



READING & UNDERSTANDING A SURVEY

TITLE SURVEY - WHAT IS IT?

A land title survey is defined as a complete and total study, investigation and evaluation of all factors affecting and influencing the location of the boundaries, ownership lines, rights-of-way and easements within or immediately surrounding a certain lot, parcel or quantity of real estate. Such study and evaluation will culminate in the deliberate and clear location or relocation on the ground of the perimeters, division lines or boundaries and the determination of area of the certain lot, parcel or quantity of real estate.

MONUMENT - 1

In real property law and surveying, monuments are visible marks or indications left on natural or other objects indicating the lines and boundaries of a survey.

MONUMENT - 2

Any physical object on the ground that helps to establish location of a line called for; it may be either natural or artificial, and may be a tree, stone, stake, pipe, or the like.

F.I.R.M.

Flood Insurance Rate Map

TITLE SURVEY - WHY IS IT NECESSARY?

A survey may be used to describe property boundaries, locate physical characteristics of the property, locate matters of record, identify how land use laws affect the property, and assist in evaluating the property. A land title survey is sufficient for title insurance purposes. It denotes merely a boundary depiction, but may contain other information pertaining to the property.

SETBACK LINES

The distance from a curb, property line, or structure within which building is prohibited. Setback requirements are normally provided by ordinances or building codes (provisions in zoning ordinance regulating the distance from the lot line to the point where improvements may be constructed).

EASEMENT

The right of the owner of one parcel of land, by reason of such ownership, to use the land of another for a special purpose not inconsistent with the general purpose.

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RIGHT-OF-WAY

Any strip or area of land, including surface, overhead, underground, granted by deed or easement, for construction and maintenance according to designated use, such as drainage, irrigation canals, ditches, electric power, telephone, oil, gas, water, other pipelines, highways, etc.

ELEVATION CERTIFICATE

Verifies that the finished floor elevations for homes meet or exceed the requirements set by the F.I.R.M. maps.

PLAT

A map of a town, section, or subdivision showing the location and boundaries of individual parcels of land subdivided into lots with streets, alleys, easements, etc. Usually drawn to scale.

PLAT MAP

A plat map is generally drawn after the property has been described by some other means, such as, a government survey system. Once a plat map is set, legal descriptions are defined by referring to the given map in a lot and block description.

RECORD PLAT

A map or plat recorded in the county courthouse that shows exact lot lines, street right-of-ways, utility easements, etc. These plats usually require a certification from either a licensed engineer or surveyor regarding the accuracy of details of the plat.

TAX PLAT

Map usually created by the tax office or central appraisal district representing the amount of land being assessed for taxes.

ADJOINER

Land that lies contiguous, adjoins, or touches other land.

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