



AUGUSTA TITLE, INC.

New Examiner Information

EXAMINER INFORMATION

4840 Roswell Road · Building E · Suite 201 · Atlanta, GA 30342
404-214-0190 · Fax 404-978-1604



4840 Roswell Road · Building E · Suite 201 · Atlanta, GA 30342
404-214-0190 · Fax 404-978-1604

Name: _____ Company: _____

Phone: _____ Fax: _____

Pager: _____ Cell Phone: _____

Other Numbers: _____

E-mail: _____ If yes, do you check regularly? _____

Please list or attach your current billing information including, Limited, Full, Update, Checkdown; your resume; and three business references.

Please indicate whether you offer current tax searches on your Title Reports:

Do you have any special requirements for ordering or certain days, which you have committed to other clients or activities?

What is your standard turn around time?

What counties do you work in on a regular basis?

What additional counties are you willing to go to?

Do you ever charge additional amounts for special services?

What is your hourly rate?

Do you have current E&O coverage?

NOTE: PLEASE INCLUDE THE FOLLOWING INFORMATION ON ALL INVOICES TO AUGUSTA TITLE, INC: NAME, ADDRESS, TAX ID NO., DATE OF WORK, COUNTY, NAME ON SEARCH, FULL/LTD/ETC. AND AMOUNT FOR EACH SEARCH.

MEMORANDUM

TO: ALL TITLE EXAMINERS
FROM: AUGUSTA TITLE, INC.
SUBJECT: STANDARD PROCEDURES FOR TITLE EXAMS/REPORTS

Augusta Title, Inc. has currently hired new Title Examiners and also would like to standardize all of our current procedures for title examinations. In an effort to do this, we have created the following guidelines that we wish for all of you to carry out. If you have a question or problem with any of these, please let us know so that we can discuss the matter at our next meeting. We hope that this information will clarify what we need from you as well as clear up some problems that we have encountered.

- I. **TYPES OF SEARCHES:** The following will explain what we need for each type of examination that may be requested from you. We require that all title examiners are familiar with current underwriting standards and conduct their searches according to these guidelines.
 - a. **FULL RESIDENTIAL TITLE SEARCH:** This full search should go back fifty years. You will be notified if we need for you to include taxes. This search should include research of GED, FTL, Lis Pendens Civil, and Probate (when applicable) records as well as any other indices, which would include matters, which could attach to property for current owners as well as prospective purchasers, including all easements and protective covenants of record. The first and last page of all deeds should be provided with your report as well as copies of all liens/judgments. Please also check the Plat Book records and indicate whether there are any problems with the vesting legal descriptions.
 - b. **REFI-LIMITED SEARCH:** A refi-limited search begins from the current RTV and comes forward, if there is a good first purchase money mortgage. If no good first mortgage is found, you must continue granteeing until you uncover a good first (open or satisfied) or thirty years, whichever comes first. A refi-limited search would only include the current owners and current deeds of record starting from the date of ownership or from the date that is provided to you on the Order Form. This search should include research of GED, FTL, Lis Pendens Civil, and Probate (when applicable) records as well as any other indices, which would include matters, which could attach to property for current owners. Taxes will be run as stated in I(a) above. The first and last page of all deeds should be provided with your report as well as copies of all liens/judgments. You must also include protective covenants that apply to property. If there is any question as to the original transfer to the current

RTV, you must continue into the chain of title and if needed conduct a full title search.

- c. LIMITED RESIDENTIAL SEARCH: A limited search begins from the current RTV and comes forward, if there is a good first purchase money mortgage. If no good first mortgage is found, you must continue granteeing until you uncover a good first (open or satisfied) or thirty years, whichever comes first. A limited search would only include the current owners and current deeds of record starting from the date of ownership or from the date that is provided to you on the Order Form. Taxes will be run as stated in I(a) above. The first and last page of all deeds should be provided with your report as well as copies of all liens/judgments.
- d. COMMERCIAL SEARCH: This full search should go back fifty years and check all indices and dockets as stated in the Full Search requirements. You should check the current tax status as well as any past due taxes unless requested not to run taxes. This search should include all items stated in I(a) above as well as UCC searches. **Copies of every page of the deeds, liens, UCCs, easements, and/or judgments are required on all commercial. Further you must inform us if you run Statewide UCC searches.**
- e. MODIFICATION. A modification should be run in the same manner as a Limited Title Report except that there is no need to find a good first purchase money mortgage. You may just start from the current owner and find all open deeds/liens.
- f. UPDATE. For an update, please start from the effective date of the last examination and note any new information of record. We will provide you with an Update form to use and you may download prior title reports from our website online. Copies are not necessary unless new information is found of record.
- g. CHECK DOWN. When completing a check down you will usually be provided a copy of the prior Title Commitment. You may run your search from the effective date shown on the Commitment. Please use this report to write your notes. No new report is necessary unless you find significant changes or problems. Indicate any new deeds and provide copies of the first and last pages. Also, please indicate all cancellation information next to each deed/lien, which was shown open on the original Title Commitment, and provide copies of those cancellations. If you do not find a cancellation of record, please indicate this information next to each deed/lien.
- h. LOT/NEW CONSTRUCTION. We run a full search in that particular Subdivision first. Then every time after that a lot/new construction search begins from the current RTV and comes forward.

