



IOWA 
LAND RECORDS

2024 - 2025
ANNUAL REPORT

Published July 2025

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Year In Review

The Iowa Land Records mission is to serve the Iowa real estate industry, Iowa County Recorders and all Iowans by providing free statewide online access to more than **24 million real estate and other legal records** and providing an efficient system for electronically recording those documents. We also have a mission to deter fraud by redacting personally identifiable information from documents before posting online.



Documents were processed in E-Submission in 2024.

This generated over \$31,343,700 for counties across Iowa.

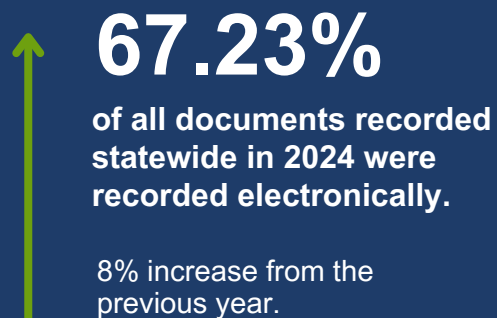
Local Staff, Local Support

The Iowa Land Record support team assists users with submitting documents, completing searches, and provides support for recorders and service providers. It is currently managed by two team members (1FT/ 1PT) and provided over 3,120 hours of assistance through calls, emails and support requests submitted online.



RELIABLE ACCESS ILR Maintained High Uptime in 2024

Iowa Land Records was up and running more than 99% of the time throughout the year, including scheduled maintenance. The system is available to users 24/7, offering reliable access to both Search and E-Submission services.



A Message From the ESS Coordinating Committee Chair



ANN DITSWORTH
ESS Coordinating
Committee Chair

Over twenty years ago, Iowa counties came together with a shared vision to build a system that would modernize land records, provide online access to real estate documents, and offer an efficient system for electronically recording documents. Since then, Search and E-Submission services through Iowa Land Records have seen significant growth and are relied on by the real estate, legal, surveying, banking and mortgage industries each day. Over the years, our statewide vision has held strong across 99 counties, even as the system has grown, evolved, and faced inevitable moments of challenge.

Today, we stand at another important moment of opportunity. As technology advances and expectations evolve, there is clear momentum to strengthen Iowa Land Records through continued modernization and improved communication. While perspectives may differ on how to best move forward, our goal remains the same. We aim to support all 99 counties and users with a system that is accessible, efficient, and responsive to the needs of all stakeholders.

We also believe transparency strengthens trust. This annual report reflects our ongoing efforts to clarify information, reinforce the value of a unified statewide system, and highlight the work happening behind the scenes to ensure its continued reliability. Collaboration and compromise will continue to shape the next phase of development as we work together to deliver solutions that respect user priorities while maintaining statewide consistency.

Now is the time to reaffirm our commitment, improve how we communicate, and build a stronger future together. Each year Iowa Land Records enables thousands of transactions and connections across all of Iowa's counties. In this environment of economic challenge, Iowa counties and Iowa Land Records continue to be the foundation and the future for land recording and land records access.

Thank you to our Iowa County Recorders, our fellow county officials, and the thousands of Iowa Land Records users across the state and nation who rely on this county land record information system.

Your support and trust move us forward.

Sincerely,

A handwritten signature in black ink that reads "Ann Ditsworth". The signature is written in a cursive, flowing style.

Electronic Services System Coordinating Committee Chair
Dickinson County Recorder

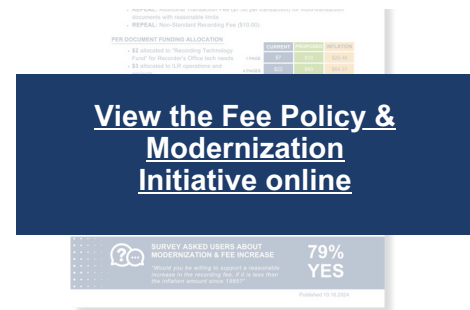
LEGISLATIVE PRIORITIES

Fee Policy & Modernization

Looking towards next year, Iowa Land Records (ILR) and the Iowa County Recorders Association (ICRA) are pursuing a fee increase in the 2026 legislative session. The increase would provide a \$3 per document allocation dedicated to ILR and a \$2 per document allocation for improving technology in local county recorder offices. For example, on a two-page, one-parcel deed, the recording fee would be \$25. Of that expense, \$20 would go to the County General Fund, \$2 would go to the Recorder’s Technology Fund, \$3 would go to maintain and improve Iowa Land Records.

FEE INCREASE WOULD ENABLE ILR TO

- Launch a statewide Property Notification System
- Create a Back the Blue Shielding Program
- Improve Search and Submission tools
- Expand user support and training
- Reinforce cybersecurity & cloud infrastructure



<https://iowalandrecords.org/fee-policy-modernization/>

PROPOSED FEE → \$10 PER PAGE

Cap of \$250 for Document Recording Fees

Recording fees in every county help cover the costs of recording transactions and the necessary technology and security. Iowa's base recording fees haven't been updated since 1985, yet inflation has increased local recording and ILR service costs. ILR was one of the first statewide land record systems in the country and continues to offer free access to over 24 million records, with the Iowa County Recorders Association playing a central role in its operation and success.

Policies would be modernized to reflect current and future industry practices. Proposed reforms, supported by the ICRA, aim to ensure modernization in recording services that benefit the real estate industry.

SIMPLIFY FEES TO \$10/ PAGE

The above proposed fee structure is in alignment with the provisions in HF1031 that passed in the House in the 2025 legislative session and is awaiting action in the Senate during the 2026 legislative session. The fee proposal suggests increasing the base recording fee to \$10.00 per page (up from the current \$5.00 per page plus fees), which is well below the \$15.51 inflation-adjusted rate for 2025. Additionally, several “add-on” recording fees would be eliminated, and fees for large documents would be capped at \$250.

BENEFITS OF FEE INCREASE



TECHNOLOGY & TRAINING IN COUNTY OFFICES



INCREASE COUNTY BUDGET OVERALL BY OVER \$8 MILLION



IMPLEMENTING KEY PROJECTS FOR NEW & BETTER SERVICES

CURRENT FEES PER PAGE

- **\$5 Base Recording Fee**
 - + \$1 for records management
 - + \$1 for an e-commerce fee to ILR

- = **\$7 for the first page**

- **\$5 charge for each additional page**
- \$7 Additional Fee per Transaction
- \$10 Non-Standard Fee

VS

\$10 FEE PER PAGE (FIRST PAGE ALLOCATION)

- **\$2** allocated for records management to ensure proper handling & maintenance of recorded documents
- **\$3** designated for the Iowa Land Records system to support systems and infrastructure
- **\$5** to the County General Fund (allocation determined by Board of Supervisors)

NOTE: **\$10** per additional page would be allocated to the County General Fund.



