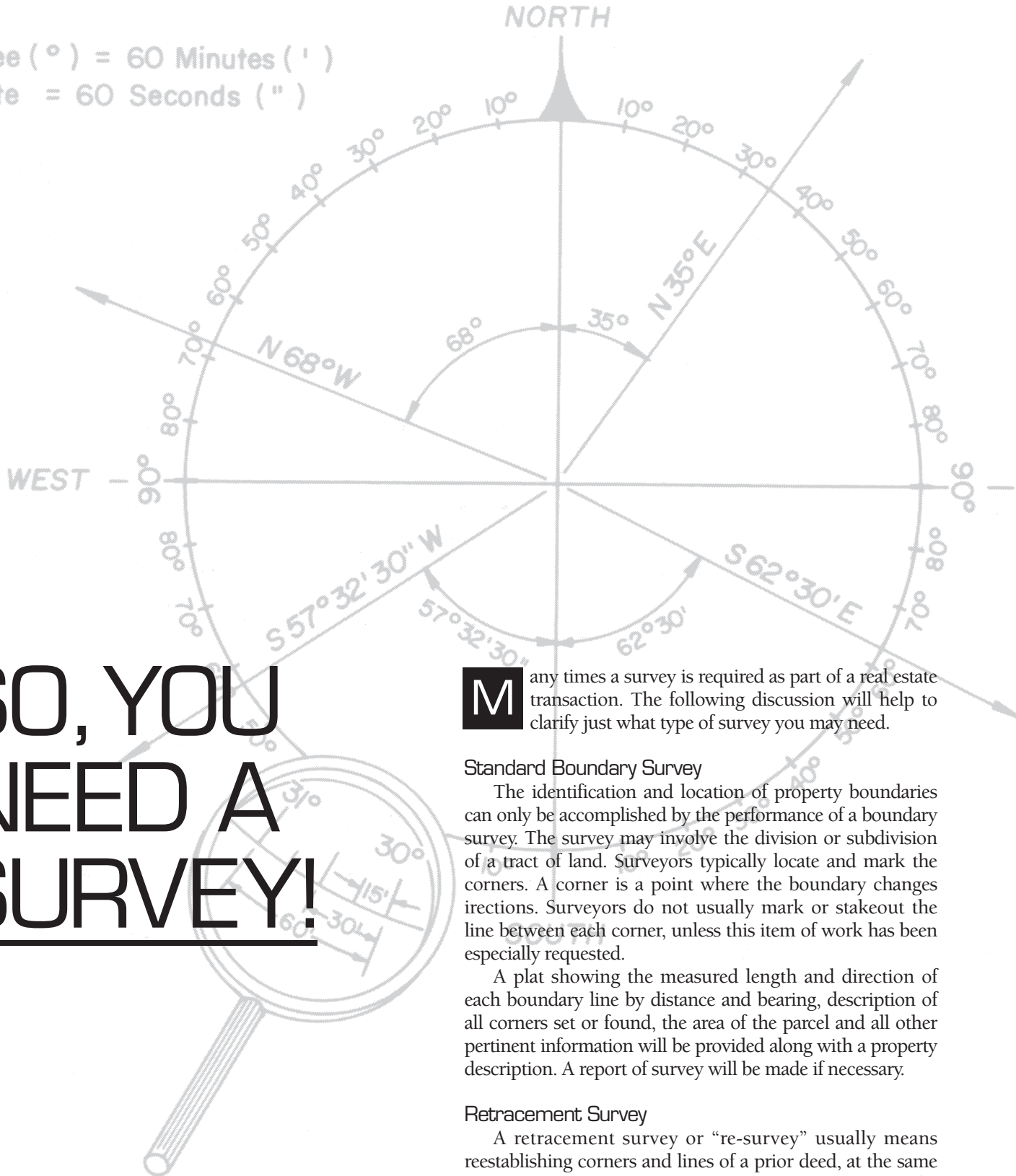


1 Degree (°) = 60 Minutes (')

1 Minute = 60 Seconds (")



SO, YOU NEED A SURVEY!

Many times a survey is required as part of a real estate transaction. The following discussion will help to clarify just what type of survey you may need.

Standard Boundary Survey

The identification and location of property boundaries can only be accomplished by the performance of a boundary survey. The survey may involve the division or subdivision of a tract of land. Surveyors typically locate and mark the corners. A corner is a point where the boundary changes directions. Surveyors do not usually mark or stakeout the line between each corner, unless this item of work has been especially requested.

A plat showing the measured length and direction of each boundary line by distance and bearing, description of all corners set or found, the area of the parcel and all other pertinent information will be provided along with a property description. A report of survey will be made if necessary.