- i. Examiners must always use conservative standards and when necessary perform additional work on any property that has questionable transfers.
- II. TITLE REPORTS. With several styles of filling out the reports we have had some confusion due to the manner in which the reports are completed. If you can attempt to adhere to these standards, whenever possible, you will make the interoffice procedure run much smoother as well as lessening the chance of receiving phone calls from us or of having to return to the courthouse for further research.
- a. Always include an effective date and file no.
 - b. Try to be sure of the date that you examined the property. We do record this information and it is provided to our clients. At times we have had a few days gap period before the client receives the title and this makes us all look bad.
 - c. Complete the short legal description. Many times the deeds are difficult to read and we rely on verification from your short legal.
 - d. RTV: Please complete the information regarding the vesting deed. Many times this information is difficult to read on the deeds.
 - e. Liens/Suits: Try to remember to check "Yes" or "No" in this section. With the problems that can arise in faxing, we could easily miss a lien if it is not noted on the Title Report.
 - f. Protective Covenants. We have found that all examiners seem to have a different manner of completing this section and on many occasions this has lead to errors. Therefore, we have made "yes or no" check boxes on the current form so that you can check the box. Please be sure to complete this section on every property that has protective covenants.
 - g. Copies. Under no circumstances should you copy more than one page onto one copy. When we receive copies that have two pages on them by fax it is impossible for us to read them accurately. Also, please be sure that the vesting deed has a clear copy of the legal description (especially if a black deed) and if not, please write in any information that you don't feel will fax well. If you don't think there is anyway you can get us a legible copy by fax, please call and we will make arrangements to have the legal description transcribed over the phone. Also, since most Fifas/Liens are difficult to read after faxing, please write the amounts of the liens and if the Book and Page numbers seem questionable, please write them as well.
 - h. If you run a Commercial Title or are working on any special project, please include all hourly information for each trip you make on the project.
 - i. If you work on a Title that is significantly difficult and takes an unreasonable amount of time, please inform us. In some cases we will increase our fees for

- these types of files. Be sure to include your time and any unreasonable copy fees on the title so that we can include those fees.
- j. Please be very clear in your notes about problems and if after your review, you have a recommendation about a resolution, please feel free to include that information. With goods clear notes and documentation, we will lessen the phone calls to you asking for further information.
- III. We understand that at times you get very busy and there is no way to accurately gauge how long a title examination will take. If you find that you are getting significantly behind in your schedule and will not be able to make your due dates, please contact our office. We will advise you of the priority in your titles and will try to provide you with assistance, if necessary. Our procedure is to let our clients know when titles are going to be late so that they can prepare or reschedule their closings.
- IV. Whenever possible, fax your work throughout the day. We work on your Title Reports all day and the sooner you get them in the sooner we can get them to the clients.
- V. One of the most difficult problems that we encounter is neatness in work. When a document is faxed, the size of it will be reduced and therefore, it becomes more difficult to read. We understand how busy all of you are but we would greatly appreciate it if you would try to turn in legible reports. If you do not have enough room to write everything, then please write the information on another page and reference it on your report. This will be a great benefit for us as well as for you since you will receive less phone calls if we can read your writing.

We greatly appreciate your observance of these procedures. These standards will most assuredly make all of our jobs run smoother and will produce a better work product from Augusta Title, Inc.