EFFECT

Base Fee Increases from \$5 to \$10
With Fee Reform – the impact is lower

- One Page Document – Fee Increases from \$7 to \$10 → 42.8%
- Two Page Document – Fee Increases from \$12 to \$20 → 66.6%
- Three Page Document – Fee Increases from \$17 to \$30 → 76.5%
- Four Page Document – Fee Increases from \$22 to \$40 → 81.8%

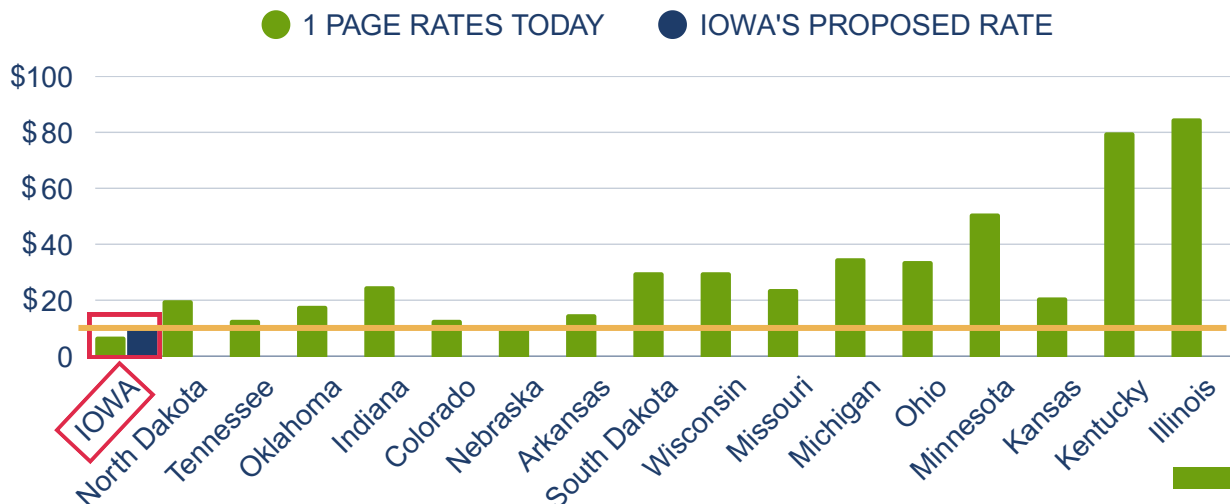
70% of all recorded documents in 2024 had three or fewer pages

★INFLATION COMPARISON★

Base Fee would increase by 192% when allowing for inflation.

- One Page Document – Fee Increases from \$7 to \$20.46 → 192.3%
- Two Page Document – Fee Increases from \$12 to \$35.08
- Three Page Document – Fee Increases from \$17 to \$49.70
- Four Page Document – Fee Increases from \$22 to \$64.31

IOWA RECORDING FEES COMPARED TO OTHER STATES



IOWA LAND RECORDS

Defining Roles

Iowa's county land records information system is built on a partnership between County Recorders, Iowa Land Records, and local service providers. County Recorders are responsible for managing and recording official real estate documents in each of Iowa's 99 counties. Iowa Land Records serves as the statewide system that connects all counties, offering secure public access, electronic submission tools, and consistent standards. Local service providers support counties with internal software, but do not manage the records or the statewide platform.

COUNTY RECORDERS

Recorders are the stewards of the land records and are responsible for the accuracy and integrity of the official records in their respective counties

- Are elected officials responsible for land records in each county
- Accept, review, and record official documents (deeds, liens, plats, etc.)
- Maintain oversight of their office operations, staff, and budget
- Choose their local service provider to handle their day-to-day office software needs
- Participate in and help govern ILR through the ESS coordinating committee, finance subcommittee, and standards subcommittee

LOCAL SERVICE PROVIDERS

Tools & Recording Platform

- Are private technology vendors that counties contract with individually
- Functions as internal software to help record data
- Provide the local software system used by County Recorder offices to
 - Index documents
 - Manage images and files
 - Print reports or certificates
- Their software systems connect to ILR via APIs to send recorded document data to the statewide system

IOWA LAND RECORDS

The Coordinator & Integrator

- Acts as Iowa's centralized, statewide platform for real estate record search and electronic document submission
- Connects all 99 counties in a single system to ensure consistent public access to land records
- Manages redaction, security, and infrastructure for posting over 24 million records online
- Provides the interface (Search & E-Submission) for public users and professionals to interact with land records across Iowa
- Operates under a 28E agreement and is governed by Iowa's County Recorders, not a private company
- Maintains APIs to integrate with each county's chosen local service provider
- Ensures that data is collected, standardized, and made available in all counties at no cost

SEARCH & E-SUBMISSION USERS

Professionals & Individuals

Many professionals and individuals throughout Iowa and across the nation rely on Iowa Land Records for search access or electronic submission.

WHY IOWA LAND RECORDS MATTERS

A Statewide System Built on Consistency

Iowa Land Records (ILR), operated by Electronic Services System (ESS), is a technology platform, and is the basis for a consistent, efficient, and transparent statewide system. ILR's unique role offers value that no single service provider or county can replicate alone.

What ILR Provides

1. Statewide Consistency and Standardization

ILR is the only platform that offers a single, standardized system for land records across all 99 counties. While private providers may offer different tools, they operate independently. ILR ensures that no matter which county you're working with, the submission process, system navigation, PII redaction procedures, and support policies remain consistent. This saves time, reduces errors, and increases user confidence in the system.

2. A Centralized Hub for All Users

ILR connects the user, the service provider, and the county recorder. It reduces the need for users to contact individual counties, sit in phone queues, or navigate varying office procedures. We serve as the central coordinator, helping users resolve issues quickly and efficiently, whether it's a legal question, a technical matter, or a policy clarification.

3. Local Expertise and Dedicated Support

Support through ILR is not outsourced; it's rooted in Iowa. Our dedicated Iowa-based team provides more than 3,000 hours of support annually, encompassing both weekdays and after-hours maintenance. Support goes beyond software questions and assists with document submission logistics, policy interpretation, and recording standards. This saves counties the burden of providing this support on their own.

4. Access When You Need It — 24/7

ILR is available around the clock, unlike physical offices or many private providers. Users can access land records, submit documents, and access services outside of traditional office hours.

5. A Public Service, Not a Private Profit Model

ILR operates as a public service under a 28E agreement, not as a for-profit venture. Our priority is serving counties and the public, not shareholders. That means transparency in funding, accountability in decision-making, and reinvestment into system improvements for the benefit of all Iowans.

