1. Title Insurance Rate Zone _____ Zone 1 [X] Zone 2
2. Contracts drafted by Attorney or Realtor: Attorney
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required?
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form)?
5. Who holds deposit? Seller’s Attorney.
9. Type of Deed? Generally, Bargain and Sale.
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. *Red Hook has a separate TP form.
11. Type of Title Search (Abstract, Notes, integrated into title report) Abstract
12. Title Search provided by Buyer or Seller? Buyer’s attorney typically orders title report and pays for owners and loan policy.
13. Who prepares title searches? (Title Company, Abstract Company or Attorney?) Title Agent or underwriter.
14. Minimum Search Period? 40 years
15. Other customary searches: (municipal/judgment/tax/patriot/bankruptcy/UCC) Municipal searches (C/O, Housing & Building, Fire Dept), tax, bankruptcy and patriot, UCC at county level.
17. Is Owner’s Policy customary? Yes
18. Who pays for Owner’s Policy? Purchaser
19. Who prepares title commitments? (Attorneys, third-party title agents, Title Insurance Company) Title agents or Title 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, cost is $0.50 per page.
21. Are County GIS maps available on line? (If so, provide a link to them if possible) Yes, gis.dutchessny.gov/parcelaccess
22. Water reading or other municipal charge customs.
23. Fund disbursement at closing: who cuts checks at closing? (Bank, Seller’s or Buyer’s Attorney or Title Company) **Bank; if no bank, then purchaser’s attorney.**

24. Who pays off Mortgage? **Title company or agent.** Is there a handling fee? **Yes, $150-$250.**

25. Are satisfactions/discharges sent directly to the County Clerk? **Sometimes, however, title typically requests the satisfaction be sent to them.**

26. When are funds released? [before or after recording] **Before.**

27. Are realtors paid at closing? **Yes**

28. Who records closing documents? **Title agent or underwriter.**

29. Any customary additional fees charged by title agents or closers (pick-up fees, etc.) and range of the charges? **Customary for title closer to be given a gratuity by the purchaser; not required. Attendance by a closer at the closing is included in the title premium. Pick up fees are charged if the closer is paying off a mortgage or other lien.**

30. Other local customs and practices:

   Jean Partridge, Benchmark Title Agency, LLC contributed to the completion of this form.