

Typical Title Clearance Problems



The following items will require added clearance and processing time for escrow and title. Avoid delays by providing information known to you on any of the below listed items.

- 1.** Establishing Fact of Death - Joint Tenancy
- 2.** Power of Attorney - Use of, Proper Execution
- 3.** Physical Inspection Results - Encroachment, Off-Record Easements
- 4.** Clearing Liens, Judgements
- 5.** Clearing Child/Spousal Support Liens
- 6.** Probates
- 7.** Transfer/Loans Involving Corporations/ Partnerships
- 8.** Bankruptcies
- 9.** Proper Execution of Documents - Grantees Compare to Trustors, Proper Jurats, Notary Seals
- 10.** Last Minute Changes in Buyers
- 11.** Last Minute Change in Type of Coverage
- 12.** Recent Construction
- 13.** Family Trust
- 14.** Business Trust
- 15.** Property Recently Foreclosed

Information deemed reliable but not guaranteed.



Preliminary Report Explained



As a courtesy, we are inserting this page in the event any of these items show up in your Preliminary Report. Pay special attention to these items. If any of the following items appear on your Preliminary Report, they will require immediate attention. A delay in closing may result without immediate attention.

A CLAIM MECHANICS LIEN
AMOUNT: \$2,333.00
BY: JOHN CONTRACTOR
RECORDED: JANUARY 5, 2001 AS INSTRUMENT NO. 01-333



1 MECHANICS LIEN:

A statutory lien in favor of persons contributing labor, material, supplies, etc. to a work of improvement upon real property.

- A release must be recorded to be removed.

NOTICE OF ACTION FILED IN:
COURT: SUPERIOR
CASE NO: A111223
PLAINTIFF: JOHN CONTRACTOR
VS.
DEFENDANT: JOHN CONSUMER
PURPOSE: FORECLOSE/QUIET TITLE
RECORDED: MARCH 5, 2001 AS INSTRUMENT NO. 01-2222



2 NOTICE OF ACTION:

A lis pendens. A notice of a pending law suit recorded, that warns all persons that the property is the subject matter of a litigation. Any interest acquired during the pending of the suit are subject to it's outcome.

- A release and/or a withdrawal of the action is required to be recorded to remove.

SUBJECT TO PROCEEDINGS PENDING IN THE BANKRUPTCY COURT OF THE CENTRAL DISTRICT OF THE U.S. DISTRICT COURT, CALIFORNIA, ENTITLED: IN RE: JOHN CONSUMER, DEBTOR, CASE NO. AP12334, WHEREIN A PETITION FOR RELIEF WAS FILED ON THE DATE OF JANUARY 20, 2001.



3 BANKRUPTCY:

A proceeding in the U.S. Bankruptcy Court wherein assets of a debtor (unable or unwilling to pay debts) are applied by an officer of the court in satisfaction of a creditor's claim.

- Debtor must be discharged or dismissed from the case.

THE EFFECTO OF A DEED, DATED JUNE 4 1991 EXECUTED BY JUNE CONSUMER AS GRANTOR, TO JOHN CONSUMER AS A GRANTEE, RECORDED JANUARY 19, 2001 AS INSTRUMENT NO. 01-12222.

THE REQUIREMENT THAT THIS OFFICE BE FURNISHED WITH EVIDENCE THAT SAID DEED WAS AN ABSOLUTE CONVEYANCE, FOR VALUE, AND THAT THERE ARE NO OTHER AGREEMENTS, ORAL OR WRITTEN, REGARDING THE OWNERSHIP OF THE LAND DESCRIBED HEREIN.



4 UNINSURED DEED:

A deed that has been recorded but is believed to not have been checked as to its validity. Additional information may be needed before passing title.

- Call your title officer to see what might be needed in each case.

THE LACK OF A RIGHT OF ACCESS TO AND FROM THE LAND.



5 ACCESS:

A landowner's right to have ingress to and egress from the property to a public street.

- This property does not have legal access.

NOTICE: PARAGRAPH 4 OF THE INSURING PROVISIONS ON THE FACE PAGE OF THE POLICY WILL BE DELETED FROM THE POLICY TO BE ISSUED.