WHAT IS IOWA LAND RECORDS?

Established in 2004 through legislation with the Iowa County Recorders Association (ICRA), Iowa Land Records (ILR) was a groundbreaking initiative to centralize and digitize land records management across the state. In its first decade, the platform expanded significantly, integrating electronic recording capabilities and enhancing user accessibility.



Publicly Managed

Created and governed by Iowa County Recorders, not a private company.



All 99 Counties

One system for all Iowa property and land records.



Free to Search

Access over 24 million documents online, at no cost to the user.



Easy to Submit

File real estate documents electronically in minutes.



Secure & Simple

Serving homeowners, real estate professionals and public officials with consistency and confidence for over 20 years.

ILR is Governed by County Recorders, 28E Agreement & Stakeholders

Committees and subcommittees meet throughout the year to discuss standards and policies for ILR services and systems management.



ESS Coordinating Committee

was established to govern ESS and coordinate efforts to deliver services and information and to make policy regarding the operations of ESS. The committee is comprised of recorders and stakeholders.



Subcommittees (Finance & Standards)

were established for more specific discussions. Each subcommittee is composed of members from the six districts of the statewide Iowa County Recorders Association.

REDACTION SERVICES

For more than a decade, Iowa Land Records has provided a comprehensive redaction process so every document is inspected for Personally Identifiable Information (PII) and redacted before being posted online.



IOWA LAND RECORDS

Connections & Services

Iowa Land Records serves a wide range of users, from individuals accessing property records for personal reasons to professionals in the legal, real estate, lending, and surveying industries who rely on the system for daily business operations. In addition to supporting the public and private sectors, Iowa Land Records also facilitates secure connections with state government agencies and national e-recording companies. Iowa Land Records brings all of these users together in a centralized platform. It connects individuals, businesses, and government entities through a single, statewide system that makes land records easy to access and submit whether you're in Iowa or working from across the country.

Unlike private vendors, Iowa Land Records is a publicly managed system created and governed by Iowa County Recorders. It serves as the central hub connecting local county systems, national e-recording companies, and the public.

- Government departments also utilize Iowa Land Records to help streamline documentation and support legal processes.
 - Iowa Department of Revenue
 - Iowa Department of Transportation
 - Iowa Department of Natural Resources



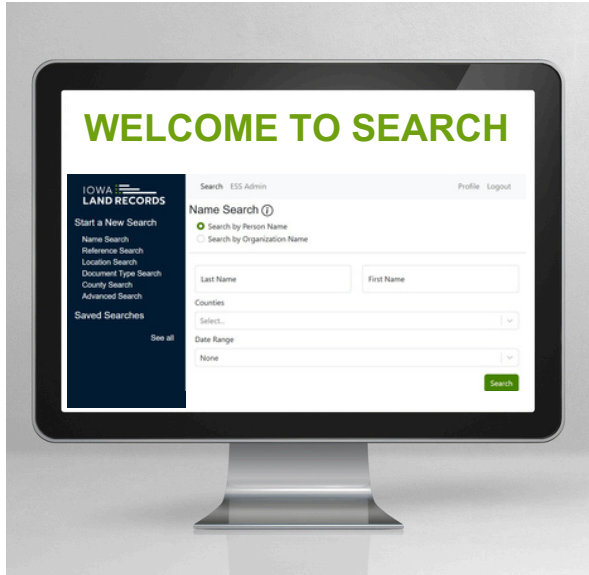
- National e-recording companies use ILR to securely submit documents to Iowa counties.
 - Simplifile
 - CSC
 - Indecomm Global Services
 - E-Recording Partners
- Local Service Providers serve counties by capturing document data to help manage internal records. ILR bridges these systems to ensure documents are available from all 99 counties through a single system.

This structure ensures free public access and supports a more consistent experience across land records in Iowa.

ABOUT IOWA LAND RECORDS SEARCH & E-SUBMISSION SERVICES

SEARCH OVER 24 MILLION RECORDS FOR FREE

Records from all 99 counties are readily available for free to the public with our convenient online search tool, founded and supported by the Iowa County Recorders Association.



LIGHTNING FAST SEARCH

Get results faster than ever before in the newest Iowa land search technology.



NEW CATEGORIES & RESOURCES

Multiple search categories create a dynamic search application. Searches default to returning exact matches or can be turned into a "starts with" search with the use of a wild card.

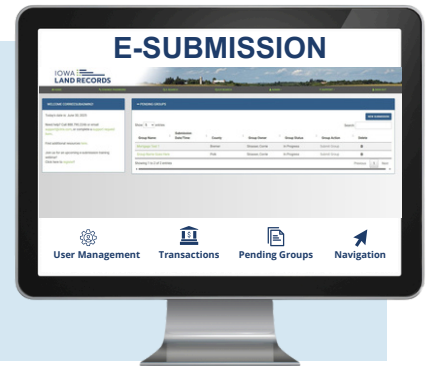


SECURE & MODERN

A fresh, user-friendly look was introduced in recent years with improved security.

ELECTRONIC SUBMISSION SERVICE

Created and maintained by Iowa County Recorders, ILR's easy-to-use E-Submission service provides an efficient option for users to submit real estate documents. Iowa Land Records streamlines the overall process for professionals with a convenient online tool that saves valuable time.



RELIABLE, FAST & EFFICIENT

E-Submission increases efficiency for customers submitting documents to all Iowa counties.



NO MORE WAITING

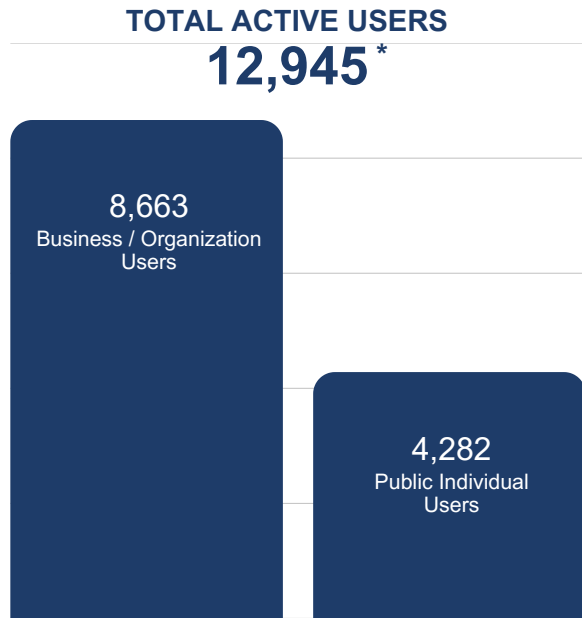
Make better use of your time and record online. No more waiting on the mail or driving to the courthouse.



