



A Land Title Survey Primer

Understanding the Minimum Standard Detail Requirements

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Submitted on behalf of the International Right of Way Surveying Committee

Many abstractors, attorneys, appraisers, right-of-way agents and title companies have a frequent need for an ALTA/ACSM Land Title Survey (ALTA Survey). Nonetheless, many title and land professionals are unfamiliar with:

- how to request an ALTA Survey
- what should be provided with the request
- the standard requirements that will be included in the survey
- what requests are optional

The American Land Title Association (ALTA) and the American Congress on Surveying and Mapping (ACSM) have jointly adopted minimum standard detail requirements to be used by the Professional Land Surveyor in the field procedures and preparation of an ALTA Survey. The current *Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys* were last adopted in 1992.

The ALTA/ACSM standards were originally adopted to create requirements when surveying for title insurance companies for uniformity between the states. They recognized that title insurance companies have specific needs pertaining to "the many matters which might be discovered from survey and inspection and not be evidenced by the public records" when insuring title to land.

Title companies rely on the survey furnished to them to be complete, accurate and of a professional quality. It was equally recognized that surveyors rely on the data furnished to them to be complete and appropriate in the preparation of the survey

to the performance standards they are held to. Nowadays other land professionals and attorneys order ALTA Surveys for the information they supply.

There are two categories of standards held in an ALTA Survey:

- requirements for the understanding between the client (insured), the title insurance company (insurer) and the surveyor
- optional survey responsibilities and specifications within Table A of the Standards

When parties enter an agreement to request and prepare an ALTA Survey, they are automatically bound to the requirements in category a.). The client may add special requests from the optional survey responsibilities, which are added to the survey, and usually negotiated separately.

The major requirements when requesting an ALTA Survey are:

- The client shall request the survey in writing and specify the classification of ALTA Survey required. The classifications correspond to the degree of precision and accuracy

necessary, based on the intended use of the land. The classifications are Urban, Suburban, Rural or Mountain and Marshland Surveys. The Urban Survey has the highest degree of accuracy, Mountain and Marshland Survey has the lowest. Generally, the higher the degree of accuracy, the higher the cost of the survey, however, with the inherently high precision of modern survey instruments in common use today, obtaining Urban Survey accuracy (1:15,000 linear closure) is routine.



- The request shall also state those optional items listed in Table A of the Standards (next page).
- A legal description and all "Record Documents" shall accompany the request affecting the property. The customary document that meets this requirement is the "Commitment for Title Insurance" that accompanies the sale of the property, specifically, the "Requirements" and "Exceptions" schedules in it. The Commitment is prepared by the title company and shows the surveyor all easements and instruments of record affecting the property.
- Finally, the request should include the names and deed data of all adjacent owners to the property.

Now, we can focus attention on what the client and the title company can expect from the standard requirements to be shown on the survey, exclusive of optional requests. When an ALTA Survey is requested, the surveyor has the duty to research, field survey, and prepare a plat showing the following items, as a minimum:

- The name, address, telephone number, signature and seal of the professional surveyor responsible for the survey. The date the survey was completed, and all revision dates, along with a caption stating "ALTA/ACSM Land Title Survey"
- Reference to the classification of the survey and accuracy standards used.
- The actual portrayal of the survey boundary with a graphic scale in feet or meters, or both. A north arrow with north at the top of the drawing.
- All measurements shall be on the ground and all dimensions, bearings (or angles), curve data, point of beginning and basis of bearings shall be shown. Bearings shall read in a clockwise direction.
- Record deed bearings and distances that differ from those measured in the field shall both be shown. Usually record bearings and distances are in parentheses.
- All found property corners used in the survey and distances to the nearest intersecting streets shall be shown. In addition, the names, street widths and right-of-way widths will be called out.
- All identifying titles and legal instruments used in determining the boundary will be listed, as well as recording dates of the deeds and of the adjoining parcels. Also, building setbacks that are indicated on the subdivision plat or delivered to the surveyor from the client.
- Evidence of all monuments found or set.
- Location of all buildings tied by perpendicular measurement from the boundary.
- All easements evidenced by "Record Documents" provided to the surveyor shall be shown. Observable evidence of easements of all kinds on or across the property and on adjoining properties, if it appears to affect this property, shall be located and noted.
- The character and location of all walls, fences and structures within five feet of each side of the boundary line shall be shown. Physical evidence of any encroachments shall be indicated, with the extent of the encroachment.
- All driveways and alleys on or crossing the property.
- The location of cemeteries or burial grounds, as evidence permits.

