

**METHODOLOGY FOR REVIEWING SURVEYS**

**How to Read and Use a Survey in Real Estate Transactions**  
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STREET  
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# **METHODOLOGY FOR REVIEWING SURVEYS**

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## METHODOLOGY FOR REVIEWING SURVEYS

Many attorneys presume that there is no methodical way to review a survey, other than to simply start at one corner and move across the page. In fact, surveys can be reviewed methodically and in such a way as to give comfort to the reviewer that they have completed a thorough review. There are many ways in which a review can be completed, so long as the review is thorough. It is also helpful to be consistent.

**Attachment A** is a proposed format for reviewing a survey and cataloguing any comments. It is best to review the survey with the most recent title commitment and title documents in hand (or whatever other title evidence is available). Again, this is just one way of doing the review, but it should result in a complete review. It contemplates review of an ALTA survey, but since the ALTA requirements are a benchmark for a quality survey, the review format could be applied to a non-ALTA survey.

- Compare the Legal Descriptions.** Compare the title commitment legal description to the survey description. For the most part, they should be identical. You need to understand any differences and ALTA requires that any differences be explained by the surveyor.
- “Walk the Property.”** Trace the boundary of the property and compare the calls shown on the drawing with the calls (if any) shown in the legal description. Check to see that monuments have been placed, as needed.
  - Look for encroachments on either side of the property line.
  - Look for access points that do not appear to be contiguous with a public street (such as alleys and driveways that open onto an adjacent tract with no apparent easement).
  - Visualize the property and surrounding properties. Look for obvious concerns.
- Review the Improvements.** Trace the improvements, particularly the buildings and paved areas. Compare them with a description of the property, such as an appraisal or description provided by the client. At this point, simply think about how the property functions. For example, think about parking, access and utilities.
- Check for Conformance with ALTA Requirements.**
  - Check for conformance with ALTA requirements other than the required Table A items. These items are listed in the review form.
  - Check for the required Table A items.
- Check the Certification Form.**
  - It should be addressed to all required parties.
  - It should be current.
  - It should be signed.
  - It must be in the required form.
  - It must be tied to the current title commitment.
- Review the Title Exceptions.** Each title exception must be clearly shown on the survey. If the exception is in the nature of a blanket instrument, this should be indicated on the survey.

**Attachment A**

**Survey Review Format for an ALTA Survey**

**[REVIEWING PARTY LETTERHEAD]**

<b>M E M O R A N D U M</b>
----------------------------

**TO:** \_\_\_\_\_  
**FROM:** \_\_\_\_\_  
**RE:** \_\_\_\_\_

<b>SUBJECT:</b> <b>REVIEW OF SURVEY</b>
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**DATE:** \_\_\_\_\_

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<b>Certification Matters</b>	<b>Reviewer's Comment:</b>
<b>Surveyor (original signature):</b>	
<b>Draft Date(s):</b>	
<b>Correct Parties:</b>	
<b>Legal Description:</b>	
<b>Certification Form:</b>	

## Review of ALTA Table A Requirements:

[from 1999 Standards]

TABLE A NUMBER	EXPLANATION OF TABLE A REQUIREMENT	REVIEWER'S COMMENT
1	Monuments placed (or a reference monument or witness to the corner) at all major corners of the boundary of the property, unless already marked or referenced by an existing monument or witness to the corner.	
2	Vicinity map showing the property surveyed in reference to nearby highway(s) or major street intersection(s).	
3	Flood zone designation (with proper annotation based on Federal Flood Insurance Rate Maps or the state or local equivalent, by scaled map location and graphic plotting only.)	
4	Land area as specified by the client.	
5	Contours and the datum of the elevations.	
6	Identify, and show if possible, setback, height, and floor space area restrictions of record or disclosed by applicable zoning or building codes (in addition to those recorded in subdivision maps). If none, so state.	
7 (a)	Exterior dimensions of all buildings at ground level.	
7(b)	Square footage of:  _____ (1) exterior footprint of all buildings at ground level; _____ (2) gross floor area of all buildings; or _____ (3) other areas to be defined by the client.	
7(c)	Measured height of all buildings above grade at a defined location. If no defined location is provided, the point of measurement shall be shown.	
8	Substantial, visible improvements (in addition to buildings) such as signs, parking areas or structures, swimming pools, etc.	
9	Parking areas and, if striped, the striping and the type (e.g. handicapped, motorcycle, regular, etc.) and number of parking spaces.	
10	Indication of access to a public way such as curb cuts and driveways.	
11	Location of utilities (representative examples of which are shown below) existing on or serving the surveyed property as determined by:  _____ (a) Observed evidence  _____ (b) Observed evidence together with plans and markings provided by client, utility companies, and other appropriate sources (with reference as to the source of information) <input type="checkbox"/> railroad tracks and sidings; <input type="checkbox"/> manholes, catch basins, valve vaults or other surface indications of subterranean uses; <input type="checkbox"/> wires and cables (including their function) crossing the surveyed premises, all poles on or within ten feet of the surveyed premises, and the dimensions of all crosswires or overhangs affecting the surveyed premises; and <input type="checkbox"/> utility company installations on the surveyed premises.	
12	Governmental Agency survey-related requirements as specified by the client.	
13	Names of adjoining owners of platted lands.	
14	Observable evidence of earth moving work, building construction or building additions within recent months.	
15	Any changes in street right of way lines either completed or proposed, and available from the controlling jurisdiction. Observable evidence of recent street or sidewalk construction or repairs.	
16	Observable evidence of site use as a solid waste dump, sump or sanitary landfill.	