SAME-DAY RECORDING

Fast and convenient editing online. E-Submission allows you to correct errors and conveniently resubmit documents.

ABOUT IOWA LAND RECORDS WHO USES ILR SERVICES?



The chart on the left reflects the number of users who have active usernames in Search and/or E-Submission. Search is available to verified public individual users. Business accounts are established with E-Submission and/or Search access for verified organizations or businesses. All business account applications are reviewed and verified to mitigate bots and bad actors. Once a business account is established, unlimited users may be added to it.

*This chart does not include county recorder and ILR administrative users.

ACTIVE USERS BY INDUSTRY

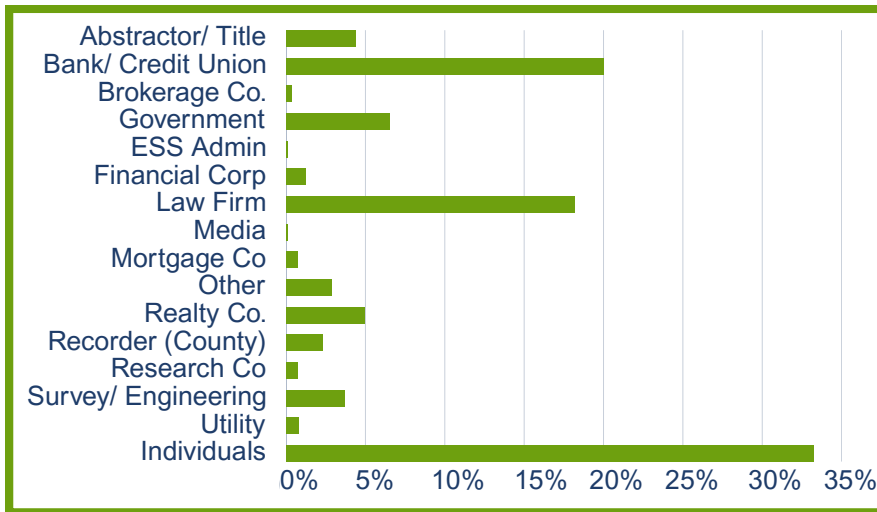


TABLE DATA	
4.55%	ABSTRACTOR/ TITLE
20.73%	BANK/ CREDIT UNION
0.36%	BROKERAGE CO.
6.77%	GOVERNMENT
0.07%	ESS ADMIN
1.28%	FINANCIAL CORP.
18.82%	LAW FIRM
0.10%	MEDIA
0.77%	MORTGAGE CO.
2.84%	OTHER
5.12%	REALTY CO.
2.38%	RECORDER
0.76%	RESEARCH CO.
3.82%	SURVEY/ ENGINEER
0.83%	UTILITY
30.80%	INDIVIDUALS

The chart above shows all active Iowa Land Records users. Over 4,297 of these users are also authorized and verified for E-Submission services. County recorders and ILR administrators are included.

All data was compiled in June of 2025.

IOWA LAND RECORDS ELECTRONIC SUBMISSION

Submitter Prepare Documents

- Document is created and signed electronically or scanned as a PDF.

Submitter Uploads Docs to ILR E-Submission

- Real Estate Professionals have several options for electronic recording:
 - a. Desktop browser connected to the [ILR E-Submission platform](#).
 - b. Any of several national electronic recording companies that are integrated with the Iowa Land Records system, including:
 - i. [Simplifile](#), [CSC](#), [Indecomm Global Services](#), and [eRecording Partners Network](#).
 - c. Direct document management API connection to the ILR E-Submission platform. This is how the Iowa Department of Revenue electronically files liens and lien releases in the state of Iowa.

- NOTE: All options require a verified business account for legal and security purposes. E-Submissions are sent to the recorder for review and recording approval.

County Recorder Receives & Reviews

- The county reviews the submission for completeness to accept or decline the documents, typically within one business day.
- Submitters are notified of errors in declined documents via email.

County Recorder Indexes Data

- County indexes document information.
- After the document is recorded, the submitter is charged.
- Recorded documents are archived in the local county system.

Service Provider Transfers Documents to ILR

- Recorded documents are transferred to ILR within three business days of recording.

Personally Identifiable Information is Redacted

- All documents are inspected for Personally Identifiable Information.

Available On Public Search

- Recorded documents are made public after the redaction process is complete.



Document Preparation



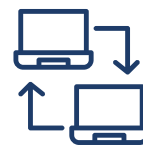
Upload Docs to
ILR E-Submission



County Receives &
Reviews



County Indexes Data



Service Provider
Transfers Docs to ILR



IOWA LAND RECORDS

Available On
Public Search

DEVELOPMENT PRIORITIES & SYSTEM ENHANCEMENTS

Modernizing Iowa Land Records has consistently meant building a smarter, more secure and more accessible system for electronic land records across Iowa. Over the past year, Iowa Land Records continued to invest in thoughtful enhancements guided by direct user feedback, national best practices, and the evolving needs of recorders and professionals.

Driven by Data: 2024 Modernization Survey

More than 500 stakeholders participated in the Iowa Land Records Modernization Survey, providing valuable insights that would help Iowa Land Records shape the future of its services. Across every industry, users emphasized the importance of data accuracy, search performance, security, and expanded access.

 **90% of business users said that “making data complete and consistent” was very important.**



Where ILR is Focused

Below are some of the system priorities, shaped by user input and guided by long-term sustainability:

- Multi-factor Authentication
- Research and develop for a statewide property notification system
- Modernize the Back the Blue program to better serve eligible public safety professionals
- Streamline improved Search Tips, improve data normalization and consistency for improved searches
- Maintain backend infrastructure to support future growth and continue 24/7 access as the system grows

Why It Matters: Modernization Requires Resources

As usage continues to grow and the real estate landscape shifts, Iowa Land Records must be ready to lead as well as maintain services. These priorities reflect the real work needed to keep the system secure, equitable, and user-centered.

That’s why Iowa County Recorders and ILR are supporting fee modernization legislation in the 2026 session. An increase in recording fees would provide the critical funding necessary to bring these enhancements to life.

