



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

2711 Middleburg Drive, Suite 304
Columbia, S.C. 29204
(803) 799-9495
(800) 922-8811
(803) 771-7941 Fax

Title Insurance Commitment Request

Date:

From: Name:

Law Firm/Address:

Telephone:

Fax:

E-mail:

Fax Commitment and Affidavits to me at the number shown above.

Mail Commitment and Affidavits to me at the address shown above.

*****IMPORTANT REQUIREMENTS*****

1. **ALL QUESTIONS** must be filled out in order for us to process your application. **Incomplete applications will be faxed back to you.**
2. **A CORRECT AND LEGIBLE LEGAL DESCRIPTION** must be attached to your application.
3. Insured Closing Letters **must** be requested on the **ICL request form**, **NOT** on the Commitment Request.
4. If you are doing first and second mortgages you will need to fill out a separate application for each mortgage.

Title Insurance Commitment Application

Based upon my examination of all public records which do or may disclose information for a period of at least 40 years for single family residential property, or for 50 years for all other properties, affecting the title to the property described herein, and on any noted attachments hereto, including any applicable access/ingress easement noted herein, the undersigned certifies that as of the certification date shown below, title is based as set out herein, subject only to the liens, encumbrances, and other objections set out herein, and on any noted attachments hereto. As the basis for the issuance of title insurance commitments and policies, the undersigned certifies that (a) the basis of this title is not a Tax Deed or similar deed to present owner or predecessors in title; (b) no portion of subject property is within the bounds of a dedicated highway, alleyway, or other type of road supposed to have been abandoned or vacated; (c) the undersigned knows of no dispute among local attorneys as to the validity of the present owner's title; and (d) title has not been turned down by another title company. This certificate covers examination of title to said real estate by the undersigned down to the certification date shown below.

Certification Date: (see title work) _____ **Time:** _____ **AM** **PM**

By Approved Attorney: _____

Approved Attorney Signature: _____ **Attorney File:** _____

Property to be insured is located in _____ **County,** State of South Carolina, **as described in the attached legal description.** (Attach the description to be used in the deed and/or mortgage to be insured.)

The full insurable value of the land and improvements is, or will be: \$ _____.
(The South Carolina Insurance Department Regulation 69-18 requires that borrowers be notified in writing that they have the opportunity to purchase owner's insurance. For the disclosure form, we need the full insurable value, which is the highest of the following: 1. consideration on the deed; 2. the down payment plus the amount of the new mortgage; or 3. the equity plus the aggregate unpaid balance of any mortgages assumed or created by the owner/borrower.)

This property is: **Commercial** **Single Family Residential** **Other:** _____
Yes **No** **Issue Lender's Policy**

Loan Amount: \$ _____

Lender Loan Number: _____

Borrower/Purchaser: _____
(Type name(s) the way title was/will be taken)

Lender: _____
(Type lender's name the way it is to appear in the mortgage)

Type: Conventional FHA VA 2-Yr. Const. Loan Permanent Construction Loan
Yes No **Will this be a first mortgage?** (If NO, see number 11)
Yes No **Will any of the proceeds be used for construction, repair or improvements?**
Yes No **Will this be an open end or revolving line of credit loan?**

As of the certification date shown on page 1, **Marketable, Fee Simple Title is vested in:**

Present Owner/Seller: _____
(Set out the name(s) of the present owner(s) exactly as shown in the deed.)

Yes **No** **Issue Owner's Policy**

1. **Yes No** **Are there any liens which will be taken care of at or prior to closing?** For example, but not limited to, mortgages which will be satisfied, released, or subordinated of record, etc. (If "Yes", list and indicate whether the lien will be satisfied, released, subordinated, etc.)

Mortgage From (borrower):

Mortgage To (lender):

Recorded Date: _____ on Book & Page:

Amount: \$ _____

This mortgage will be: Satisfied Released Subordinated

Mortgage From (borrower):

Mortgage To (lender):

Recorded Date: _____ on Book & Page:

Amount: \$ _____

This mortgage will be: Satisfied Released Subordinated

2. **Yes No** **Are there any other requirements?** For example, but not limited to, deeds, deeds of distribution, payment of due or past due taxes, etc.

