showing when the last time the abstract was updated by our office and where the abstract was sent upon completion at that time. Black Hawk County Abstract & Title also has numerous abstracts in storage that were returned to our office for one reason or another and the abstract you may be trying to locate may be in our storage for safekeeping.

## **NO COST DAY OF CLOSING SEARCHES AVAILABLE**

An additional service offered by Black Hawk County Abstract & Title is a no cost day of closing search update. With the increased usage of the Title Guaranty field issued policies, this additional service is becoming more and more popular. This search is available at no cost provided there will be a post-closing title report or abstract ordered after the closing. We have a form available that is filled out by the closer and either faxed or emailed to us usually 2 to 3 days prior to the closing date. We will perform an update search and return to you either via fax or email. For more details give us a call.

Office hours: 8:00 to 5:00 P.M.  
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## **LONG TERM EMPLOYEE RETIRES**

This past August Jim Meggison retired after 39 years of working for Black Hawk County Abstract & Title. Jim's expertise in abstracting some of the more difficult and involved real estate titles will surely be missed. When asked about changes over the years he told us the one that has had the most impact is the age of computerization. With computerization what used to take 7 people being at the Courthouse looking up information is now accomplished with one person. When asked what he will miss most about the job he said it is the satisfaction from helping and assisting customers and watching the development of properties over time and knowing that he had a hand in making it happen. We wish Jim well in his retirement!



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# Closing Connections

## MEET TERESA KAYE

Many of you have met our newest addition to the Settlement Services closing team, Teresa Kaye. She joined us in July and comes with several years of mortgage processing and closing experience from GMAC Mortgage and F&M Bank in Marshalltown. Teresa is a Waterloo native and in our office goes by "TK". She looks forward to working with you!

## IOWA REAL ESTATE CLOSING LICENSING

In 2010, the governor signed Senate File 2348 requiring the licensing of closing companies who provide real estate closing services on Iowa properties. The Iowa Division of Banking (DOB) administers the licensing process for this requirement. See Iowa Code Section 535B.2 for a complete list of groups that are exempt from the licensing requirement, including banks, licensed real estate brokers, and attorneys whose conduct is already regulated by the Supreme Court. Closing services are defined as "administrative and clerical services required to carry out the conveyance or transfer of real estate or an interest in residential real estate located in Iowa to a purchaser or lender, including preparing the settlement statements, determining that closing documents conform to the parties' contract, satisfying lender's instructions, conducting a closing conference, receiving and disbursing funds and completing form documents and instruments in accordance with the instructions of the parties."

Black Hawk County Abstract & Title is licensed and you will see our license # on our settlement statements.

## THANKS

As 2012 is now upon us, it's a good time for us to reflect on our past successes and look forward to what 2012 will bring. We **sincerely appreciate** your loyal and valued partnership and Settlement Services is ready to meet the challenges of the New Year with your closing needs. Our closers work hard to keep your business and we want to be your closing partner of choice.