LOCAL SERVICE PROVIDERS

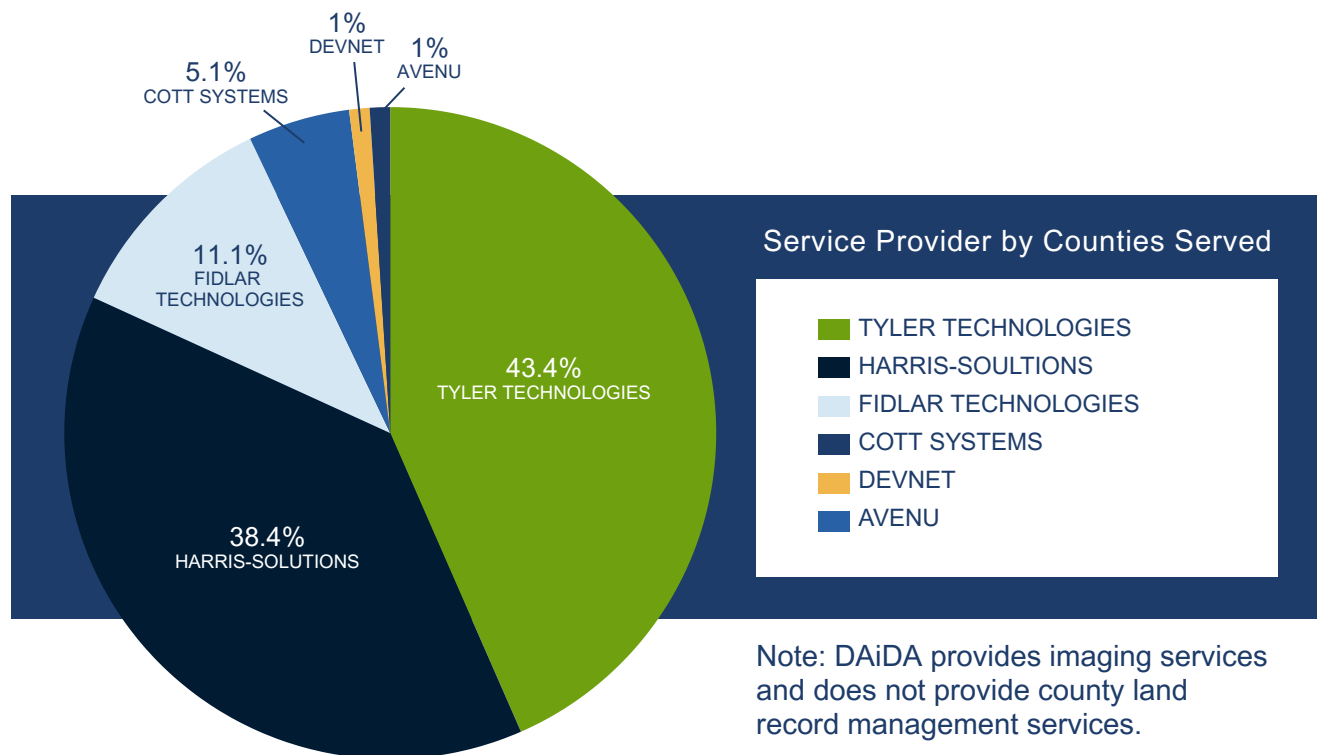


Each of the 99 counties uses a vendor known as a local land records management system, or service provider, to process and store recorded documents like deeds, mortgages, and liens. These systems are built and maintained by private technology companies that contract with individual counties. Iowa Land Records facilitates the API used between the service provider and the Iowa Land Records system.

These providers help County Recorders manage day-to-day operations like document indexing, fee collection and archiving images. Since each provider uses its own system, integration and consistency across the state would not be possible without the unifying framework and management of Iowa Land Records.

The Role of Iowa Land Records

Iowa Land Records (ILR) bridges the gap between these local systems by providing a centralized, statewide platform. ILR ensures that data from each county (regardless of their chosen local service provider) is securely shared, redacted, and made searchable through one consistent system.



28E AGREEMENT & API ACCESS

28E Agreement

Electronic Services System (ESS) is a 28E organization developed as a result of Iowa legislation to create a county land record information system. Specifically, Electronic Services System does business as Iowa Land Records. Unlike a private LLC or vendor, ILR is accountable to counties and Iowans, not shareholders. Iowa Land Records is managed by county recorders in Iowa through a governing board of county recorders appointed by the Iowa County Recorders Association (ICRA) Executive Board. The governing board also includes representation of industries that use Iowa Land Records such as real estate attorneys and title professionals.

Through the Agreement ILR Maintains

- Transparent budgeting and funding reports
- Shared policies and procedures
- Ongoing investment in platform improvements

Why It Matters

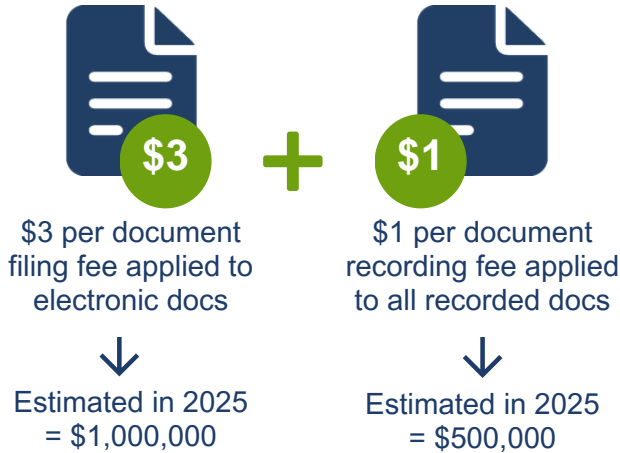
- The 28E Agreement ensures local control: Recorders run the system together, not a private company or state agency
- Iowa Land Records is accessible to the public and bound by Iowa law
- Counties retain flexibility with their chosen local vendors while benefiting from a consistent statewide experience

Business & Government Functions Performed Through ILR API

- An API (Application Program Interface) is a messaging system that sends a request to a system you want data from and then delivers the response back to you
- ILR makes use of two APIs (county E-Submission and county upload) to communicate with counties through their service providers
- It allows two programs to talk to each other
- E-Submission API is used to share online submitted documents with the county recorder for review
- County upload API is used to transfer correctly formatted data and images of recorded documents from the county recorder system to the ILR website

HOW IS IOWA LAND RECORDS FUNDED?

INCOME SOURCE



Iowa Land Records operates on a not-for-profit model that reinvests funds into system improvements. It also provides a point-of-sale payment system to participating counties so customers can pay for local services with their credit or debit cards in county offices. This system is estimated to generate about \$131,000 in 2025. Most of this income is used to pay merchant fees charged by VISA/Mastercard and other payment gateway vendors.

