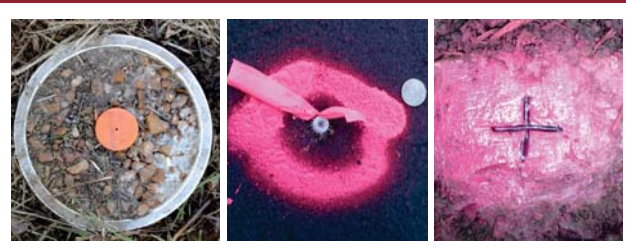


Boundary Surveys

Provides an exact location of all the permanent improvements on the lot. All property corners are located and marked. Drawing shows building lines and easements of record.

- All property corners are verified or reset and survey monuments are clearly marked.
- All fences, landscaping, retaining walls, etc. and their locations are shown on the survey drawing and clearly labeled.
- Drawings can be used to obtain a permit to erect a fence, build a deck or other improvement.
- This survey meets the requirements of the title company for **all parties** to receive survey coverage on the title insurance policy.

Cost is based on the location of the property, the size of the lot, the age of the subdivision and the foliage coverage on the lot. Costs typically start from \$400 to \$500.



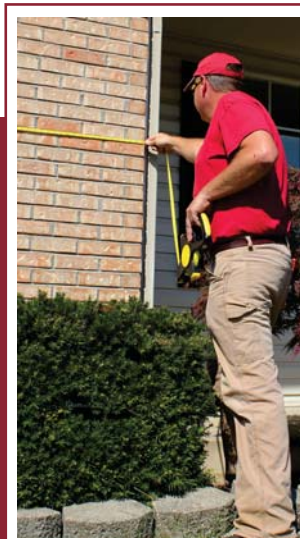
Surveyors Real Property Report

Provides an estimated location of the improvements on the lot. Drawing shows building lines and easements of record.

- Does **NOT** identify, show or verify the location of the property corners.
- Should **NOT** be used to build fences, decks or other improvements.
- Meets the requirements of most title companies for the lender to receive survey coverage within the title insurance policy. **They buyer does NOT receive survey coverage in their policy.**

**Note: An exception typically appears on the title insurance policy stating that the survey coverage offered to the buyer is subject to any discrepancies that an accurate boundary survey would disclose.*

For a lot less than 1/2 an acre, costs typically start from \$145 to \$200.



Elevation Certificates

When flood insurance is required by a lender an Elevation Certificate can be used to determine if flood insurance is needed.

When a property is located in a flood zone, the lending institution will require flood insurance to be carried on the property in addition to homeowners insurance.

- When obtaining quotes for flood insurance, an Elevation Certificate is frequently needed by the insurance agent to determine eligibility and rates.
- An Elevation Certificate determines the actual elevation of the home and other structures located on the lot. It does not typically address the grade or elevation of the land or lot.
- The Elevation Certificate will determine if the structures are above or below the base flood elevation. If the structure is above the flood plain, it may qualify for permanent removal from the map through a process called a LOMA.
- Elevation Certificates are transferrable, but they are not typically recorded with the county or with FEMA.

Cost varies from property to property based on information provided by FEMA. Costs typically start from \$650 to \$700.

