

## LEGAL DESCRIPTION VS. ADDRESS

### DO YOU KNOW THE DIFFERENCE?

Whether you are taking a listing or opening a title search (order), it is recommended to obtain a copy of the legal description from the seller/borrower. This can be found either on a copy of their Grant Deed when they acquired the property or in a copy of their existing title insurance policy. This will confirm that the property described is the subject property of the transaction.

It is also recommended to ascertain if there are any adjacent unimproved parcels of land that might be affected by, or should be a part of, the transaction. If such property were acquired at a later date than the original property in question (PIQ), it may not be described in the existing documents and not found when searching the PIQ. Additionally, the unimproved parcel(s) would not be found when searching the PIQ by address, since the Assessor/Tax Rolls do not provide a Situs Address for unimproved land.

Situations have occurred where an unimproved parcel of land was not transferred along with the improved parcel of land or original PIQ to the buyer at the close of escrow. This can result in additional expenses and costly delays to correct the title of the missed parcel.

**HAVE MORE QUESTIONS REGARDING THIS TOPIC? CALL ME TODAY!**



These few proactive steps can mean the difference between a smooth or problematic transaction. You can call your local Pacific Coast Title Representative if you have questions or would like to request Grant Deed copies.