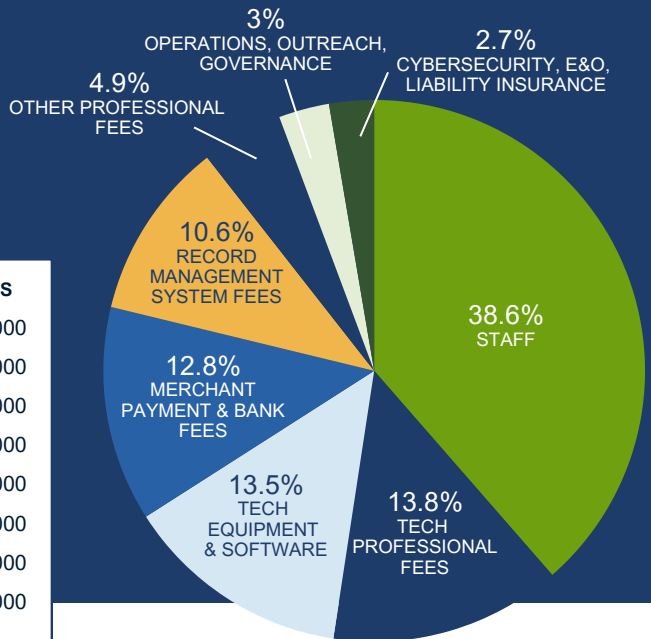
Total income for Iowa Land Records is estimated to be \$1,766,000 in 2025.

**Iowa Land Records operates on a calendar year.*

BREAKDOWN OF EXPENSES

The main operational costs for ESS & ILR are shown in the table below and illustrated in the chart to the right. Costs are rounded and from the 2025 budget.

EXPENSES	COSTS
STAFF (FULL AND PART-TIME)	\$664,000
TECH PROFESSIONAL FEES	\$238,000
TECH EQUIPMENT & SOFTWARE	\$233,000
MERCHANT PAYMENT & BANK FEES	\$221,000
LAND RECORD MANAGEMENT SYSTEM FEES	\$183,000
OTHER PROFESSIONAL FEES	\$84,000
OPERATIONS, OUTREACH, GOVERNANCE	\$52,000
CYBERSECURITY, E&O, LIABILITY INSURANCE	\$46,000



The 2026 legislative session brings the opportunity to increase recording user fees so that Iowa Land Records can provide enhanced services such as a statewide property notification system and a reformed Back the Blue shielding program. User fees can help reduce county reliance on property taxes.

IOWA LAND RECORDS EXPENSES DEFINED

STAFF (FULL & PART TIME)

- Direct employees of the Electronic Services System and Iowa Land Records.
 - Technical Lead, Software Developer, Software Developer (vacant), Customer Service and Account Manager, Accounting Coordinator, Communications Coordinator, Customer Service Coordinator

TECH PROFESSIONAL FEES

- Technical Contractors who are hired to perform more software engineering and project management services.
 - Third-party software development companies, 1099 contractor agreement, project management professional

TECH EQUIPMENT & SOFTWARE

- Equipment, software licenses or technology services.
 - Cloud data center and hosting services, redaction services, image viewing and processing services, software licenses, operating systems, database management, backup systems, digital certificates, computing devices and software for developers and staff

MERCHANT PAYMENT & BANK FEES

- The fees paid to electronic payment gateways and related networks, and bank account fees.
 - Payment Gateway Fees for daily ACH and CC transactions, transaction fees for point-of-sale services, Full-Analysis Treasury Management Fees

LAND RECORD MANAGEMENT SYSTEM FEES

- Payments made to local county service providers which integrate with Iowa Land Records to exchange data.
 - Solutions/Harris, Tyler Technologies, Cott Systems, Fidler, Avenu, Devnet, Daida

OTHER PROFESSIONAL FEES

- The non-technical professionals who support various aspects of ESS and ILR operations.
 - Auditing Services, Human Resource Services, Government Relations Services, Legal Services

OPERATIONS, OUTREACH, GOVERNANCE

- Standard office space expenses, meeting expenses, and some membership expenses.
 - Office space, meeting expenses, telephone and printing expenses, official publication expenses, memberships (Property Records Industry Association, Mortgage Industry Standards Maintenance Organization, and Iowa Mortgage Association), registration for attendance at selected meetings (PRIA, Iowa Housing Conference)

CYBERSECURITY, E&O, LIABILITY INSURANCE

- Insurance coverage to manage risks associated with ESS and ILR operations.
 - Cybersecurity, Errors and Omissions, Directors and Officers, Employment Practices Liability, Crime Insurance, General Liability and Commercial Property

COUNTY CASH FLOW

- ILR receives more than \$31 million in recording fees annually on behalf of all counties.
- ILR maintains cash balances to ensure that counties timely receive their recording fee income.

Total expenditure for the Electronic Services System and Iowa Land Records is estimated to be \$1,721,000 in 2025. Net income is estimated to be \$45,000 in 2025.

HOW IOWA LAND RECORDS WORKS

Audit Process

State Auditor Submission & Review

Electronic Services System (ESS) was formed as a result of legislation adopted by the Iowa General Assembly. ESS is managed under an agreement (County Electronic Services System 28E Agreement), as executed within the meaning of Iowa Code Chapter 28E, between Iowa's 99 counties. ESS was formed to facilitate the submission of real estate and other legal documents electronically to Iowa County Recorders for official recording, to provide public access to records through the Internet, and to provide other electronic services. In 2021, the Iowa legislature authorized the Electronic Services System to simplify its governance structure and contracting authority (House File 527).



Iowa counties unanimously approved an amendment to the 28E agreement in December 2021. The governing board of the Electronic Services System is appointed by the Executive Board of the Iowa County Recorders Association (ICRA).

The accounts of ESS have been audited and verified by a certified public accountant within two hundred seventy (270) days of each calendar year and a copy thereof provided to the Board of Supervisors and County Recorder of each member of the Agreement, the Auditor of the State of Iowa and, upon request, to any other elected official in a county that is a party to this Agreement.

The auditor is responsible for the preparation and fair presentation of the financial statements in accordance with the financial reporting requirements of the County Electronic Services System 28E Agreement, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In preparing the financial statements, the auditors are required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Electronic Services System's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

ESS has elected to apply all applicable Governmental Accounting Standards Board (GASB) pronouncements. The financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows.

IOWA LAND RECORDS FINANCES

Audit Review

In 2024, Electronic Services System (ESS) saw some improvements from the previous year, 2023. ESS received \$31,343,703 in total recording fees, an increase of 10.2% from 2023. This helped total revenues to increase by 8.6% or \$2,912,490. Expenditures also increased by 9.3% or \$3,169,520. Point-of-Sale (POS) transactions did see a 2.5% decrease from the previous year; however, ESS is expecting to see a large increase in 2025 in this area.

The increase in activity resulted in an increase of 12.1% or 35,400 more documents processed during the year, compared to 2023. The E-Submission ratio for total documents processed in Iowa increased by 5.11%. Of all documents recorded in 2024, 67.23% were recorded electronically. This continues the trend of increased E-Submissions from previous years.

The weakened economy, compared to what was seen in 2021 and 2022, has been the main cause of the decline in recordings. It has also been the main cause of ESS's overall financial position. Interest rates are higher and are expected to continue to rise.