3. **Yes No** **Are there any judgments?** (List below)

Judgment filed by _____ against _____ in the amount of \$ _____, in Book at Page _____ or roll # _____.

4. **Yes No** **Are there any UCC statements?** (List below)

UCC Financing Statement No. _____ filed in the said RMC/Clerk's Office on _____.

5. **Yes No** **Are there any State or Federal Tax Liens?** (List below)

Federal Tax Lien No. _____ filed against _____ on _____ in the amount of \$ _____.

State Tax Commission Lien No. _____ filed against _____ on _____ in the amount of \$ _____.

6. **Yes No** **County taxes for the year _____, and all prior years are paid.**

Yes No Will any taxes be paid at closing?

7. **Yes No** **City taxes for the year _____, and all prior years are paid.**

Yes No Will any taxes be paid at closing?

8. Yes No **Restrictions** (If “Yes”, give book & page number and answer the following 3 questions.)

Yes No Have they been violated? (If “Yes”, explain below.)

Yes No Do they contain a reverter, right of first refusal, or repurchase clause? (If “Yes”, explain below.)

Yes No Do they contain provisions for:

Easements (List all in #9 below)

Assessments (List all in #17)

9. Yes No **Recorded Easements, Rights of Way, Etc.** (If “Yes”, set out book & page numbers and answer the following question.)

Yes No Will the use of these easement(s) for the purpose intended, interfere with the use of the improvements on the property? (If “Yes”, explain.)

10. Yes No **Is survey coverage requested?** (If “Yes”, attach the most recent survey and set out in Item 19 any adverse matters such as encroachments, projections, setback lines, easements, etc. shown on the closing survey and as shown on all surveys in the chain of title.)

11. Yes No **Are there any other liens, exceptions, objections or defects (of record or not of record), which will remain open?** For example, but not limited to, matters shown on surveys, mortgages or liens which will remain open of record, etc. (If “Yes”, set out information in Item 19.)

12. Yes No **Access:** Does the insured property have legal access either directly on a dedicated public road (i.e., abuts a public road) or by means of a valid insurable interest in an ingress/egress easement which runs with the land? If by means of an ingress/egress easement, certification of title to the fee under the easement is included in this application. All exceptions discovered on the fee are listed in Item 19.

13. Yes No **In your chain of title: a.) are former owners deceased and there are not probate files for that person or b.) is there an estate file in your chain of title that has not been closed?** (If “Yes”, set out information in Item 19.)

14. Yes No **Does, or will, anyone other than the purchaser/borrower have any rights of possession?** (If “Yes”, set out information in Item 19.)

15. Yes No **Is there a mobile home or other type of modular building on the property?**

Yes No Does the lender require an Alta 7?

Yes No Will the mobile home be excluded from coverage?

16. Yes No Is the property now, or formerly, bordered, covered or crossed by any type of water? (If "Yes", what type of water? Pond, creek, river, ocean, etc.)

17. Yes No Assessments & Fees (Regime Fees, Homeowner's Fees, Paving Fees, Sewer/Water charges, etc.)

If "Yes", they are provided for in: Book: _____ Page: _____

Yes No If "Yes", are they paid current?

18. Yes No Rollback Taxes: Has the property been taxed under the "Agricultural" classification at any time during the past 10 years?

Yes No If "Yes", have the applicable rollback taxes been paid?

19. Explanations continued:

Endorsements: Please issue the following endorsements:

I certify that the statements on the requested endorsements are true.

ALTA 4 (Condo)

ALTA 7 (Manufactured Home)

ALTA 5 (PUD)

ALTA 8.1 (Environment)

ALTA 6 (Variable)

ALTA 9 (Restrictions, Easements...)

ALTA 6.2 (Var. Neg. Am.)

Other

Re-Issue Information (Prior Policy):

Policy # _____

Policy Date: _____

Policy Amount: \$ _____

Title Company: _____