ALLEGANY COUNTY

1. Title Insurance Rate Zone   __X__ Zone 1   ___ Zone 2
2. Contracts drafted by Attorney or Realtor: Usually Realtor
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required? Yes. No later than 5 calendar days, exclusive of Saturdays, Sundays Holidays from the last acceptance of the offer.
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form)? Western Steuben/Allegany Association of Realtors, Inc.
5. Who holds deposit? Usually realtor, if none, then seller's attorney.
6. What is customary deposit amount? Varies
10. What documents are required for recording the Deed and who prepares them (for example: RP-5217 and TP-584)? RP-5217 and TP-584 prepared by Seller's Attorney.
11. Type of Title Search (Abstract, Notes, integrated into title report) Typed 40-year minimum search, beginning with a Warranty Deed.
12. Title Search provided by Buyer or Seller? Seller
13. Who prepares title searches? Abstract Company
15. Other customary searches: municipal/judgment /UCC
16. Who provides, and pays for, closing bring-down search? Search provided by the seller includes a run-down by title company within 2 months of effective date.
17. Is Owner's Policy customary? Optional, but becoming more common.
18. Who pays for Owner's Policy? Buyer. If title is not marketable, then Seller pays for policy.
19. Who prepares title commitments? Normally title insurance company
20. Are Clerk's records available on line? If so, are they free? (Provide a link to the Clerk's web site if possible) Yes, for a fee through www.searchiqs.com
21. Are County GIS maps available on line? Yes.

http://allegany.sdgnys.com
22. Water reading or other municipal charge customs. **If septic system an inspection is required by County Health Dept.**

23. Fund disbursement at closing: who cuts checks at closing? **Bank attorney or buyer’s attorney.**

24. Who pays off Mortgage? Is there a handling fee? **Seller’s Attorney. No handling fee.**

25. Are satisfactions/discharges sent directly to the County Clerk? **Yes, if lender does it that way.**

26. When are funds released? **After closing or escrow**

27. Are realtors paid at closing? **No. Seller’s attorney cuts check for balance of commission.**

28. Who records closing documents? **Buyer’s attorney or Title Company**

29. Any customary additional fees charged by title agents or closers (pick-up fees, etc.) and range of the charges **None.**

30. Other local customs and practices: **If deed being recorded is a partial sale of a tax parcel or a combination of two or more tax parcels, there is an additional $25.00 fee payable to Allegany County Treasurer but administered through the Real Property Tax Services.**

David Mineo, Esq. contributed to the completion of this form.