

Our Title Search Products

- Legal and Vesting
- **Current Owner Search**
- **Current Owner Lite**

- **Two (2) Owner Search**
- Full Search

- **Update Search**
- Extended Update Search Document Retrieval
- **Judgement Search**

Stand Alone Title
Report Typing

Tax Cert

Mortgage Search

I. Legal and Vesting (L&V)

"A records search that provides property and owner information for residential properties Report is limited to the county level land record and tax record repositories and includes"	
☐ All vesting and deed information or equivalent.	
☐ Tax ID, tax assessment, payment status and tax exemptions if available in the taxing jurisdiction	
☐ Legal description	
☐ Image of conveyance document	3

2. Current Owner Search

A One (1) Owner Property Report which includes all vesting and deed information since the last out-of-family warranty deed(chain of title), the legal description of subject property, all voluntary and involuntary liens for current vested owner(s) as of the last county record and index date, additional documentation of all recorded liens, property tax status, property assessed value, and completed chain of assignment information for the subject security instrument and any supporting documents

Current Owner Search Requirements





FVD and Chain of Title

- Search back to the most recent deed conveying the property from a bona fide sales transaction (Warranty deed).
- If deed is less than 24 months old, provide prior deed.
- Any POA, Estate, Divorce for vested owners are as needed to clear chain of title only.



Taxes

 Property Tax Status- Assessed Value, Payment Status & Exemptions (all taxing jurisdictions)



Encumbrances

- Full copies of open mortgages, deeds of trusts or encumbrances on the property
- Provide all related documents (Assignments, Modification, etc..) for open encumbrances

Current Owner Search Requirements





GI Matters:

- State requirements for judgment/tax lien searches on all owners going back to the deeds.
- Judgments the following information is required.
 - a. Grantor / Grantee or Plaintiff / Defendant
 - b. Filed date
 - c. Judgment amount and case number
 - d. If only Docket Sheet is available; provide copy of docket sheet
- Provide all open judgments and liens.
- Perform a search on the bank for only those records from the date of foreclosure forward on the subject property.
- Pay special attention to: Code Enforcement Liens, Condo or HOA Liens, Tax Liens, Municipal Liens, Mechanic's Liens.
- Bankruptcy and Patriot search indexes



Maps

- If property is plotted, provide plat map, if property is not plotted then provide assessor map.
- If map not available, then provide GIS Map.



3. Two Owner Search

A Two (2) Owner Property Report which is searches back two full value transfers showing the legal description of the subject property, current vesting information, all recorded liens or known liens (including voluntary and involuntary liens) for current vested owner(s) as of the last county record and index date, additional documentation of all recorded liens or known liens, property tax status, property assessed value, and completed chain of assignment information for the subject security instrument and any supporting documents.

Two Owner Search Requirements





FVD and Chain of Title

- Search back to the most recent deed conveying the property from a bona fide sales transaction (Warranty deed).
- Two FVD's/thirty years search is mandatory
- If deed is less than 24 months old, provide prior deed.
- Any POA, Estate, Divorce for vested owners are as needed to clear chain of title only.



Taxes

 Property Tax Status- Assessed Value, Payment Status & Exemptions (all taxing jurisdictions)



Encumbrances

- Full copies of open mortgages, deeds of trusts or encumbrances on the property
- Provide all related documents (Assignments, Modification, etc..) for open encumbrances

Two Owner Search Requirements





GI Matters:

- State requirements for judgment/tax lien searches on all owners going back to the deeds.
- Judgments the following information is required.
 - a. Grantor / Grantee or Plaintiff / Defendant
 - b. Filed date
 - c. Judgment amount and case number
 - d. If only Docket Sheet is available; provide copy of docket sheet
- Provide all open judgments and liens.
- Perform a search on the bank for only those records from the date of foreclosure forward on the subject property.
- Pay special attention to: Code Enforcement Liens, Condo or HOA Liens, Tax Liens, Municipal Liens, Mechanic's Liens.
- For Bankruptcy and Patriot search dockets will be provided



Maps

- If property is plotted, provide plat map, if property is not plotted then provide assessor map.
- If map not available, then provide GIS Map.



4. Full Search

A Full Search provide a Full Property Report which shall encompass a statutory search (generally 30 years or as defined by each state) that shows the legal description of the subject property, current vesting information, all recorded liens or known liens (including voluntary and involuntary liens) for current vested owner (s) as of the last county record and index date, property tax status, property assessed value, and complete chain of assignment information for the subject security instrument and any supporting documents.



Full Search Requirements





✓ FVD and **Chain** of **Title**

- Search back to the most recent deed conveying the property from a bona fide sales transaction (Warranty deed).
- Process as per state statues requirements or 30 years' search
- If deed is less than 24 months old, provide prior deed.
- Any POA, Estate, Divorce for vested owners are as needed to clear chain of title only.