Retracement Survey

A retracement survey or "re-survey" usually means reestablishing corners and lines of a prior deed, at the same location as in the prior survey. The goal and purpose of a resurvey is to retrace the footsteps of the original surveyor. It is not to correct errors which the original surveyor may have made, or to set corners where the original surveyor



should have set them, but to establish where those corners were originally located.

The standard plat, property description and report of survey provisions as stated above also apply.

ALTA/ACSM Survey

The American Land Title Association (ALTA) and the American Congress on Surveying and Mapping (ACSM) have produced a document entitled "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys." These "minimum" standards are very detailed in outlining what information is required on each plat or map for the class of survey required. Since these standards are revised from time to time, it is important to be working with the latest revision.

ALTA/ACSM surveys (usually called ALTA surveys) are classified by four land-use designations: Urban, Suburban, Rural and Mountain and Marshland.

Urban surveys are surveys of land lying within or adjoining a city or town. Included in this class are industrial properties, condominiums, townhouses, apartments and other multi-unit developments regardless of geographic location.

Suburban surveys are surveys of land lying outside urban areas. Such land is usually used for single family residential use of residential subdivisions.

Rural surveys are surveys of land such as farms and

other undeveloped land outside the suburban areas that may have potential for future development.

Mountain and Marshland surveys are surveys of lands that normally lie in remote areas with difficult terrain and usually have limited potential for development.

Since, the surveyor is typically concentrating on the exact location of the boundary lines, the title attorney and surveyor need to communicate in detail concerning the easements that encumber the property. The ALTA standards indicate that the title attorney will provide the surveyor with a list of recorded easements on the subject property.

Because the requirements to perform an ALTA land title survey are stringent, these surveys are expensive and usually are limited to commercial properties. The cost of an ALTA survey can easily be four or five times the cost of the common "Mortgage Loan Inspection Survey."

Completion of each of the items listed in Table A, "Optional Survey Responsibilities and Specifications," of the standards, obviously has a "price tag." This matter is reflected in the note at the beginning of the Table which states that, "The items in Table A must be negotiated between the surveyor and client."

Mortgage Loan Inspection

The mortgage loan inspection used with property transfers, is the most frequent type of survey requested

SURVEYS

today. This type of survey, first authorized by the lending institutions, is not really a property survey. The purpose of the mortgage loan inspection is to show the improvements on the parcel of land being transferred. The report takes the form of a plat.

The cost of the mortgage loan inspection survey is usually shown by the lender to the borrower as a property survey cost. Many purchasers are under the impression that they are getting a boundary survey. Surveyors frequently receive phone calls, after the mortgage survey, from purchasers, who ask, "Where are my corners?" "Why did you not set or replace my missing corners?" "What do you

mean, I didn't get a property survey?" I paid for one! Some property owners become irate when they think they paid for a boundary survey and did not get one. Engineers, surveyors, attorneys and lenders should make a conscientious effort to educate the public as to the difference between the two types of surveys.

