

## RESIDENTIAL REAL ESTATE CLOSING CUSTOMS BY COUNTY

### TIOGA COUNTY

1. Title Insurance Rate Zone  X  Zone 1 \_\_\_ Zone 2
2. Contracts drafted by Attorney or Realtor?  Realtor
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required?  Attorney disapproval; no writing required.
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form or NYSBA form)?  No standard Tioga County form (see #30)
5. Who holds deposit?  Realtor
6. What is customary deposit amount?  \$500 - \$1,000
7. Is Survey required?  No, but depends on the form of contract used. Tompkins County Contract requires a survey.
8. Who obtains and pays for Survey?  Buyer. Again, will depend on the contract used.
9. Type of Deed?  Warranty Deed 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 & TP-584 prepared by Seller's attorney
11. Type of Title Search (Abstract, Notes, integrated into title report)  Abstract
12. Title Search provided by Buyer or Seller?  Seller
13. Who prepares title searches? (Title Company, Abstract Company or Attorney?)  Abstract Company or Attorney. If Seller's attorney they are not responsible for updating their abstract search at closing.
14. Minimum Search Period?  60 years to a warranty Deed.
15. Other customary searches: (municipal/judgment/tax/patriot/bankruptcy/UCC)  Tax. \$20 county search, \$10 for village searches.
16. Who provides, and pays for, closing bring-down search?  Buyer
17. Is Owner's Policy customary?  No
18. Who pays for Owner's Policy?  Buyer
19. Who prepares title commitments? (Attorneys, third-party title agents, Title Insurance Company)  Buyer's Attorney
20. Are Clerk's records available on line?  Yes   
If so, are they free?  Free to search but must pay to print or download.   
<https://clerk.tiogacountyny.com/eSearch/User/Login.aspx?ReturnUrl=%2fsearch>
21. Are County GIS maps available on line? (If so, provide a link to them if possible)  Yes.   
<http://imo.co.tioga.ny.us/index.aspx>

22. Water reading or other municipal charge customs. **Obtain from municipalities before closing.**
23. Fund disbursement at closing: who cuts checks at closing? (Bank, Seller's or Buyer's Attorney or Title Company) **Bank Attorney**
24. Who pays off Mortgage? Is there a handling fee? **Seller's Attorney obtains payoff statements and usually pays off mortgage.**
25. Are satisfactions/discharges sent directly to the County Clerk? **Usually.**
26. When are funds released? [before or after recording] **At closing**
27. Are realtors paid at closing? **Yes**
28. Who records closing documents? **Bank attorney or title agent. Buyer's attorney on a cash deal.**
29. Any customary additional fees charged by title agents or closers (pick-up fees, etc.) and range of the charges **No.**
30. Other local customs and practices: **Realtors from Chemung, Tompkins, Broome and Bradford County, PA sometimes use their contract forms for Tioga County properties which call for different search & survey practices. Some local Attorneys will try to change those terms during contract review. Traditional Tioga County Abstractors number their entries/specification in subsequent continuations sequentially (and would change the numbering on an abstract continuation they found that dared to start at 1!)**

Frank Como, Esq. and John E. Jones, Esq. contributed to the completion of this form.