

# What is in a Title Search?

You've decided to purchase a home, and hope to take possession as soon as possible. The contract terms have been agreed upon and all the financial arrangements have been made. There is one important detail remaining: before the transaction can close, a title search must be made.

*The most accurate description of "title", is a bundle of rights in real property.  
A title search is the process of determining, from public records,  
just what these rights are and who legally has them.*

A title search is a means of determining that the person selling the property truly has the right to do so — and that the buyer is obtaining all the rights to the property ("Title") that he or she is paying for.

What exactly is involved in a title search? Land Title Company's underwriters' provides the following step-by-step review:

**Chain of Title**—This is simply a history of the ownership of a particular piece of property.

**Tax Search**—This is a search to determine the present status of general real estate taxes against the property.

**Report on Possession**—Where needed, Land Title sends inspectors to look at the property to look for evidence of easements that are not shown or record.

**Judgment and Name Search**—We determine if there are any unsatisfied judgments against the seller or previous owners which were in existence while they owned the title. If a judgment is discovered, the seller must eliminate it before the title of the new buyer can be insured.

**Commitment**—Once these searches have been completed, Land Title issues a commitment to insure- stating the conditions under which it will insure the title. The buyer and seller, and the mortgage lender, can then proceed with the closing of the transaction after clearing up any defects in the title which may have been uncovered by the search.