Continuing changes in the state's economy directly affect recording activities in the state. The impact of rising interest rates and higher tariffs may continue to affect the general economy in future years. Income will be primarily affected by these continuing changes in the market.

Although cash balances did increase by the end of 2024, ESS's liabilities increased significantly. Subscription- Based Information Technology Arrangements (SBITA) were high during the year and have been elected to be amortized over a period of time, the main cause of the liability increase. Additionally, compensated absences are now recognized as earned due to a change in Government Accounting Standards Board Statement No. 101 Compensated Absences.

The 2024 audit was performed in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards.

Annual Audit	Year Ending 12/31/2024	
	2024	2023
Total Revenue	\$36,887,855	\$33,975,365
Total Expense	\$37,236,479	\$34,066,959

95% of total revenue is distributed to Iowa's counties for their services.

ESS's net position decreased \$394,546 or 14.8% for the period ending December 31, 2024. Several economic factors have contributed to this result. Over the last two years the downturn in the real estate market has been significant resulting in lower fee income. Inflation and higher mortgage interest rates have weakened the economy. Despite the decline in submissions, ESS has made investments in internally developed software resulting in increased depreciation and amortization expenses.

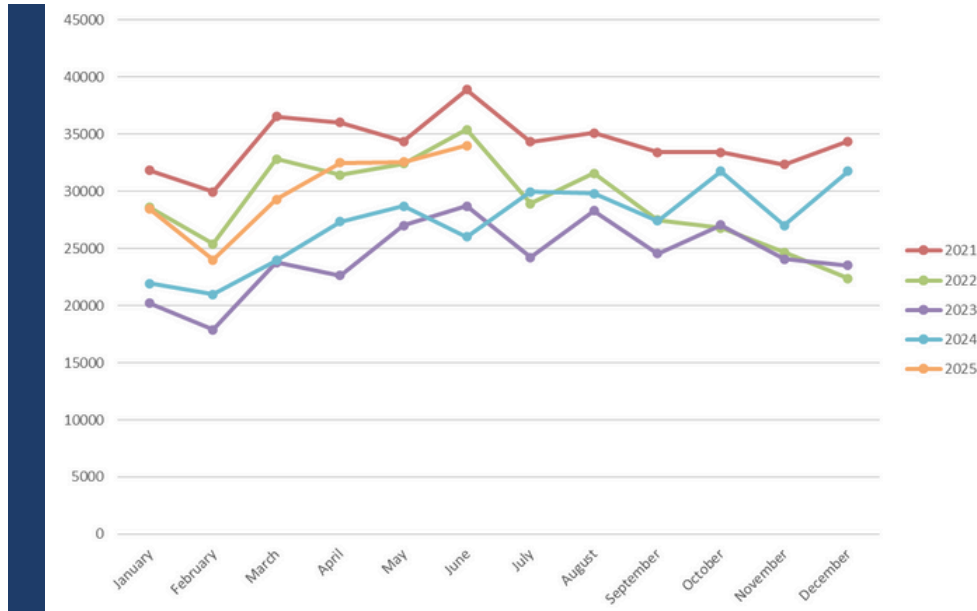
Chapter 12C of the Code of Iowa provides for additional assessments against the depositories to ensure there will be no loss to public funds. Electronic Services System's deposits for the year were covered by federal depository insurance or by the State Sinking Fund in accordance with this Chapter in Iowa.

The audit report for 2024 highlighted ESS's internal control and compliance aspects. ESS's controls and compliance were found to be satisfactory with no significant deficiencies or noncompliance issues.

"The financial statements, in all material, respects the financial position of Electronic Services System as of December 31, 2024 and 2023, and the changes in its financial position and its cash flows for the years then ended in accordance with the financial reporting requirements of the County Electronic Services System 28E Agreement."
 - Denman CPA LLP



IOWA LAND RECORDS E-SUBMISSION TRENDS



This chart illustrates electronic submissions on Iowa Land Records and economic trends from January of 2021 through June of 2025.

In 2024, electronic submissions made up over 67.23% of all recorded documents in Iowa which increased from 62% the previous year. This represents nearly 326,673 documents submitted electronically in 2024, up more than 34,764 compared to the 2023 calendar year.

Moving into 2025, there has been an increase in E-Submissions as seen in the chart above from January to June this year. The increase in E-Submission volume comes at a time when many Iowans continue to face financial pressure related to inflation, housing affordability, and general economic uncertainty. Even so, the consistent growth in electronic filing indicates a gradual shift toward more efficient and accessible processes within the real estate and land records landscape. E-Submission reduces administrative burdens for counties, accelerates processing times for professionals, and contributes to consistent statewide access to real estate records. It also supports long-term system sustainability, helping counties manage costs while maintaining services. This upward trend suggests that more professionals and organizations are opting for digital tools when recording documents.

Looking ahead, this trend will be important to watch. Higher rates of digital adoption may help local offices manage workloads, reduce turnaround times, and meet evolving service expectations. As counties continue to balance resources and responsibilities, the infrastructure supporting electronic submission plays a growing role in meeting the needs of recorders, professionals, and the public alike.

WHAT'S NEXT FOR IOWA LAND RECORDS

Iowa Land Records was created with the understanding that real estate touches every community and that constituents needed electronic access to these important records no matter where they live. Whether it's a lender in Polk County, an individual selling farmland in Page County, or a title company working across county lines, Iowa Land Records serves as the central connection point for accessing free, recorded documents from every corner of the state.

That statewide access is made possible through collaboration, not competition. County Recorders must work together to maintain local control of their records while benefiting from shared infrastructure, centralized redaction services, secure document submission, and enhanced technology. Iowa Land Records is the connector, linking counties, service providers, and the public through a unified system designed to support everyone who relies on real estate records.

As technology evolves and user expectations grow, so too must our systems. To support long-term sustainability, Iowa County Recorders are proposing a modest update to the base recording fee, increasing it from \$5 to \$10 per page.

This proposed update would:

- Simplify the current fee structure by eliminating outdated add-ons
- Support counties with \$2 per recording allocated to a local technology and records fund
- Fund Iowa Land Records with \$3 per recording to maintain infrastructure, expand services, and modernize tools
- Increase county general fund resources to continue essential local services and hold down property taxes

These fees are paid by document submitters, not funded by local budgets or taxpayers, and would be capped at \$250 per submission. These updates help ensure that Iowa Land Records remains financially sustainable while keeping pace with security and modernization demands for all users.