## Review of other ALTA Survey Requirements:

[from 1999 Standards]

ALTA Requirement:	Comment:
<p><b><u>Format Requirements.</u></b>                      The survey must show the name, address, telephone number, and signature of the professional land surveyor who made the survey, his or her official seal and registration number, the date the survey was completed and the dates of all revisions, and the caption "ALTA/ACSM Land Title Survey" with the required ALTA certification format.</p>	
<p><b><u>Scale</u></b>                      The survey boundary must be drawn to a convenient scale, with that scale clearly indicated. A graphic scale, shown in feet or meters or both, must be included. A north arrow must be shown and when practicable, the plat or map of survey must be oriented so that north is at the top of the drawing. Symbols or abbreviations used must be identified on the face of the plat or map by use of a legend or other means. If necessary for clarity, supplementary or exaggerated diagrams must be presented accurately on the plat or map. The plat or map must be a minimum size of 8 1/2 by 11 inches.</p>	
<p><b><u>Survey Data</u></b>                      The survey must include all data necessary to indicate the mathematical dimensions and relationships of the boundary represented, with angles given directly or by bearings, and with the length and radius of each curve, together with elements necessary to mathematically define each curve. The point of beginning of the surveyor's description must be shown as well as the remote point of beginning if different. A bearing base must refer to some well-fixed bearing line, so that the bearings may be easily re-established. All bearings around the boundary must read in a clockwise direction wherever possible. The North arrow must be referenced to its bearing base and should that bearing base differ from record title, that difference must be noted.</p>	
<p><b><u>Differences between Measurements and Record Distances</u></b>                      When record bearings or angles or distances differ from measured bearings, angles of distances, both the record and measured bearings, angles, and distances must be clearly indicated. If the record description fails to form a mathematically closed figure, the surveyor must indicate.</p>	
<p><b><u>Streets/Private Roads/Access</u></b>                      Measured and record distances from corners of parcels surveyed to the nearest right-of-way lines of streets in urban or suburban areas, together with recovered lot corners and evidence of lot corners, must be noted. The distances to the nearest intersecting street must be indicated and verified. Names and widths of streets and highways abutting the property surveyed and widths of rights of way must be given. Any use contrary to the above must be noted. Observable evidence of access (or lack thereof) to such abutting streets or highways must be indicated. Observable evidence of private roads must be so indicated. Streets abutting the premises, which have been described in Record Documents, but not physically opened, must be shown and so noted.</p>	
<p><b><u>References to Documents/Plats and Maps</u></b>                      The identifying titles of all recorded plats, filed maps, right of ways maps, or similar documents which the survey represents, wholly or in part, must be shown with their appropriate recording data, filing dates and map numbers, and the lot, block, and section numbers or letters of the surveyed premises. For non-platted adjoining land, names and recording data identifying adjoining owners as they appear of record must be shown. For platted adjoining land, the recording data of the subdivision plat must be shown. The survey must indicate platted setback or building restriction lines which have been recorded in subdivision plats or which appear in a Record Document which has been delivered to the surveyor. Contiguity, gores, and overlaps along the exterior boundaries of the surveyed premises, where ascertainable from field evidence or Record Documents, or interior to those exterior boundaries, must be clearly indicated or noted. Where only a part of a recorded lot or parcel is included in the survey, the balance of the lot or parcel must be indicated.</p>	