TABLE A

Optional Survey Responsibilities and Specifications

NOTE: The items of Table A must be negotiated between the surveyor and client. It may be necessary for the surveyor to qualify or expand upon the description of these items, e.g., in reference to the sixth item, there may be a need for an interpretation of a restriction. The surveyor cannot make a certification based on an interpretation.

If checked, the following optional items are to be included in the ALTA/ACSM LAND TITLE SURVEY:

- Monuments placed (or a reference monument or witness to the corner) at all major corners of the boundary of the property, unless already marked or referenced by an existing monument or witness to the corner.
- Vicinity map showing the property surveyed in reference to nearby highway(s) or major street intersection(s).
- Flood zone designation (with proper annotation based on federal flood insurance rate maps or the state or local equivalent, by scaled map location and graphic plotting only)
- Land area as specified by the client.
- Contours and the datum of the elevations.
- Identify, and show if possible, setback, height and bulk restrictions of record or disclosed by application zoning or building codes (in addition to those recorded in subdivision maps). If none, so state.
 - a. Exterior dimensions of all buildings at ground level.
 - b. Square footage of:
 1. exterior footprint of all buildings, or gross floor area of all buildings, at ground level.
 2. other areas to be defined by the client.
 - c. Height of all buildings above grade at a defined location.
- Substantial, visible improvements (in addition to buildings) such as signs, parking areas or structures, swimming pools, etc.
- Parking areas and, if striped, the striping and the type (e.g., handicapped, motorcycle, regular, etc.) and number of parking spaces.
- Indication of access to a public way such as curb cuts, driveways marked.
- Location of utilities serving or existing on the property as evidenced by on-site observation or as determined by records provided by client, utility companies and other appropriate sources, with reference as to the source of information, for example:
 - a. railroad tracks and sidings;
 - b. manholes, catch basins, valve vaults or other surface indications of subterranean uses;
 - c. wires and cables (including their function) crossing the surveyed premises, all poles on or within ten feet of the surveyed premises, and the dimensions of all crosswires or overhangs affecting the surveyed premises; and
 - d. utility company installations on the surveyed premises.
- Government Agency survey-related requirements as specified by the client.
- Significant observations not otherwise disclosed.

SURVEY PRIMER

- Any ponds, lakes, springs or rivers bordering or running through the property. The surveyor shall add a caveat that water boundaries are subject to change due to natural causes and that it may or may not represent the actual location of the limit of title.
- Finally, ALTA/ACSM provides a surveyor's certification that should appear on the plat certifying compliance with "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys."

That is what you will get when you request a standard ALTA Survey. However, note that the above list did not include some important items that many people assume will be on the survey. These can include: land area, flood zones, planning zones, vicinity map, exterior dimensions of buildings, area of buildings, substantial improvements other than buildings (parking lots, signs, swimming pools, interior



walkways, etc.), access points, and the location of utilities. All these items are additional to the standard ALTA Survey and are itemized on Table A of the standards. When requesting a survey, one should carefully review the Optional Survey Responsibilities in Table A to assure that all items expected on the survey are requested.

From a surveyor's perspective, conflict can occur when one of the parties has not been provided with what he or she "wanted" on the ALTA Survey. With this review of what is needed to request an ALTA Survey, what to expect from one and what is additional or optional to a standard survey, the author hopes that misconceptions about this process are diminished. ■

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