

Nationwide Residential and Commercial O&Es

50-pt. Verified Title Exam Dashboard

Lien / Tax / Judgment Breakdown

Lien positioning

Huge Volume Capability

Demolition / Tax Sale Searches

\$1.00 Scrub for 2nd Liens Market

E&O Insured

HoA Searches



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Nationwide Title Due Diligence

Title Due Diligence Dashboard Example

Verifying Borrower, Subject Mortgage, Mortgage Position

ProTitle to complete - This is a consolidated field - if any fields from to the right say "Fail", this field should say "Fail". This only says "Pass" if all data points pass audit.	Fail = noted issue Pass = Address provided by Client matches address per the assessor	Fail = Borrower is not the last Grantee on the Deed Pass = Borrower is	Fail = Borrower is not on the Mortgage Pass = Borrower is on the	Fail = No open mortgages located Pass = Open mortgages located	Fail = Taxes were confirmed 30 or more days delinquent Pass = Taxes are paid	Fail = Fed tax lien exists Pass = Fed Tax lien does not exist	Fail = State tax lien exists Pass = State tax lien does not exist	Fail = HOA lien exists Pass = HOA does not exist	Fail = subject mortgage not found Pass = subject mortgage found (match by Date OR	ProTitle to complete
Issue Check Result	Address Variation	Borrower on Deed	Borrower on Mortgage	No Open Mortgage	Delinquent OR Unpaid Taxes	Federal Tax Lien	State Tax Lien	HOA Lien	Subject Mortgage Found	Subject Mortgage Lien Position
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	Fail	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	PASS	PASS	PASS	Fail	Pass	Pass	Pass	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	Fail	PASS	PASS	Pass	Pass	Pass	Pass	Fail	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	Fail	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Fail	PASS	PASS	PASS	Fail	Pass	Pass	Pass	Pass	1
Fail	Pass	PASS	PASS	PASS	Fail	Pass	Pass	Pass	Pass	2
Fail	Pass	PASS	PASS	PASS	Fail	Pass	Pass	Pass	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Fail	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Pass	Pass	PASS	PASS	PASS	Pass	Pass	Pass	Pass	Pass	1
Fail	Pass	PASS	PASS	PASS	Fail	Pass	Fail	Pass	Pass	1

Vesting Issues - Severe Title Defect

- Real Estate Property Tax Deed
 - Tax Deeds Redeemable
 - Tax Deeds Non-Redeemable
- Origination Title/Mortgage Signatory Defects
 - Not all signors
 - Power or Attorney missing
 - No Notary stamps or signature
- Prior Mortgage/Lien Foreclosure
 - Unreleased Prior Mortgages
- Nevada HOA Lien Foreclosure
- Subject Mortgage Foreclosure (REO, TPS)
- Subject Mortgage Deed in Lieu
- Borrower Not Found in Chain of Title

Vesting Issues - Unresolved

- Subordinate HOA Lien Foreclosure (NV Excluded)
 - Parallel Foreclosures in FL
 - Foreclosures subject to 1st position mortgage
- Subordinate Mortgage Foreclosure
 - Investor Strategy: Foreclosure to Rent + Stretch time on 1st position foreclosure in court
 - Unresponsive 1st position lien
- BK (Bankruptcy) Trustee Property Transfer
 - Bankruptcy Estate ownership transfers to cover debt
- Large/Unusual Parcel Splits
 - Splits and sell offs for parts of the land covered under the mortgage

Vesting Issues - Informational

- Estate Transfers due to Borrower Death
- Transfers to a Third Party (Private, LLC, etc.)
- Property is a unit in a Cooperative building/complex
- Parcel Splits of Small Land Area (i.e. Deeding frontage to the county for road expansion)
- Subject Mortgage Foreclosure with Subsequent Rescission/Vacation of FC
- Nonstandard Title Transfers (Contract for Deeds, Wraparound Mortgage Transfers, etc.)

Vesting Issues – Non Issue

- Inter-Family Deed Transfers
- Standard Transfers into Land Trusts
- Marital Name Changes
- Non-Material Deed Matters (i.e. adding additional owners, adding survivor/heir interest, etc.)

1st Pos Note Pool Due Diligence Flowchart

