

INSPECTIONS VS. SURVEYS



WHAT IS AN INSPECTION AND HOW IS IT DIFFERENT FROM A SURVEY?

An inspection is a general review of the physical condition of a property in preparation for the issuance of a policy of title insurance. Title Insurers will often send an inspector to check for a number of things, such as recent construction, verification of address and property type, parties in possession, and similar characteristics of the property. In addition they will check for any apparent encroachments or improvements.

A survey is done by a licensed surveyor with the sole purpose of locating property lines. The surveyor uses specific equipment, maps and other recorded surveys to establish benchmarks in reference to property lines, thus identifying boundaries and potential encroachments.

WHEN IS AN INSPECTION NEEDED?

If you are buying or selling property, the title company may need a visual inspection. In that case, an independent inspection service will be contacted. Although not part of the Title Insurance coverage, the inspector may meet with the buyers to review the findings of the inspection. The inspection report will be reviewed by the Title Officer, and any matters affecting “Title” to the property disclosed by the inspection will be shown in the Preliminary Report.

WHEN IS A SURVEY NEEDED?

Whenever it’s necessary to know the exact measurements of a property or the location of the property lines, a survey is always the best option. Many times adding a pool, landscape or additional square footage requires knowing exactly where the property boundaries are. A surveyor is licensed and bonded and will produce a survey map identifying boundaries and property lines.

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Protecting Your Property Rights