## Review of other ALTA Survey Requirements (Cont'd):

[from 1999 Standards]

ALTA Requirement:	Comment:
<p><b><u>Monuments</u></b> All evidence of monuments must be shown and noted to indicate which were found and which were placed. All evidence of monuments found beyond the surveyed premises on which establishment of the corners of the surveyed premises are dependent, and their application related to the survey must be indicated.</p>	
<p><b><u>Evidence of Possession</u></b> The character of any and all evidence of possession must be stated and the location of such evidence carefully given in relation to both the measured boundary lines and those established by the record. An absence of notation on the survey must be presumptive of no observable evidence of possession.</p>	
<p><b><u>Location of Buildings/Street Address</u></b> The location of all buildings upon the plot or parcel must be shown and their locations defined by measurements perpendicular to the boundaries. If there are no buildings erected on the property being surveyed, the plat or map must bear the statement, "No buildings." Proper street numbers must be shown where available.</p>	
<p><b><u>Easements</u></b> All easements evidenced by a Record Document which have been delivered to the surveyor must be shown, both those burdening and those benefitting the property surveyed, indicating recording information. If such an easement cannot be located, a note to this effect must be included. Observable evidence of easements and/or servitudes of all kinds, such as those created by roads; rights-of-way; water courses; drains; telephone, telegraph, or electric lines; water, sewer, oil or gas pipelines on or across the surveyed property and on adjoining properties if they appear to affect the surveyed property, must be located and noted. If the surveyor has knowledge of any such easements and/or servitudes, not observable at the time the present survey is made, such lack of observable evidence must be noted. Surface indications, if any, of underground easements and/or servitudes must also be shown.</p>	
<p><b><u>Other Improvements</u></b> The character and location of all walls, buildings, fences, and other visible improvements within five feet of each side of the boundary lines must be noted. Without expressing a legal opinion, physical evidence of all encroaching structural appurtenances and projections, such as fire escapes, bay windows, windows and doors that open out, flue pipes, stoops, eaves, cornices, areaways, steps, trim, etc., by or on adjoining property or on abutting streets, on any easement or over setback lines shown by Record Documents must be indicated with the extent of such encroachment or projection. If the client wishes to have additional information with regard to appurtenances such as whether or not such appurtenances are independent, division, or party walls and are plumb, the client will assume the responsibility of obtaining such permissions as are necessary for the surveyor to enter upon the properties to make such determinations.</p>	
<p><b><u>Driveways and Alleys</u></b> Driveways and alleys on or crossing the property must be shown. Where there is evidence of use by other than the occupants of the property, the surveyor must so indicate on the plat or map. Where driveways or alleys on adjoining properties encroach, in whole or in part, on the property being surveyed, the surveyor must so indicate on the plat or map with appropriate measurements.</p>	
<p><b><u>Cemeteries</u></b> As accurately as the evidence permits, the location of cemeteries and burial grounds (i) disclosed in the process of researching title to the premises or (ii) observed in the process of performing the field work for the survey, must be shown.</p>	
<p><b><u>Bodies of Water</u></b> Ponds, lakes, springs, or rivers bordering on or running through the premises being surveyed must be shown.</p> <p>When a property to be surveyed for title insurance purposes contains a natural water boundary, the surveyor must measure the location of the boundary according to appropriate surveying methods and note on the plat or map the date of the measurement and the caveat that the boundary is subject to change due to natural causes and that it may or may not represent the actual location of the limit of title. When the surveyor is aware of changes in such boundaries, the extent of those changes must be identified.</p>	

<b>Title Commitment References</b> (surveyor must either (i) map title instrument, (ii) indicate that instrument affects the property as a blanket, or (iii) indicate that the title instrument does not affect the subject property)	
TITLE COMMITMENT ENTRY	REVIEWER'S COMMENT

<b>Other Survey Review Notes:</b>	
REVIEW ITEM	REVIEWER'S COMMENT
Are there any offsite improvements encroaching onto property?	
Do improvements encroach onto other property?	
Does property have necessary access easements over adjacent property and are they included in <u>Schedule A</u> and survey legal description?	