



OLD REPUBLIC SPECIALIZED AGENCY SOLUTIONS

Quality Assurance Checklist – OH

In Re: Old Republic Specialized Agency Solutions Order Number _____

Last Name:
Reviewed by:
Sign off:

- Update
Take-offs

General

Has required effective date been met?
Commercial Property?
If yes, was statewide UCC search required by client?
If yes, was it completed & results included w/title search?
Is there a filing event?
If Property Report, was note added to search?
Does property searched match property requested?
All client processing requirements met?
Was first deed out of allotter checked?
Update of exam (not an update of lien search)?
If yes, did original chain disclose a Sheriff's Deed?
If yes, was record mortgage holder same as Plaintiff?
IF NO, SKIP TO STANDING TO BRING FORECLOSURE ACTION SECTION
SMART only – if search revealed value \$750,000 or more, was code 4.009 added?

Deeds, Covenants, Conditions, Restrictions, Easements, Rights of Way, Other

Deed covers
Is there a break in the chain?
Is property Registered Land?
If yes, is certificate shown of record current?
If yes, are all items shown on certificate?
Any deed reservations, recitals or open Life Estate on any deed in chain or outsale deed?
Marital status shown for all grantors?
Any evidence of unnamed or unknown spouse?
If yes, and if a foreclosure/judicial/REO order, were marriage license records checked?
If yes, was marriage license found? Provide copy
All survivorship rights intact at time of death?
Is proper evidence of death recorded?
Transfer on death (TOD) in chain of title?
If yes, is evidence of death of TOD grantor recorded?
Is current or prior deed a sheriff deed?
If yes, any open prior owner items?
Was open land contract found in chain of title?
If yes, were vendee names also searched?
Are there errors in the legal description?
Is subject property leased land?
Is property subject to a Homeowners Assn?
Is property part of a Planned Unit Development?
Does the aerial photo/map indicate any common areas that may not be reflected in search results?
Is property platted?
If yes, and SMART, was exception taken to the plat /plan?
Any appurtenant easement(s) shown in chain?
If yes, is search type Commercial Exam?
If yes, was easement area also searched?
Any instruments signed by Attorney-in-Fact (POA)?
If yes, was POA recorded, checked, & verified?
Is there a recorded deed in lieu of foreclosure and/or estoppel agreement?

Mortgages None Found
Is there an open mtg to an institutional lender?
Is the correct property mortgaged?
Are there errors in the legal description?
Marital status stated on instrument?
Dower/curtesy rights released?
Signatures match title-in
Are any assignments missing?
If order is foreclosure/judicial/REO search, have copy requirements been met?
Is first/only mtg a HELOC?
Is any mtg open end?
If yes, was open end mtg note added?

Liens None Found
Lienholder's attorney name & address shown?
Can any liens be eliminated by expiration date?
Have any liens been eliminated by SSN?
Have any liens been assigned?
Child support liens run on chain of title & buyers from 1-1-98 or conveyance out?
FTLs liens run on chain of title & buyers for 10 years or conveyance out?
STL disclaimer added to search/SMART/TSR?

Legal Descriptions See www.titlepartner.com for conveyance standards.

NOTICE: The legal description set forth in Schedule A has been determined by the County Engineer's Office to be an insufficient description for subsequent transfers. Any contemplated conveyance requires approval of the legal description as to content and form by the County Engineer. Any proposed division of subject property may require the additional approval of local government officials.
Is title deed stamped by county for new survey?
Any additional parcels NOT examined?
If yes, are any parcels adjacent?
Are all current deeds noted on cover (page 1)?
Does legal description recite body of water?
Does legal description recite railroad?
Is property a condo or a cluster?
If yes, does legal recite declarations & bylaws?
Does property front or abut onto a public (dedicated) street or highway?
If no, was a recorded access easement found within the scope of this search?
Does current recorded legal description accurately describe caption premises?
If property located in Lorain County, does legal description meet Tax Map standards?
If property located in Summit County, and SMART/TSR, are both the parcel # and map routing # typed beneath the legal on Exh A?
Has county pre-approved current metes & bounds or partial lot legal?

Divorce/Dissolution None Found
Is it final?
Any restraining orders on docket as to real estate?
Is there a lump sum judgment?
Is there a property settlement?
Any other divorces in current owner chain of title?
Was wife restored to previous name?
If yes, was that name also searched?



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Standing to Bring Foreclosure Action

Table with 3 columns: Question, Y, N. Rows include: Any pending or recently completed foreclosure case?, If yes, was foreclosed upon mtg assigned?, If yes, was assignment to Plaintiff executed prior to FCL complaint...

