1. Title Insurance Rate Zone   **X** Zone 1   ____ Zone 2
2. Contracts drafted by Attorney or Realtor: **Most often Realtor**
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required? **Yes, Attorney approves on letterhead.**
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form or NYSBA form)? **Contract is drafted by the local central NY Board of Realtors.**
5. Who holds deposit? **Seller, Seller’s Attorney or Realtor**
6. What is customary deposit amount? **$1000 but can vary as parties agree.**
7. Is Survey required? **Yes.**
8. Who obtains and pays for Survey? **Seller via attorney unless parties arrange otherwise.**
9. Type of Deed? **Warranty is preferred but quitclaim and bargain and sale are not uncommon.**
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 are standard if there are no unusual circumstances.**
11. Type of Title Search (Abstract, Notes, integrated into title report) **Abstracts, occasionally notes if seller won’t provide abstract as in a HUD deal for example.**
12. Title Search provided by Buyer or Seller? **Seller**
13. Who prepares title searches? (Title Company, Abstract Company or Attorney?) **Title or abstract company.**
14. Minimum Search Period? **40 years. To begin with Warranty Deed per bar association.**
15. Other customary searches: (municipal/judgment/tax/patriot/bankruptcy/UCC) **Judgment, tax, patriot, bankruptcy and UCC.**
16. Who provides, and pays for, closing bring-down search? **Buyer pays title company hired by attorney.**
17. Is Owner's Policy customary? **No, although some attorneys regularly advise buyer to purchase.**
18. Who pays for Owner's Policy? **Buyer**
19. Who prepares title commitments? (Attorneys, third-party title agents, Title Insurance Company) **Attorneys who maintain a title agency, third-party title agents and title insurance companies.**
20. Are Clerk's records available on line? If so, are they free? (Provide a link to the Clerk's web site if possible) **They are online but there is a subscription fee and a per page fee.**
21. Are County GIS maps available on line? (If so, provide a link to them if possible) **Yes**
22. Water reading or other municipal charge customs: **Sellers attorneys gather amounts and prorate.**
23. Fund disbursement at closing: who cuts checks at closing? (Bank, Seller’s or Buyer’s Attorney or Title Company) Typically bank attorney unless it’s discovered a party needs to provide more money.
25. Are satisfactions/discharges sent directly to the County Clerk? Unless provided at closing.
26. When are funds released? [before or after recording] After recording or at closing.
27. Are realtors paid at closing? Yes. If they don’t attend their check is cut.
29. Any customary additional fees charged by title agents or closers (pick-up fees, etc.) and range of the charges: Company who prepared insurance will typically attend for no additional fee unless they hire the buyers attorney to close title for them.
30. Other local customs and practices: A stub search or “last owner” may be used for a refinance in title policy preparation.

Aaron M. Thorpe – President, Vanguard Research & Title Services, Inc. and Allison J. Nelson, Esq. contributed to the completion of this form.