SAMPLE

14 Sample Street, Anytown, NY 11700

Title No. SAMPLE-1001 · Example Abstract, Ltd. · a national underwriter

Buyer	Harbor Lane Homes LLC	**Applicant**	Example Law (buyer's counsel)
Seller	Dana Marlowe, as Executrix of the Estate of John A. Sample (d. 8/3/2025), Surrogate's File No. 2025-0000	**Seller's counsel**	Seller's counsel
Policy	Owner's policy $410,000, premium $1,717. No loan policy insured named.	**Dates**	Effective 4/20/2026. Printed 6/1/2026.
Tax ID	0000-000.00-00.00-000.000	**Read**	32 of 32 pages, including 9 scanned pages read as images.

7
items the title company says must be cleared (6 Schedule B + survey) `p.1`

1
open building permit, issued 1999 `p.24`

$8,499.50
property tax open across two years, before interest and penalties `p.15, 16`

0
mortgages, judgments, violations, bankruptcies `p.7, 11, 20, 23`

What will hold up closing

1 Open building permit from 1999 `p.24, 25, 26`

Building Permit #200001, issued 8/26/1999 for fire restoration to the existing second-story addition, a stoop, a deck and moving a shed, still requires final inspection and/or certification. The Certificate of Existing Use #10001 (9/28/1999) describes only the two-story residence, the enclosed front porch and the cellar entry. Per the search, nothing on file certifies the restoration work, the stoop, the deck or the shed location.

WHO Seller, subject to the contract

NEXT STEP Check what the contract says on permits and certificates, then pick the route: seller closes it out, credit or escrow, or take subject to it. Municipal searches are information only, are not insured and are not continued to closing (p.12).

2 Two years of property tax unpaid, one already a county lien `p.15, 16, 17`

2024/25: tax lien sold 12/5/2025 to the County for $4,512.40 at 6%, three-year redemption period. 2025/26 Town & School: $3,987.10, both halves open as of 5/18/2026, the first half with penalty. Base total $8,499.50 before interest and penalties.

WHO Seller

NEXT STEP Get redemption and payoff figures from the County Comptroller. The search is dated before the 5/31 second-half deadline and the 6/1 transfer of unpaid town and school tax to the County (p.17), so these figures need a continuation.

3 Closing cannot be scheduled until FinCEN information is in `p.1, 5, 9`

The report says the transaction may be subject to the FinCEN Geographic Targeting Order effective 3/1/2026 and requires information for both buyer and seller: "NO closing will be scheduled until all information is completed." No lender is named on the loan policy line and the buyer is an LLC.

WHO Both sides

NEXT STEP Request the forms from the title agent now and send the seller's set to seller's counsel.

The title company's must-clear list p.1

EXC.	WHAT THE REPORT REQUIRES	WHO	WHAT USUALLY CLEARS IT	PAGE
6	Proof that John A. Sample was not known by any other name in the past ten years.	SELLER	Affidavit from the executrix. Page 1 says all affidavits must be on the title agent's forms.	p.7
7	Proof that the Estate of John A. Sample is free of NYS estate tax, federal inheritance tax, and unpaid debts or charges.	SELLER	Death certificate, current letters testamentary, estate-tax proof or affidavit, affidavit of debts. The report gives the Surrogate's file number but not the date letters issued.	p.7
8	The same three proofs for the Estate of Helen Sample, the prior owner.	SELLER	Same set for the earlier estate (letters issued 1/31/2019). Lead: the 2021 executor's deed was returned to the estate's attorney, and shows a title company, apparently Shoreline Title, no. ST-4471. That file may already hold these proofs.	p.7, 29, 30, 32
10	LLC resolution approving the purchase and naming who signs, with proof it was adopted under the operating agreement and articles.	BUYER	Signed resolution, operating agreement, articles of organization.	p.8
11	TP-584: if single-member, SSN/EIN for the LLC and the member. If multi-member, a member list down to natural persons with mailing addresses.	BUYER	Completed member list. The report calls the form "attached."	p.8
12	LLC documents required for a deed to a 1-4 family dwelling where a party is an LLC.	BUYER	Complete the documents the report calls "attached" and bring them to closing.	p.8
Survey	No existing survey could be located. the title agent's 5/29/2026 letter asks whether to order a new one.	BUYER'S CALL	Order a new survey, or close with the survey exception (Exc. 1). No affirmative survey coverage since 10/1/2024; endorsements must be requested before closing (Exc. 21). The open permit covers a deck and a relocated shed.	p.7, 9, 27

Exception 9 (LLC formation and publication proofs) is marked Omit. No action. (p.8) The "usually clears it" column is common practice only. The title company's own requirements control.

