How to read a Title Search

While there is no standard definition that will cover all types of title search variations, this outline will highlight how to read one of the most popular title searches conducted on a daily basis.

For this search type the results will contain the deed/transfer to the current owner, and all subsequent open items, such as liens, mortgages, or other items against the property.

Section 1

Identifies the Assessed Owner, Subject location, Assessors Parcel Number and County Effective Date.

Section 2

Identifies the most current property deed showing the current and prior deeded property owners.

Section 3

Identifies the current tax status and assessment values as available at the time of the research. Supporting documentation is not generally a vailable for this section.

Section 4

Identifies each unsatisfied mortgage or deed of trust on record along with any associated recorded assignments, modifications, subordinations, substitution of trustee or any other related mortgage filing of interest found for the current property owner during the time period searched. Any subsequent foreclosure filings will be shown in section 5.

Section 5

Identifies each unsatisfied Lien, Judgment, UCC and any foreclosure notices found for the current owner.

Current Owner's Name	ANNIE VOSEL	TERRACE Completed Date Effective Date		\$895932540
Property Address	50 SW 10 th TERRACE			08/28/2011
City/State	PLANO, PA			08/28/2011
APN/Parcel/PIN	159-A-69731-JK-9			BRADFORD
DEED/VESTING INFORMATION	ON			
Grantee(s)	ANNIE VOSEL	Deed Date Recorded Date Instrument Book/Page Deed Type		1/30/2006
Grantor/Prior Owner	CAMY RIE			1/30/2006
Consideration Amount	\$10.00			2006-2569856
Sale Price	\$320,569.00			WARRANTY DEED
TAX INFORMATION	er famo forces and		,	*
Year	Property Tax Status	Due Date		Amount
2010	DUE	3/31/2010		\$1,254.6
2009	DELINQUENT	3/31/2009		\$1,254.6
Notes:		Land Value Building/Improvements TOTAL ASSESSED VALUE		\$44,700.0
				\$229,502.0
				\$274,202.0
OPEN MORTGAGE/DEED OF	TRUST INFORMATION			
Mortgagor	ANNIE VOSEL	Date Signed		01/30/2006
Mortgagee	AFXC BANK & TRUST	Date Recorded		01/30/2006
Trustee	SMITH & WATERS INVESTMENTS	Instrument Book/Page		2006-2569857
Mortgage Type	DEED OF TRUST	Original Amount		\$300,000.00
Assignment Related Doc	AOS NATIONAL BANK	Related Doc Book/Page		2007-3569857
Related Doc Date	02/05/2007	Related Doc Recorded		02/5/2007
Mortgagor	ANNIE VOSEL	Date Signed		01/30/2006
Mortgagee	AF HOME LOANS	Date Recorded		01/30/2006
Trustee	SMITH & WATERS INVESTMENTS	Instrument Book/Page		2006-2569858
Mortgage Type	DEED OF TRUST	Original Amount		\$10,000.00
Assignment Related Doc	AOS NATIONAL BANK	Related Doc Book/Page		2007-3569858
Related Doc Date	02/05/2007	Related Doc Recorded		02/05/2007
RELATED JUDGMENTS, UCC	AND LIENS AGAINST OWNER		-	
Instrument #	Description		Date Recorded	Amount
2010-3569870	LIS PENDENS-NOTICE OF FORECLOSURE		0 2/10/2010	NOTICE
2010-3569840	TAX LIEN		02/03/2010	\$1,254.69

Sample Modern Style Title Search Report

Note: This outline is provided for as a general guideline only. Each report will have its own variation to account for the relevant filings of record and jurisdiction. Matters affecting the subject real estate which do not directly appear among the land records, or are not indexed to the exact listed name and legal description described are not included in the research. The report is not a commitment for insurance nor is it an opinion on marketability of title. All research and reports are subject to terms and conditions at TitleSearch.com.