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## Survey Tips

### WHAT IS A SURVEY?

A survey is a drawing of the land by a registered engineer. It shows any structures, driveways, easements, or other items, which may affect your use and enjoyment of the premises.

### DO I NEED TO BUY A SURVEY?

At TCS, we always highly recommend that you purchase a current up to date survey, however, we do not always require that you do so. We personally wouldn't buy real property without one. We've seen too many serious issues surface when a survey is performed that would otherwise be unknown until it is too late. Here are a few examples:

**FAYETTE COUNTY-** A young couple agreed to purchase a 25-acre parcel on which a single family home was situated. We required a survey because the legal description in the current deed was inadequate. The closing was delayed time and time again because the surveyor was having trouble mapping the property. We couldn't figure out why he was having such a problem. Turns out that he couldn't locate the house on the land. **THE HOUSE WASN'T EVEN ON THE 25 ACRES!** It had been built on neighboring property owned by a utility company. Two important lessons - first, don't build a house without having a surveyor mark the location of the foundation, and second, it's always a good idea to buy a survey.

**CAMBRIA COUNTY** - A young couple agreed to purchase a home on a city lot. Even though friends told them they shouldn't spend the money on a survey for a lot in a well-established city plan, they decided to get one anyway. Good thing they did and guess what the survey revealed? The house was built six feet onto the neighbors lot! The original developer had recorded the plan of homes, then changed the plan. A revised plan was later recorded on which the lot lines had been moved. When the house was built, the builder used the original lot lines - not the revised lines. It turns out that the whole street was out of line. Lesson learned again....

**WESTMORELAND COUNTY** - A family agreed to purchase a home from an acquaintance so they felt comfortable with their knowledge of the property. We asked if there were any known encroachments. (An encroachment is a violation of a lot line or a building setback line.) They said the garage was built approximately two inches over the neighbor's property line. They also said that they were not concerned because the neighbor didn't mind.

It is important to note that there was a mortgage lender involved. When TCS issues title insurance, we issue a policy to both the owner and the lender. The lender said the garage had value as collateral for their loan and they wanted title insurance coverage over this matter. TCS required that the family purchase a current survey to confirm the extent of the encroachment. Guess what? The approximate "two inch" encroachment turned out to be much larger. In fact, the entire garage and most of the house was on the neighbor's land.

**WHAT HAPPENED?** - In all three cases we were able to suggest solutions and all three transactions did close. Most importantly, because the issues surfaced prior to closing, the problems were resolved at the cost of the sellers.