

Title

FREQUENTLY ASKED ^ QUESTIONS

September 2012

Q What are Old Republic's guidelines for ordering Tidelands searches?

A Unless you know (from a prior file) that the property is not Tidelands affected you must order a Tidelands search for every file involving property in any of the 17 counties which are affected by Tidelands.

The 4 counties which are not affected by Tidelands are Morris, Hunterdon, Warren and Sussex.

In all other counties you must order a Tidelands search regardless of whether you are insuring a purchase or a refinance. Production of a prior owners (or loan) policy without exception will not satisfy this requirement.

If the search indicates that the property is claimed, you must take the following exception unless you determine that the entire claimed area has been granted:

Right, title and interest of the State of New Jersey, in fee, in and to so much of the premises as is now or was formerly affected by the ebb and flow of the tide.

If the entire claim has been granted, you may remove this exception and in its place take exception to the terms of the grant.

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