

WHY YOU SHOULD KNOW YOUR PROPERTY LINES

By: Devon Thorsby

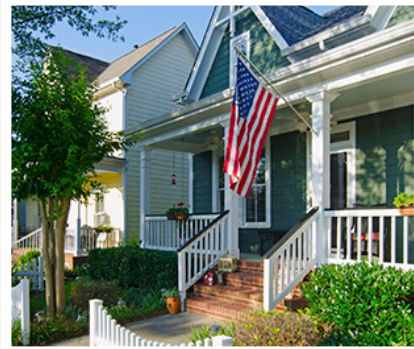
From permits to purchases, being able to accurately identify your property lines makes it much easier to complete a project or move forward with a transaction.

When you purchase a home, it's not uncommon for your mortgage lender to require a new survey be conducted on the property. Even when that's not the case, your title insurance company will likely recommend a new survey as well. This way you know if the neighbor's garage reaches over onto the property or if the outdoor kitchen encroaches on a sewer easement, which could be costly to remove down the line.

A new survey of the property may not be covered in the standard owner's title insurance policy, but knowing those concerns before you close could help you decide if you need to renegotiate with the seller or walk away from the deal entirely.

How Do I Find My Property Lines?

Check your deed. Your property lines were established when your neighborhood was developed — whether that was 10 years or a century ago. The property lines are noted in a few different locations, including in the legal description for the lot, which would be on your



property deed, and on a plat map, which is typically available through your local assessor's office or planning office.

Review a plat map. A plat map shows property outlines for an entire neighborhood or area. Every individual property will be labeled with an identifying number, which is the parcel number. Your deed should note the parcel number, but you can typically find the parcel information if you look up your home through your local assessor's office, many of which have online databases.

Hire a surveyor. For existing residential properties, a surveyor specializes in making precise measurements to locate the legal boundaries of a plot of land and any improvements to the property, from the house and driveway to a swimming pool or backyard shed.

Hiring a surveyor is certainly the most accurate way to find out your property lines. The cost depends on the size of your property, where you live, the difficulty of the terrain and other factors, but your title insurance representative can help you find a surveyor in your area.

Finding Property Lines on Your Own

Whether your local government doesn't require a survey to build a fence or you're simply curious as to what your property lines are, you may be able to locate your property lines on your own.

Neighborhoods that have been developed more recently may have a permanent boundary marker on the surface of the ground. By following the specific details of your property's legal description, you should be able to locate your property lines from point to point.

Don't use fence lines or your neighbor's garden as a point of reference. Just because you've assumed that's where your property ends doesn't mean it's accurate.

**Adapted from an article by Devon Thorsby in U.S. News & World Report*

TT145.1



EQUITY TITLE[®]
COMPANY