4840 Roswell Road · Building E · Suite 201 · Atlanta, GA 30342
404-214-0190 · Fax 404-978-1604
www.AugustaTitle.com

To: Title Examiners

Augusta Title, Inc. has the following procedures for paying contract examiners. All payments on outstanding invoices will be made between the 1st - 2nd and 16th – 17th of each month. We must have your invoices three days prior to these dates or you will not receive payment until the next billing cycle. Please fax a consolidated list of titles ran to the attention of Leianne Winecoff at 404-978-1620. Please include our file number, purchaser/sellers name, county and type of search. Each invoice must be dated. You will also need to provide your EIN or SSN and mailing address on all invoices.

All payments will be made to contract examiners within thirty days. If you currently have an invoice that is over thirty days due or find you have one in the future, please fax to Leianne at 404-978-1620. Her direct number is 404-257-4265. We look forward to doing business with you.

Sincerely,

Augusta Title, Inc.



Faxed: _____

TITLE REPORT

Full: _____ Limited: _____

Office: _____

Dt Examined: _____ By: _____

File#: _____

Eff Dt: _____ Purchaser: _____

County: _____, Land Lot _____, District _____, Section _____,
 Lot _____, Block _____, Subdivision _____, Unit _____ Phase _____,
 Address: _____
 PB _____ PG _____ New Plat? _____ Change to Captioned? _____ **Long Legal** _____ **Lot Block** _____

RTV: _____

Deed Book/Page _____ **As JTWROS?** _____

Deed to Secure Debt #1 of _____

From _____ to _____

Dated _____ Amt\$ _____ at DB _____ PG _____

Transferred to: _____ at DB _____ PG _____ Dated _____

Deed to Secure Debt #2 of _____

from _____ to _____

Dated _____ Amt\$ _____ at DB _____ PG _____

Transferred to: _____ at DB _____ PG _____ Dated _____

Deed to Secure Debt #3 of _____

from _____ to _____

Dated _____ Amt\$ _____ at DB _____ PG _____

Transferred to: _____ at DB _____ PG _____ Dated _____

Liens / Suits? Yes No List Below _____ # of Copies Attached _____

P/C

Book _____ Page _____ Dated ____/____/____ As Amended (Yes) (No) PPC's @ PB _____ PG _____

Includes: (Yes) (No) Mandatory Homeowners Association. Notes @ PB _____ PG _____

Exceptions / Easements:

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

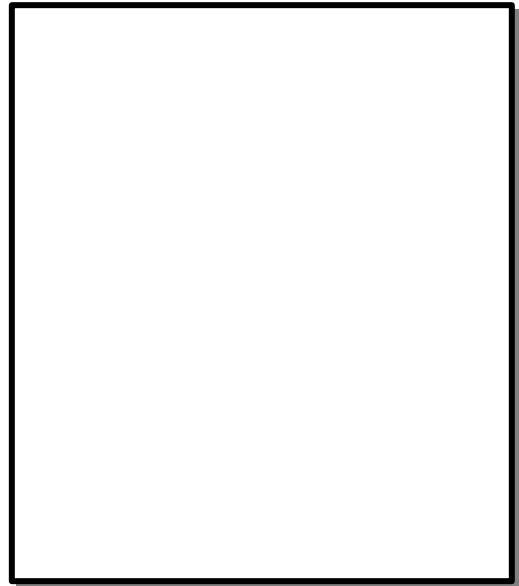
_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

_____ to _____ DB _____ PG _____ DT _____

Plat Show:



Problems? _____

20 _____ Taxes in name of _____
Map Reference: _____
Amt: _____ Paid: _____
To Pay: _____ Bill#: _____
City: _____

Add'l Info on Next Page



4840 Roswell Road · Building E · Suite 201 · Atlanta, GA 30342
 404-214-0190 · Fax 678-353-2350

UPDATED TITLE REPORT

Date Faxed: _____

Office: _____

Date Examined: _____ By: _____

File#: _____

New Effective Date: _____ Borrower: _____

➤ **Any changes? Circle Yes/ No**

If no, please disregard the rest of the title report and be sure to include new Effective Date.

	Yes	No	List Deed Book and Page and Attach Copies
New RTV?			
New plat?			
Security Deeds from prior report still open?			
Security Deeds from prior report cancelled?			
Any <i>new</i> Security Deeds?			
If there were other liens on the prior title report, have they been cancelled?			
Are there any <i>new</i> liens or suits of record?			
Any <i>new</i> Exceptions / Easements of record?			

You may now visit our website at www.augustatitle.com to view your title work and documents, obtain subdivision backchain information, view plats, obtain tax information, and view your list of outstanding title orders. Contact us at 404.214.0190 (phone) or 678-353-2350 (fax) to get your user name and password.