1. Title Insurance Rate Zone  **X** Zone 1  ___ Zone 2
2. Contracts drafted by Attorney or Realtor: **Usually the Realtor**
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required?  **Yes. Within five business days from the date of acceptance of offer by seller & buyer.**
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form)?  **Cattaraugus County Bar Association/Olean Board of Realtors contract**
5. Who holds deposit?  **Realtor**
6. What is customary deposit amount?  **Varies by purchase price, normally 5-7%**
7. Is Survey required?  **Not always, is it negotiable**
8. Who obtains and pays for Survey?  **Negotiable**
9. Type of Deed?  **Usually Warranty with lien covenant**
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)  **50-year full search for residential. For commercial it varies depending upon contract, it may be before 1920 or a 40-year search. No Bankruptcy search.**
12. Title Search provided by Buyer or Seller?  **Seller (normal contract provision)**
13. Who prepares title searches?  **Abstract Company**
14. Minimum Search Period?  **1969 is the minimum. 50 yrs prior to date of the last certificate.**
15. Other customary searches:  **municipal/judgment/tax/ UCC**
16. Who provides, and pays for, closing bring-down search?  **Search provided by the Seller includes a run-down by the title company within 2 months of effective date. Thereafter a charge applies and who pays for it is by agreement between seller and buyer.**
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?  **Usually 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)**  **Cattaraugus County is not on line. They have a new system but not on line. You can call to ask for copies.**

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21. Are County GIS maps available online? Yes. [https://maps2.cattco.org/parcel/](https://maps2.cattco.org/parcel/)
22. Water reading or other municipal charge customs. Yes, and Certificate
23. Fund disbursement at closing: who cuts checks at closing? (Bank, Seller’s or Buyer’s Attorney or Title Company) Seller’s or Buyer’s Attorney or Bank Attorney
24. Who pays off Mortgage? Is there a handling fee? Seller’s attorney, normally 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. After closing the seller’s lawyer cuts check for balance of commission
28. Who records closing documents? Buyer’s attorney or search 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:

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