



Performance • Integrity • Solutions

PRODUCT OFFERINGS

SERVICES NATIONWIDE

DUE DILIGENCE IS JUST THE BEGINNING

Municipal Lien Searches

Tax Certificates

Association (HOA/Condo) Solutions

- Estoppel • Demand Letter • Statement of Account • Resale Certificate
- Association Identification

Vacant Property Registration

Zoning Verification Letters

Recorded Lien Payoffs

Property Information Reports (Current & 2 Owners)

Payoff Tracking

Municipal Lien Search

Lien One performs a thorough search within the individual departments of the municipality that governs the property to identify any unrecorded outstanding or pending issues and/or fees on the property as follows:

Municipal Lien Search (includes):

- Utilities
- Special Assessments
- Unrecorded Liens
- Code Enforcement*
- Permits: open/expired*
- Taxes: Property & Tangible

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Detailed Summary Report: identifying search results with complete contact information for payments and/or curative action.

Utility Balances Including: deposit information, ledgers and W-9's.

***Resolution instructions:** on **ALL** code and permit issues at no additional charge, saving processors valuable time.

Municipality Closing Requirements: notification of closing requirements, i.e.: dye test, occupancy inspections, resale certificate, etc.

Vacant Property Registration: notification of municipality requirement(s). - *see note below*

Note: Additional VPR services are available, refer to Vacant Property Registration section below.



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Association HOA/Condo Solutions

• Estoppel • Demand Letter • Statement of Account • Resale Certificate

Lien One will obtain the estoppel(s)/demand letter/statement of account/resale certificate from the Association, Management Company and/or Attorney which will identify the current status and outstanding obligations, special assessments, violations, legal fees, requirements for approval, transfer/sale.

Association Estoppels (include):

- Association / Management Company Responses
- Attorney Payoffs
- Violations**
- Ledgers & W-9's

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Contents Report: identifies association(s) and attachment contents.

** **Violations:** information obtained to identify fees/fines, and the curative time-frame allowed.

• Association Identification

Lien One performs a thorough search to verify if a property is governed by any association(s). Upon identification, Lien One will provide name and contact information for association(s), management company(s) and/or attorney, if applicable.

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Contents Report: provides pertinent association contact information.

Note: Lien One offers solutions to provide necessary documents for closing and/or status of accounts (refer to above).



Tax Certificates

Lien One performs a thorough search within the individual departments of the municipality that governs the property (customizable to your information requirements) to identify any unrecorded outstanding or pending issues and/or fees on the property.

Tax Certificate (includes):

- Utilities
- Special Assessments
- Unrecorded Liens
- Taxes: Property

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Detailed Summary Report: identifying search results with complete contact information for payments and/or curative action.

Utility Balances Including: deposit information, ledgers and W-9's.

Vacant Property Registration^{***}

Lien One will identify Vacant Property Registration requirements within the municipality of the subject property. If VPR is required, Lien One will verify the current status for said property's registration and provide registration details and ordinance, as applicable.

Zoning Verification Letters^{***}

Lien One will obtain and provide a Zoning Verification Letter (including documentation of requirements and permitted uses, maps, resolutions and/or ordinances), as provided by said governing municipality.

Recorded Lien Payoffs^{***}

Lien One will obtain recorded lien payoffs from municipalities, lenders and/or lien holders as required by your title commitment. Payoff letters will include the total amount due, good through date and per diem, as applicable.

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

***** Contents Report:** when applicable, will provide pertinent municipality or 3rd party contact information.



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Property Information Reports

Lien One's Property Information Report also known as an Ownership & Encumbrance Report (O&E Report), identifies the last owner(s) of record, the property's legal description, any recorded open liens, mortgages, lis pendens and judgements that are attached to the property or the current owner; as well as assessment values and property tax information. For Residential Properties Only.

Current Owner Report & Two Owner Report

Reports (include):

- Search back to the most recent full value deed (current owner) or to two full value deeds (2 owners) for current vested owner(s) showing 100% ownership (minimum 24 months).
- Open mortgages and all related documents (assignments, subordination agreements and modifications).
- Liens against the subject property and/or the current vested owner(s).
- Judgments against the subject property and/or the current vested owner(s).
- Additional documents such as affidavits, notices, marriage licenses, divorces, death certificates and/or probate records needed to complete the chain of title, as available.
- Current and delinquent tax information (*see note below*).
- System or County effective date of corresponding county
- Assessed property values for subject property (as provided by county records) where available
- Bankruptcy name search for all current vested owner(s)
- Patriot (SDN & FSE) search for name(s) for all current owner(s) of the subject property as the name(s) appear on record.

Note: Recorded easements, restrictions, covenants, etc. for the subject property are NOT searched.
For full product details (inclusions and exclusions) refer to the Client Agreement Service – Property Information Reports Addendum to Agreement.

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Detailed Report: identifying search results with full legal description.

Property Information Reports are simplified title reports for informational purposes only and do not directly or indirectly set forth or imply any opinion, warranty, guarantee, insurance, or other similar assurance and is not considered to be title insurance. Also, these reports cannot be used in conjunction with the issuance of title insurance.



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Payoff Tracking

Lien One's Payoff Tracking, similar to Release or Reconveyance Tracking, is an elite service available to monitor and confirm the recording of satisfactions and/or releases of recorded lien(s) or encumbrance(s) required by your title commitment. Designed to take part of the tedious post-closing process of monitoring recordings off your plate, Lien One's Payoff Tracking service offers you the peace of mind you can only get from having experienced professionals on your side.

Payoff Tracking (includes, but not limited to):

- **Mortgage Payoffs**
- **Judgments**
- **Municipal Liens**
- **Contractor/Mechanic's Liens**

Our product features:

Detailed invoice: itemizing all components searched and the applicable costs of each.

Contents Report: identifies document(s) recording details.

For additional product details, contact a Lien One representative.

Products are customizable to your information requirements.

Contact a Lien One representative.

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