



Quartaroli & Associates, Inc.
Land Surveyors - Land Planners
310 Sun West Place, Suite "A"
Manteca, CA 95337

SURVEYING & PLANNING FOR THE FUTURE®

Brand New!

Field Notes - February 2011 — A Quartaroli & Associates Newsletter

Quartaroli & Associates, Inc.
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Michael L. Quartaroli has been actively involved in land surveying in Central California since 1975, and in 1987 organized the firm of Quartaroli & Associates, Inc. serving the private and public sector.

Land surveying services include:

- Boundary Surveys
- ALTA / ACSM Land Title Surveys
- Flood Elevation Certificates
- Topographic Surveys
- Conservation Easement Surveys
- Monitoring Well Surveys
- Legal Descriptions
- Land Title Analysis
- Construction Surveys
- Expert Witness Testimony

Quartaroli & Associates also provides a wide range of land planning and land entitlement services. Our land entitlement services are offered throughout the San Joaquin Valley and Mother Lode Counties.

Typical land entitlement services include:

- Certificate of Compliance
- Lot Line Adjustments
- Tentative Maps
- Minor Subdivisions
- Major Subdivisions
- Williamson Act Compliance
- Site Plans / Site Approval
- Rezones / General Plan Amendments
- Use Permits
- State & Federal Permit Processing

Licensed Land Surveyor No. 4450

Contact Mike Quartaroli or John Glick for a *FREE CONSULTATION* - Phone (209) 239-4908
Email: mike@quartaroli.com or johnglick@quartaroli.com



Field Notes —

A Quartaroli & Associates Newsletter

PRELIMINARY TITLE REPORT

Our previous newsletter explained the changing title industry. This newsletter discusses the preliminary title report which is prepared by the title company.

A preliminary title report is an offer to issue a title insurance policy covering a particular property with certain exceptions. The title insurance policy will guarantee the ownership and marketability of the property as described in the policy as of the effective date. The title company issues the preliminary title report based on the street address and/or the assessor's parcel number of the property. In most cases, this information is provided to the title company by the seller's realtor. Many people do not realize it is the seller's and buyer's responsibility to verify the legal description of the property being sold.

How many people are capable of verifying the legal description of what is to be sold or purchased?

Is all of the property intended for sale actually described in the legal description shown in the preliminary title report? Is too much property included in the legal description? Are all of the necessary easements and rights included with the legal description?

The title insurance policy does not insure the exceptions, such as easements, agreements, leases, or mortgages. Since these exceptions may point to potential problems with the purchase, it is important to study each exception. How do the exceptions affect the buyer's intended use of the property? Do all of the exceptions shown actually affect the property being sold? The preliminary title report is the basis by which the title insurance policy is issued. A flawed preliminary title report means you will receive a flawed title insurance policy. A little time invested now reviewing the preliminary title report may save you many problems and delays in the future.

A land surveyor with title analysis experience can assist you in reviewing and understanding the preliminary title report. These questions, and many more, must be asked and answered before you accept the preliminary title report.

If you would like someone local to review your preliminary title report consider calling me, Mike Quartaroli, or John Glick. We are experienced in title analysis.

(209) 239-4908

Email: Mike@Quartaroli.com or JohnGlick@Quartaroli.com

www.Quartaroli.com

Field Notes Future Topics

- City & County Staff Cutback Consequences
- Antiquated Subdivision Lots
- Williamson Act Contract Update



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