

Quick Tips for Title Searching

- ❑ When using a computerized index, be very careful when inputting a name for a search. Even one omitted or misplaced letter can result in many missed title issues. Double check!
- ❑ Be aware of secondary sources of information when you have trouble establishing a chain. For example, tax offices often maintain limited title histories in their records. Older communities with a lot and block structure often maintain “block books” that name the initial owners of a particular lot and block on the city map.
- ❑ Be prepared to draw out metes and bounds descriptions or invest in deed plotting software such as Deed Plotter or QuickPlat.
- ❑ Always match satisfactions with deeds of trust and review the satisfaction document for errors.
- ❑ Tax maps are often very helpful in construing a metes and bounds description. Caution, do not rely on tax maps for detail as they are not nearly accurate enough for creating a legal description.
- ❑ Know where to find death certificates. They frequently provide information on marital status and may help you identify heirs.
- ❑ Beware of searching in unfamiliar counties. Different counties may have different systems. For example, some have separate right of way books and some have separate books for churches. Ask for help.
- ❑ Know where to find marriage certificates.
- ❑ Be intuitive! The best title searchers develop a “feel” for what may have occurred that would result in a break in the chain of title.
- ❑ Use common sense. If a deed doesn’t “feel” right, then it probably isn’t.
- ❑ Beware of “Gift Deeds”. Remember that a gift deed must be recorded within 2 years of execution. Compare execution date to recording date!
- ❑ Get to know the searchers in your registry. They are the greatest source of information and you may find that one of them may have already committed the search that you are working on and may provide information that gets you over the hump with your issue.
- ❑ Ask questions of your supervising attorney or your Chicago Title representative.