Open Foreclosure Case #

Table with 3 columns: Question, Y, N. Rows include: Is it our property?, Is case pending?, If dismissed, are counterclaims dismissed?, Case currently stayed due to bankruptcy?, Any current owner deceased?

Probate Estates

Not Checked * [] None Found []

Table with 3 columns: Question, Y, N. Rows include: Note: No examination made of any non-record title heirs., Is current owner deceased?, Is estate filed if property not in survivorship?

NOTE: The scope of the search begins with the earliest deed in our chain of title and ends with the effective date of the search.

NOTE: All Legal descriptions are subject to the conveyance standards of the County Engineer as to their form and content.

No examination has been made as to those standards and no liability is assumed. Pre-approval is an informal process.

Taxes (NO SEARCH MADE AS TO ANY UNCERTIFIED SPECIAL ASSESSMENTS)

Table with 3 columns: Question, Y, N. Rows include: Does brief legal, address & owners match deed?, Homestead, CAUV or Forestry?, Tax certificate sale pending or complete?, Special Assessments?, If yes, was code #, unabbreviated name, term and amount due per half provided with search?

Franklin County – Environmental Foreclosure Search Results**

Table with 2 columns: Question, Y, N. Rows include: No cases found currently affecting this order., See attached title search/report for case specifics.

United States Bankruptcy Court Search Results**

Table with 2 columns: Question, Y, N. Rows include: This court has NOT been checked for this order., No open or pending cases found affecting this order., Do bankruptcy records that match SSN(s) or subject property address indicate alias/aka not disclosed in examination of county records?

Patriot Search Results**

Table with 2 columns: Question, Y, N. Rows include: The Blocked Persons list has NOT been checked for this order., No Blocked Persons were found for this order., See attached title search/report for matching names.

Key:

* = Indicates item(s) is (are) not checked on lien search products

** = Only the currently vested title holders are searched when conducting this type of search (unless otherwise indicated). Nicknames and sound-alike names are not checked. The above parties are also searched by SSN if that information has been provided to Old Republic Specialized Agency Solutions.

1 = scheduled item on exam or cover note (if lien search)

2 = order recheck & run note if not resolved

3 = run note

4 = requires title officer sign-off

5 = do not send search without this info

6 = requires supervisor/team leader sign-off

This document is a summary of the findings of our title search. The information contained herein is solely a reflection of the records examined during the scope of this search. No information is included that would be outside the scope of the search and the recipient of this search agrees to release Old Republic Specialized Agency Solutions from any liability therefrom.

Franklin County Environmental Foreclosure Searches - Old Republic Specialized Agency Solutions checks all searches conducted in Franklin County, Ohio for Environmental Foreclosure Activity in the Franklin County Municipal Court. Note: Search is limited to names by which the parties actually acquired title.

Ohio Bankruptcy Searches - At no additional cost, Old Republic Specialized Agency Solutions runs bankruptcy records for Ohio searches conducted in Cuyahoga, Franklin, Hamilton, Lucas, Mahoning, Montgomery, Summit and Stark counties. Bankruptcy searches for properties located in all other counties are available as an add-on option to all search products. Note: Search is limited to names by which the parties actually acquired title.

Patriot Search/Blocked Persons - In order to comply with Executive Order 13224, real estate settlement providers must check the names of all relevant parties in a real estate transaction against the individuals and organizations on the List. Old Republic Specialized Agency Solutions offers this service as an add-on to all search products. Note: Search is limited to names by which the parties actually acquired title.

Upon payment, liability is assumed by Old Republic Specialized Agency Solutions, for any negligence, mistakes or omissions as an abstractor and only for the time period searched. This search excepts any defects, liens, encumbrances, adverse claims or other matters, as a result of or caused by computer error, program error, programmer error, or programming limitations, including but not limited to any misspellings or derivations of the surname when searching any courthouse automated system. Liability for any and all claims, losses, damages, liabilities, fines, penalties, charges, administration and judicial proceedings and orders, judgments, remedial actions requirements, enforcement action of any kind, and all costs and expenses incurred in connection therewith (including, but not limited to attorneys fees and expenses), arising directly or indirectly in whole or part, out of Old Republic Specialized Agency Solutions' provision of title search, research, production and/or management services hereunder is assumed by Old Republic Specialized Agency Solutions for its negligence, mistakes or omissions in a sum not exceeding the cost of the search.