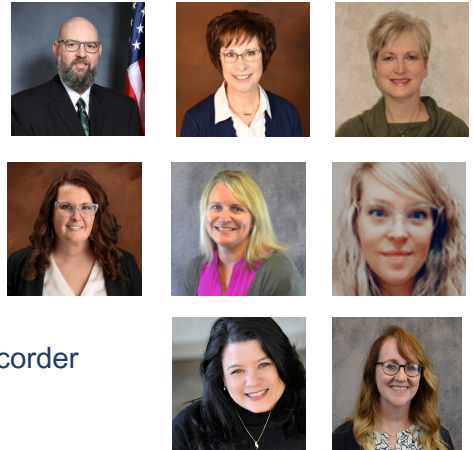
Looking ahead, Iowa Land Records is prioritizing modernization, user engagement, and transparency. We're committed to improving communication with users, inviting more feedback, and continuing to work closely with state leaders to ensure that Iowa remains a national leader in accessible, secure land records.

As the connector and steward of Iowa's land record system, we remain focused on what matters most: supporting counties, protecting data, leveraging new technologies, and ensuring free public access for all Iowans. Together with County Recorders, we are building a future that is consistent, reliable, and we are ready for what's next.

Iowa Land Records ESS Coordinating Committee, Stakeholders & ESS Team

ESS Coordinating Committee

- **Travis Case**, District 1 - Grundy County Recorder
- **Denise Baker**, District 2 - Wright County Recorder
- **Jolynn Goodchild**, District 3 - Plymouth County Recorder
- **Jamie Stargell**, District 4 - Adams County Recorder
- **Natalie Steffener**, District 5 - Des Moines County Recorder
- **Melissa Bahnsen**, District 6 - Cedar County Recorder
- **Julie Haggerty**, Large County Representative - Polk County Recorder
- **Ann Ditsworth**, Committee Chair - Dickinson County Recorder



ESS Stakeholder & Industry Representatives

- **David Erickson**, Legal Professional - Dentons Davis Brown
- **Dillon Malone**, Land Title Professional - Iowa Title Guaranty
- **Eric Sloan**, County Information Technology Professional - Boone County IT

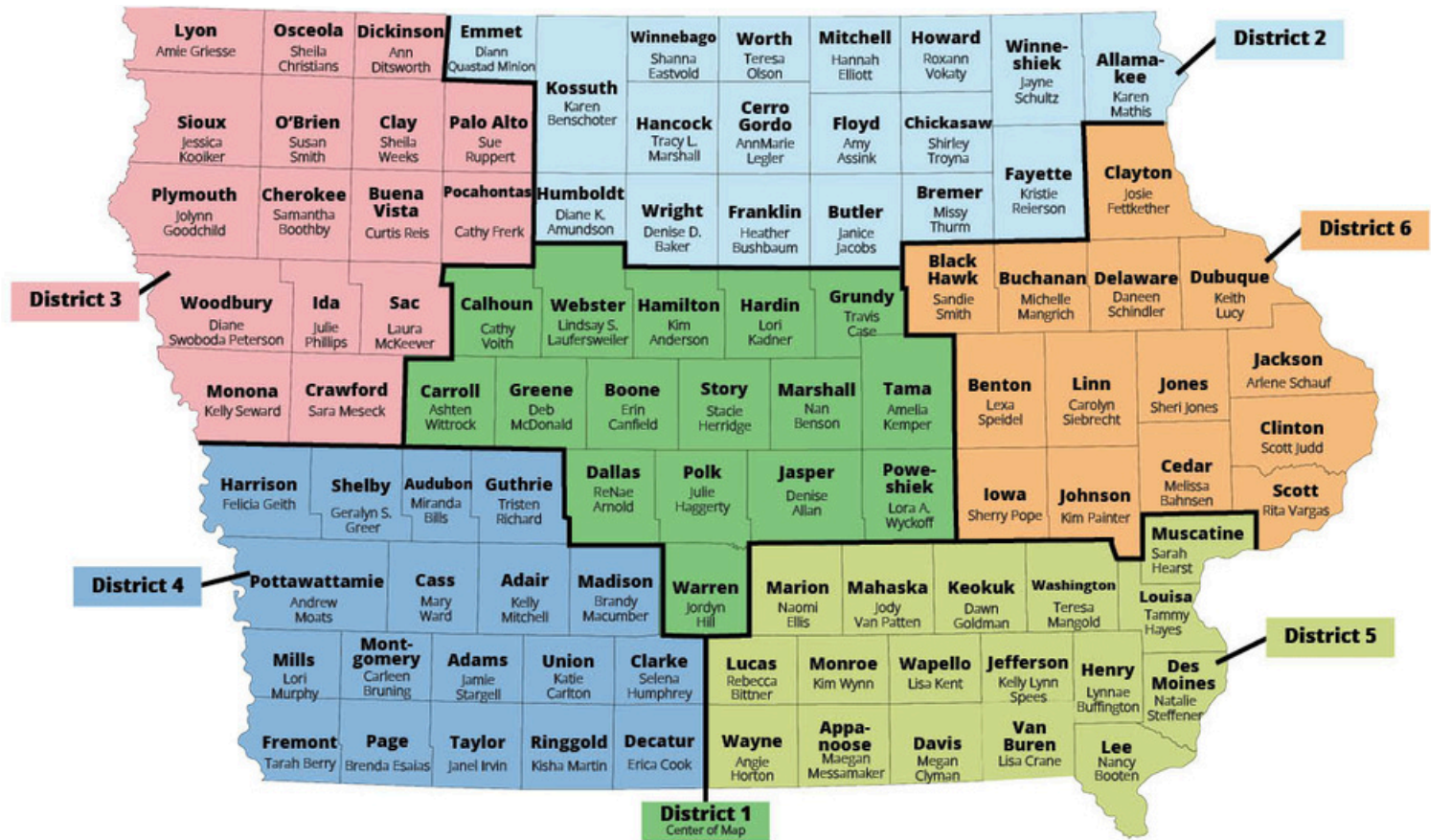
ESS Team

- **Phil Dunshee**, Project Manager
- **Lisa Long**, Customer Service & Account Manager
- **Merna Addison**, Technical Lead
- **Mansi Agarwal**, Senior Software Developer
- **Samantha McMahon**, Accounting Coordinator
- **Kristen Delaney-Cole**, Communications Coordinator
- **Corrie Strasser**, Customer Support Coordinator



ABOUT IOWA LAND RECORDS

Iowa County Recorders Association District Map



STAY CONNECTED

Iowa Land Records governance meetings are open to the public. Scan the QR code to view our event calendar, including upcoming meeting dates, trainings, and special events.

To receive timely email reminders about the events that matter most to you, sign up at <https://iowalandrecords.org/meeting-notice/>. You'll be notified about upcoming meetings and training opportunities approximately one week in advance.



iowalandrecords.org/events/



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