

CHAPTER 626C

REAL ESTATE TITLES AND BANKRUPTCY

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|--------|--|--------|---------------------|
| 626C.1 | Definition. | 626C.4 | Stay. |
| 626C.2 | Filing and status of bankruptcy transcripts. | 626C.5 | Amendment. |
| 626C.3 | Notice of filing. | 626C.6 | Fee. |
| | | 626C.7 | Optional procedure. |

626C.1 Definition.

As used in [this chapter](#), unless the context otherwise requires, “*bankruptcy transcript*” means a document or documents certified by the clerk or deputy clerk of any United States bankruptcy court as being true and correct copies of documents on file with the United States bankruptcy court of any district in the United States which is entitled to full faith and credit in this state. “*Bankruptcy transcript*” includes a bankruptcy court clerk’s certificate of the proceedings that have transpired in a bankruptcy as is necessary to satisfy all applicable title standards of this state.

[98 Acts, ch 1150, §1](#)

626C.2 Filing and status of bankruptcy transcripts.

A bankruptcy transcript authenticated in accordance with an Act of Congress or the statutes of the state may be filed in the office of the clerk of the district court of a county in which real estate affected by the bankruptcy is located.

[98 Acts, ch 1150, §2](#)

626C.3 Notice of filing.

1. At the time of the filing of the bankruptcy transcript, the person filing the transcript shall make and file with the clerk of the district court an affidavit setting forth the name and last known post office address of the owner of the affected real estate and of the person filing the bankruptcy transcript.

2. Within three business days upon the filing of the bankruptcy transcript and the affidavit as provided in [subsection 1](#), the clerk shall mail notice of the filing of the bankruptcy transcript to the owner of the affected real estate at the address given and shall make a note of the mailing in the docket. The notice shall include the name and post office address of the person filing the bankruptcy transcript and the attorney for that person, if any, in this state.

[98 Acts, ch 1150, §3](#)

626C.4 Stay.

1. If the real estate owner files an application for stay within twenty days of the date of mailing the notice of filing the bankruptcy transcript by the clerk with the district court in which the bankruptcy transcript is filed that an appeal from any portion of the bankruptcy transcript is pending or will be taken, or that a stay of execution has been granted, the court shall stay the effect of the bankruptcy transcript until the appeal is concluded, the time for appeal expires, or the stay of execution expires or is vacated.

2. The district court for the county in which the bankruptcy transcript is filed has no jurisdiction to stay the effects of the bankruptcy transcript either as initially filed or as amended if the transcript contains a certificate by the clerk of the bankruptcy court of any of the following:

a. The order affecting real estate has not been appealed and the time for filing an appeal has expired.

b. The order affecting real estate has been appealed and the order has been affirmed on appeal and is not further appealable.

c. An appeal from the order affecting real estate has been filed and no stay from that order has been granted by the bankruptcy court to the appealing party.

3. An amendment to the bankruptcy transcript demonstrating the finality of the

bankruptcy court proceedings shall terminate any jurisdiction of the district court to stay the effects of the bankruptcy transcript.

[98 Acts, ch 1150, §4](#)

626C.5 Amendment.

A bankruptcy transcript may be amended as necessary to clear title to all real estate located in the county of filing which is affected by any bankruptcy without payment of any additional fee.

[98 Acts, ch 1150, §5](#)

626C.6 Fee.

For filing a bankruptcy transcript, the clerk shall collect a fee in the amount collected for filing and docketing a petition under [section 602.8105, subsection 1](#), paragraph “a”.

[98 Acts, ch 1150, §6](#)

626C.7 Optional procedure.

The right of a party in interest or the owner of real estate to record all documents necessary to clear title to real estate involved in a bankruptcy case, instead of proceeding under [this chapter](#), remains unimpaired.

[98 Acts, ch 1150, §7](#)