Encumbrances

- Full copies of open mortgages, deeds of trusts or encumbrances on the property.
- When a Bank or Servicer is in title or there is evidence of foreclosure, please provide the following. Search and deliver all records that pertain to the foreclosure itself specific to State. Included, but not limited to: Court Docket, Lis Pendens (if available), Complaint (Initial Foreclosure Filing) to verify the book and page number of the Security Instrument being foreclosed, Final Judgment of Foreclosure, Order of Sale, if applicable, All Service Documents, Current Deed (Sheriff's Deed, Cert of Title, Trustee's Deed), Substitution of Trustee (if applicable), Notice of Sale, Certificate of Sale, Report of Sale/Confirmation of Sale, Judicial Sale Deed. 11

Full Search Requirements





GI Matters:

- State requirements for judgment/tax lien searches on all owners going back to the deeds.
- Judgments the following information is required.
 - a. Grantor / Grantee or Plaintiff / Defendant
 - b. Filed date
 - c. Judgment amount and case number
 - d. If only Docket Sheet is available; provide copy of docket sheet
- Provide all open judgments and liens.
- Perform a search on the bank for only those records from the date of foreclosure forward on the subject property.
- Pay special attention to: Code Enforcement Liens, Condo or HOA Liens, Tax Liens, Municipal Liens, Mechanic's Liens.
- For Bankruptcy and Patriot search dockets will be provided



Easements and CCR's

- Search for all SCH B (easements and CCR's) items.
- Review plat map for SCH B items

Full Search Requirements





Taxes

 Property Tax Status- Assessed Value, Payment Status & Exemptions (all taxing jurisdictions)



Maps

- If property is plotted, provide plat map, if property is not plotted then provide assessor map.
- If map not available, then provide GIS Map.

5. Update Search

- Perform search from prior GTD to current GTD.
- > If any latest documents recorded, show them in the report.
- > Provide copies for all newly recorded documents
- > Provide newly assessed taxes if any

6. Extended Update Search

- An Extended Update Search is normal as update search which covers more than 12 months scope and it includes:
 - We Perform search from prior update search date to current GTD.
 - Provide new effective date in the report.
 - List all names ran during the update.
 - ☐ If any latest documents recorded, show them in the report.
 - Provide copies for all newly recorded documents.
 - ☐ Provide newly assessed taxes if any.

7. Judgement And Lien Search

- Judgement and Lien Search means a search of the County recorder records, local court records (federal, state, county and municipal) and such other official public records with respect to each individual/owner that would disclose the presence of any Liens, Bankruptcy proceedings, Lis Pendens or other matter affecting an owner. Includes:
 - ✓ State requirements for judgment/tax lien searches on all owners going back to the deeds.
 - ✓ Judgments the following information is required.
 - a. Grantor / Grantee or Plaintiff / Defendant
 - b. Filed date
 - c. Judgment amount and case number
 - d. If only Docket Sheet is available; provide copy of docket sheet
 - ✓ Provide all open judgments and liens.
 - ✓ Perform a search on the bank for only those records from the date of foreclosure forward on the subject property.
 - ✓ Pay special attention to: Code Enforcement Liens, Condo or HOA Liens, Tax Liens, Municipal Liens, Mechanic's Liens.
 - ✓ For Bankruptcy and Patriot search dockets will be provided

8. Mortgage Search

Mortgage Search includes:

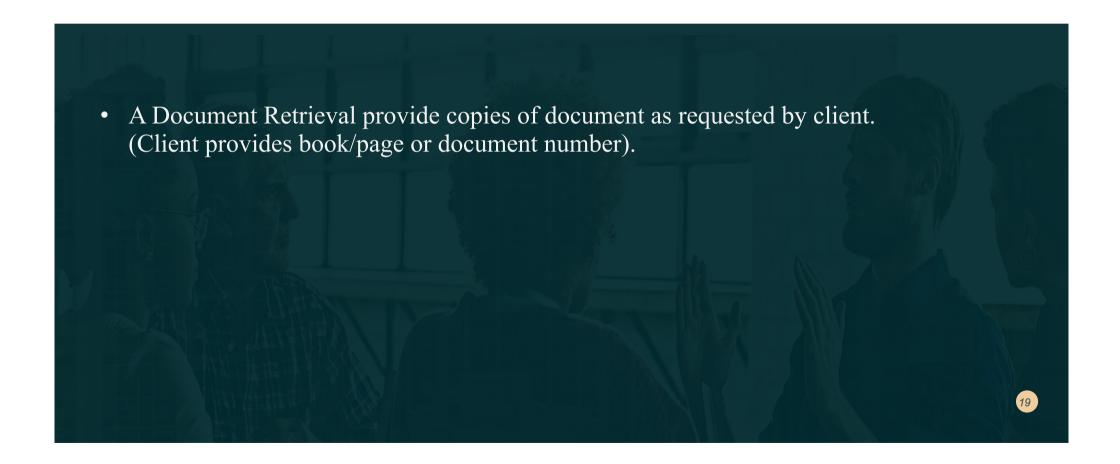
- > Full copies of open mortgages, deeds of trusts or encumbrances on the property.
- > Provide all related documents (Assignments, Modification, etc..) for open encumbrances
- When a Bank or Servicer is in title or there is evidence of foreclosure, please provide the following. Search and deliver all records that pertain to the foreclosure itself specific to State. Included, but not limited to: Court Docket, Lis Pendens (if available), Complaint (Initial Foreclosure Filing) to verify the book and page number of the Security Instrument being foreclosed, Final Judgment of Foreclosure, Order of Sale, if applicable, All Service Documents, Current Deed (Sheriff's Deed, Cert of Title, Trustee's Deed), Substitution of Trustee (if applicable), Notice of Sale, Certificate of Sale, Report of Sale/Confirmation of Sale, Judicial Sale Deed.

9. Tax Certificate

Our services provide comprehensive reports concerning property taxes, municipal liens and code violations to the title and banking industries. Includes:

- Tax Certification
- Property Tax Report
- Code Valuations
- Utilities including Water, Sewer, Storm Water and more
- Municipal Lien Searches

10. Document Retrieval / Copy Request



II. Stand Alone Title Report Typing



12. Current Owner Lite

A current Owner Lite Property Report which includes all vesting and deed information since the last out-of-family warranty deed(chain of title), the legal description of subject property, all voluntary for current vested owner(s) as of the last county record and index date, additional documentation of all recorded liens and completed chain of assignment information for the subject security instrument and any supporting documents