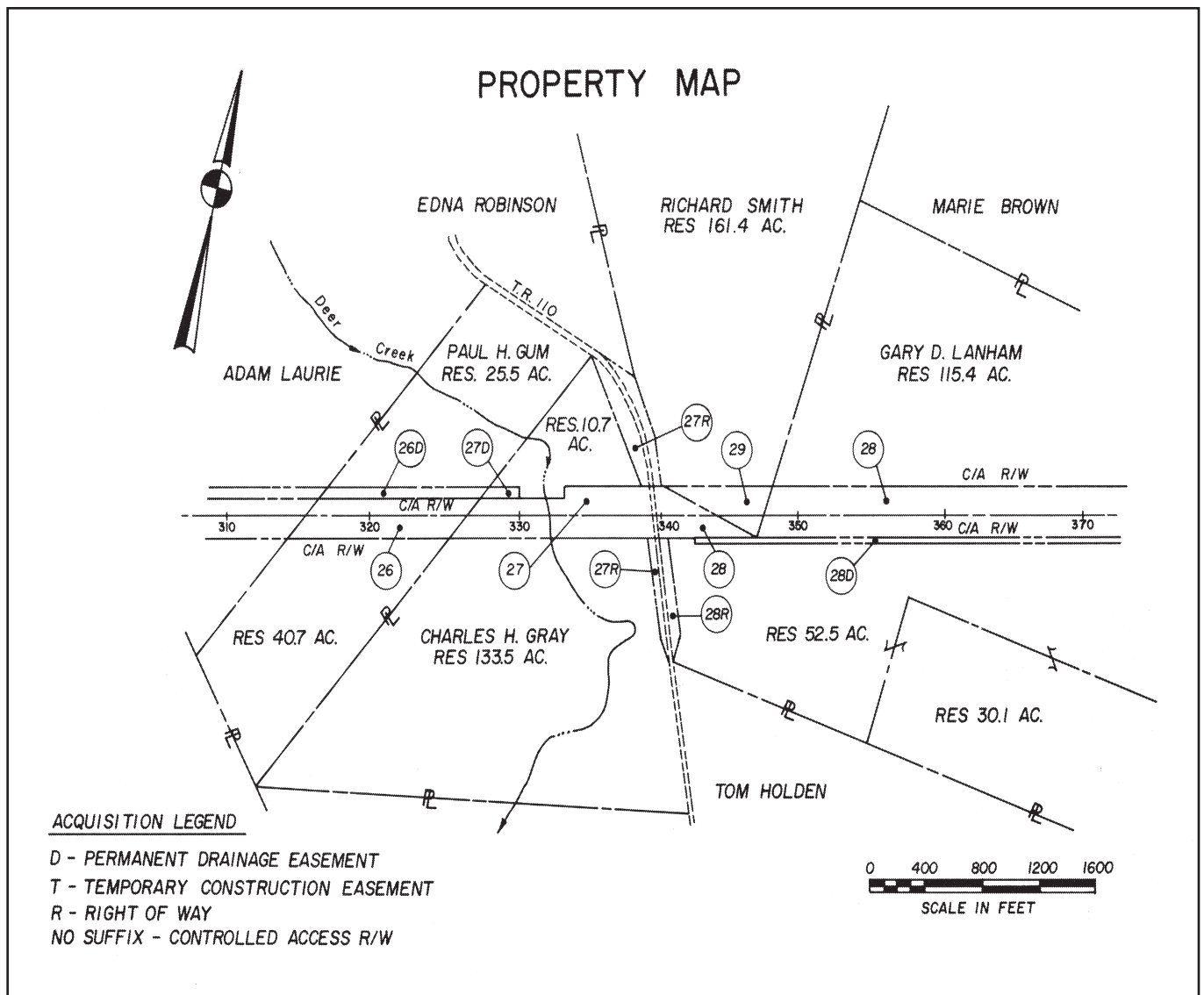
A surveyor does most of the same preparatory and fieldwork for a mortgage loan inspection survey as would be done for a boundary survey. Given the explanation and opportunity, many property owners would pay the small extra fee to receive a full boundary survey.

Most surveyors add notes to the

mortgage loan inspection plat, such as: "This Plat does not represent a property survey" or "This is not a boundary survey. It is a "Mortgage Loan Inspection" to ascertain if the improvements (major structures) are within the boundary lines described or referred to in your deed."

Flood Plain Elevation Certificates

Surveyors are often called upon by lending institutions to determine if a subject property is in a flood zone, which would require flood insurance to be purchased by the borrower. The Federal Emergency Management Agency (FEMA) has developed a series of maps called Flood Insurance



Rate Maps (FIRMs) which show flood hazard areas by zones.

If the location or elevation of the subject property is questionable, it may be necessary to do an actual elevation survey to determine the first floor elevation in relation to the flood hazard elevation.

Environmentally hazardous operations may not be placed in a flood hazard area because of possible contamination of rivers or streams.

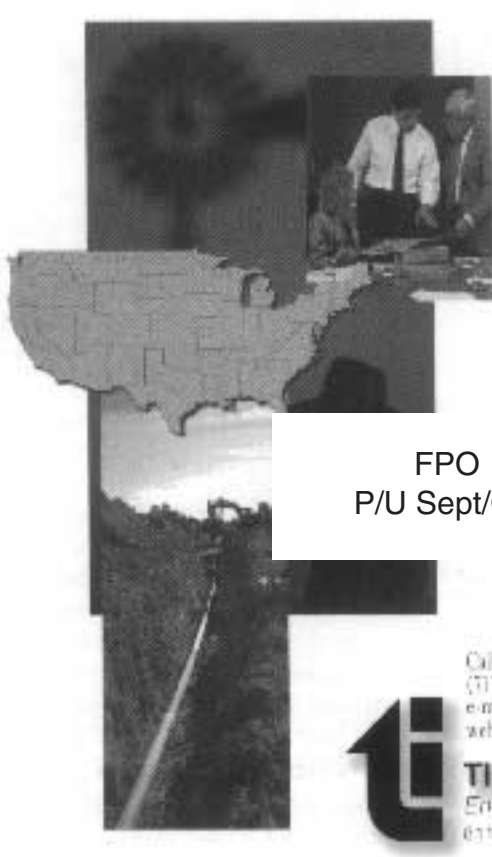
Environmental Surveys

Environmental surveys many times are requested as part of an Environmental Impact Statement. Industrial development and unauthorized waste dumps (many containing hazardous material) are resulting in contaminated soil being discovered in many areas throughout the country.

Discovery of a potentially hazardous waste on a parcel will undoubtedly affect the value of the property and the sale. Most of these sites, after being discovered, will require a property survey showing the location of the affected areas on the property.

From the above data, it can be determined just what type of survey you may need and/or the type of information you may expect from a survey. ■

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