PENDER & COWARD
ATTORNEYS AND COUNSELLORS AT LAW

PRACTICE AREA

TITLE AND SURVEY REVIEW

At Pender & Coward, we understand the importance of conducting thorough title and survey reviews in various legal matters. Our team of experienced attorneys provide comprehensive title and survey review services to clients across the local Hampton Roads area and across the Commonwealth of Virginia. Whether you are involved in a real estate transaction, property dispute, or any other legal matter that requires a meticulous examination of title and survey documents, our firm is here to assist you.

Our attorneys have developed a deep understanding of title and survey matters. We possess the knowledge and skills necessary to carefully analyze and review title documents, including deeds, mortgages, liens, easements, and other encumbrances. Additionally, we have extensive experience examining survey reports, plat maps, and boundary descriptions to identify potential issues or discrepancies.

COMPREHENSIVE TITLE REVIEW AND TITLE INSURANCE PROTECTION

A thorough title review is essential to ensure a clear and marketable title. Our team diligently examines all relevant documents, conducting a meticulous search for any existing claims, liens, or encumbrances that may impact the property's ownership or affect your legal rights. We leave no stone unturned when it comes to identifying potential title defects, and we provide you with a comprehensive report detailing our findings and recommendations.

We recognize the importance of safeguarding your real estate investments and protecting your property rights. That is why we offer comprehensive title insurance services as part of our title and survey review offerings. Title insurance provides an added layer of protection against unforeseen issues that may arise with the property's title, giving you peace of mind and financial security.

Understanding Title Insurance

Title insurance is a specialized form of insurance that protects property owners and lenders from financial losses resulting from defects in a property's title. Unlike other types of insurance that focus on future events, title insurance provides coverage for past events or issues that may affect the property's ownership rights.

The Role of Title Insurance in the Title and Survey Review Process

Pender & Coward has its own title company, Lawyers Title of Southeastern Virginia (LTSEVA), to conduct title reviews and offer title insurance through Fidelity National Title Insurance Company to ensure that your interests are fully protected. We also work with other nationally recognized and reputable title companies. Here's how title insurance fits into the review process:

- Identifying Potential Title Defects

: During the title review process, our attorneys thoroughly examine title documents and conduct a search for any existing claims, liens, or encumbrances on the property. If we identify any potential title defects or issues, we work with the title insurance company to assess their impact and determine the necessary steps for resolution.

- Clearing Title Defects

: In cases where title defects are discovered, our attorneys collaborate with the title insurance company to resolve the issues and clear the title. This may involve working with other parties, such as lenders, prior owners, or government agencies, to rectify the identified problems and ensure a clean and marketable title.

- Title Insurance Policy Issuance

: Once the title review is complete, and any defects have been addressed, a title insurance policy is issued. This policy serves as a guarantee that the property's title is free from defects and provides protection against any future claims or losses arising from covered issues.

The Benefits of Title Insurance

Title insurance offers several important benefits, including:

- Protection from Hidden Risks

: Title insurance protects you from financial losses resulting from undisclosed or undiscovered title defects, such as forged documents, undisclosed heirs, or incorrect property boundaries.

- Coverage for Legal Expenses

: Title insurance policies typically cover legal expenses incurred in defending your property rights, should a claim arise against your title.

- Peace of Mind

: With title insurance, you can have confidence that your property rights are protected, minimizing the risks associated with property ownership.

- Lender Protection

: Lenders often require title insurance to secure their investment in a property, ensuring that they have a valid and enforceable lien position.

When you choose Pender & Coward for your title review and insurance needs, you can trust that we will diligently analyze your property's title, identify any potential issues, and work with trusted title insurance partners to provide you with comprehensive protection and peace of mind.

DETAILED SURVEY ANALYSIS

Accurate and precise surveys are crucial in real estate transactions and boundary disputes. Our attorneys have extensive experience in scrutinizing survey reports and associated documentation to assess the accuracy of boundary lines, easements, and other relevant information. We thoroughly analyze survey reports and maps, ensuring that all legal requirements are met, and any potential issues or discrepancies are identified and addressed.

OUR PROCESS

When you engage our title and survey review services, you can expect a meticulous and efficient process designed to protect your interests and provide you with the information you need. Here's a general overview of how we work:

- **Consultation**

: We start with an initial consultation to understand your specific needs and objectives. This allows us to tailor our review process to your unique situation.

- **Document Collection**

: We gather all relevant title and survey documents pertaining to your case or transaction.

- **In-Depth Analysis**

: Our experienced attorneys conduct a comprehensive examination of the collected documents, paying close attention to details, potential issues, and legal requirements.

- **Report**

: We prepare a detailed report summarizing our findings, including any identified defects, discrepancies, or concerns to review with you. Our analysis and report also include recommended actions or strategies to address the identified issues effectively.

- **Client Collaboration**

: We engage in open and transparent communication with you throughout the process, ensuring you have a clear understanding of our findings and recommendations. We encourage questions and are available to provide further clarification or guidance as needed.

WHY CHOOSE US

- **Experience**

: Our attorneys are well-versed in title and survey matters, equipped with the knowledge and experience to handle complex cases efficiently.

- **Attention to Detail**

: We leave no stone unturned, meticulously examining every document and detail to identify potential issues and protect your legal interests.

- **Client-Centric Approach**

: We prioritize our clients' needs and objectives, tailoring our services to provide customized solutions for each unique case.

- **Clear Communication**

: We believe in fostering transparent and open communication, ensuring that you have a complete

understanding of our findings and recommendations.

- **Efficiency**

: We strive to deliver timely results without compromising on the quality and thoroughness of our reviews.

At Pender & Coward, we are dedicated to providing exceptional title and survey review services to help you navigate complex legal matters with confidence. Contact us today to schedule a consultation and learn more about how our experienced attorneys can assist you in protecting your interests and ensuring a smooth transaction or resolution.