

ABSTRACT - An abstract is a compilation of all the documents recorded against a particular piece of property and all of the parties in title.

COMPLETE ABSTRACT - A complete abstract will contain every document recorded from inception.

SUPPLEMENTAL ABSTRACT - A supplemental abstract contains only documents recorded from a certain date. A supplemental can be prepared when there is prior work to come from; either a complete abstract that covers additional land, or for an examining attorney who has previously examined title and has a prior complete opinion. A supplemental can also be prepared when we have a prior title insurance file and we are issuing title insurance for the new transaction.

FINAL ABSTRACTING - Final abstracting is the extension of an abstract, which has been built or extended within the last 6 months. This is usually ordered to show all the documents recorded to meet requirements set out in either the attorney's opinion or the commitment for title insurance.

RE-CERTIFICATION OF AN ABSTRACT - Re-certification is usually requested when the abstract does not cover enough land. The request is usually to add additional land to the same abstract.

MINERAL AND SURFACE EXTENSIONS - Abstracts are certified to Surface only unless the customer specifically request that we include minerals, in which case they are charged as Mineral and Surface Extensions as shown in the fee schedule.

TITLE INSURANCE TITLE REPORT - A title insurance title report is used in the issuance of Title Insurance. This usually replaces final abstracting when Title Insurance is issued.

TITLE REPORTS - Title reports or title information sheets are for informational purposes only. These reports are not certified and do not show any filings prior to the last deed of record. They do not give a buyer or a lender coverage of any sort.

OWNERSHIP/ZONING REPORTS - Ownership/zoning reports are ordered to determine the property owners within 300 feet of a particular piece of property. This is usually ordered for the purpose of requesting a zoning change.

EVIDENTIARY AFFIDAVIT - An evidentiary affidavit is ordered to determine information about a particular individual or individuals usually relating to a particular court case.

TRANSCRIPT - A transcript is a certified copy of a Court Case.

SPECIAL CERTIFICATES - Special certificates are sometimes ordered by lenders, such as Special Assessments, UCC Certificates, Tax Certificates, Judgement & Lien Certificates, and Buyer's Name Certificates. These provide additional information that may not be shown in the Abstract.

GAP CHECK - A gap check is usually ordered to determine if any documents have been filed between the date of title work and the date of closing.

RESEARCH AND PROFESSIONAL TIME - Research and professional time is time spent by our office for special request, such as determining a legal description or researching for particular documents or any other unusual request.

When abstracts are shipped out of our office, we generally ship them Fed-Ex Priority. If we are not provided with a Fed-Ex account number we will charge a fee per package for the shipping and handling. If we are provided with a Fed-Ex account number we charge only for handling.

All requested copies will be charged a fee per page. We will fax documents only when payment is made. The minimum fee for faxing is \$5.00

CERTIFIED COPY OF OWNER'S TITLE POLICY can be requested by insured property owner only.