Also required at or before closing

- ☐ Deed recital citing Liber 10000 Page 100 (Exc. 13). p.8
- ☐ Rights of tenants or persons in possession (Exc. 14). Confirm the house is delivered vacant. p.8
- ☐ Pre-signed documents go to the title company with photo ID before closing (Exc. 16). Relevant if the executrix will not attend. p.1, 9
- ☐ Final the water authority water reading or receipt. the water authority can relevy unpaid water onto a future tax bill (Exc. 17). p.9, 15
- ☐ Photo ID for every signer (Exc. 19), Social Security numbers for all parties, and advance approval of any power of attorney (Exc. 22). p.1, 9, 10
- ☐ 48 hours' notice to the closing department so searches can be continued. p.4

Came back clean

- ✓ Mortgages: none open of record. p.7, 11
- ✓ Covenants, restrictions, easements: none found of record. p.7
- ✓ Judgments, NYS tax warrants, child support warrants, liens: none against the Estate of John A. Sample or Harbor Lane Homes LLC. p.7
- ✓ Bankruptcy: no record for owner or purchaser (5/28/2026). Read from the checkbox image. p.20
- ✓ OFAC / Patriot search: no match for owner or purchaser. Read from the checkbox image. p.21
- ✓ Housing and building violations: none pending as of 5/19/2026. p.23
- ✓ Emergency repair orders: none pending as of 5/19/2026. p.22
- ✓ Street: public road. Sewer: not billed separately. p.13, 19
- ✓ Tax exemptions: none found. p.15

Worth a second look

- ? The executrix's surname is spelled "Marlowe" on pages 1, 2 and 5 and "Marlow" on the survey letter. Confirm against the letters before the deed is drawn. p.1, 2, 5, 27
- ? Exceptions 11 and 12 refer to an attached member list and attached LLC documents. Neither is in this 32-page file. Ask the title agent for them. p.8
- ? The 2021 deed names the prior owner as Helen Sample a/k/a Helen Ann Sample a/k/a Helen K. Sample. Exception 8 says only "Helen Sample." The estate proofs should cover all three names. p.7, 30
- ? Exception 13's recital reads "conveyed to the grantor herein." The 2021 deed ran to John A. Sample individually and the grantor now is his executrix, so seller's counsel may want to adjust the wording. p.8, 30
- ? The title search is effective 4/20/2026 and the tax and municipal searches are dated 5/18 to 5/19, but the report printed 6/1. Everything needs a continuation before closing. p.5, 15, 22

Draft ready to send

To: Seller's counsel **Subject:** 14 Sample Street, Anytown / Title No. SAMPLE-1001 / seller-side title items

Counsel,

Title is in on 14 Sample Street (the title agent, SAMPLE-1001, report attached). These are the seller-side items we need cleared:

1. Estate of John A. Sample: proof the estate is free of NYS and federal estate tax and unpaid debts (Sched. B #7), with current letters and the death certificate.
2. Estate of Helen Sample, prior owner: the same proofs (#8). The 2021 executor's deed lists her under three names.
3. Other-names affidavit for John A. Sample on the title agent's form (#6).
4. Taxes: the 2024/25 lien sold to the County ($4,512.40 at 6%) and 2025/26 town and school tax ($3,987.10) are both open. Please confirm they will be paid at or before closing.
5. Open Building Permit #200001 (8/26/1999; fire restoration, stoop, deck, shed). Please let us know the seller's plan to close it out.
6. Final the water authority water reading.
7. FinCEN information for the seller. the title agent will not schedule a closing until both sides have submitted.

Please also confirm the spelling of the executrix's surname. The report shows both "Marlowe" and "Marlow."

Thank you,

For the client: send the Plain-English Summary. Its to-do list covers every buyer-side item (Exc. 10, 11 and 12, the survey decision and the FinCEN information).

Prepared from the title report (32 pages). Page numbers refer to the PDF page of that file. This is a working draft for the reviewing attorney. It is not legal advice, not a title opinion, and not a substitute for reading the report. The attorney decides what is sent, to whom, and what any item means for the client.