

Title Exams, Surveys and Title Pitfalls GREC Course #60192
Offered through Georgia Real Estate Academy – GREC School #6915

Presented by: Ameer Davis, Davis & Associates, Attorneys at Law, LLC
(770) 426-5440 ADavis@DavisLawGA.com

3 Hour Continuing Education Class Course Outline

- I. Overview and discussion of the course objectives
 - A) Provide a basic understanding of title examinations
 - B) Provide a basic understanding of a survey

- II. What is a title examination
 - A) Title Examinations
 - 1) County records and indices;
 - 2) Open Secured Loans;
 - 3) Liens;
 - 4) Encroachments;
 - 5) Homeowner's Associations and Condominiums;
 - 6) Civil Proceedings (Divorce, Lis Pendens, Probate);
 - 7) Misc. title findings
 - B) What constitutes a title problem?
 - 1) An in depth review of title problems and issues that are found of record
 - 2) What title problems are covered by title insurance?
 - a) Basic Title Policy Coverage
 - b) Enhanced or Expanded Title Policy Coverage

- III. Surveys
 - A) An in depth review and analysis of the Survey
 - B) An in depth review of various surveys that reveal potential problems
 - C) Surveys vs. Plats - a review of the difference between a survey and a subdivision or zoning plat

- IV. Common Title Pitfalls
 - A) Divorce
 - B) Death
 - C) Trusts
 - D) Open Loans and Liens
 - E) Parties of record on title
 - F) Marriage
 - G) Minors
 - H) Waterways and Lakes
 - I) Easements
 - 1) Reserved Interests (i.e. Life estates)

- V. Title Problem Prevention
 - A) Full Title Examinations vs. Online Title Examinations;
 - B) Attorney review of Title;
 - C) Title Insurance;
 - D) Title Clearance;
 - E) Providing the correct information to the closing agent at the time of or prior to contract