

# Title

## FREQUENTLY ASKED ^ QUESTIONS

December 2013

**Q In connection with a title commitment we are issuing, we have been asked by the lender to run some searches on parties other than the borrower. Do I report the results in the commitment?**

A We are occasionally asked to search the names of guarantors or the individual partners/members of a title-holding partnership or LLC in the county or in upper courts or to provide “pending litigation” searches in conjunction with a title order. None of these searches are directly related to the parties or the estate or interest to be insured – thus we often call them “ancillary searches”.

The best practice is to provide the results of ancillary searches separate from (or outside) the title commitment. If it is necessary to include the results of those searches in the title commitment, they must be clearly identified as “Notes for information only”.

As always, feel free to address any questions to a member of our underwriting staff.