

**FORM 10-1 AL : APPLICATION FOR TITLE INSURANCE COMMITMENT
AND ATTORNEY'S FIRST CERTIFICATE**

(Use when requesting a Title Insurance Commitment - Use Addendum if space is not sufficient)

Re: Address: _____
(Subject Property) Street Address City State

The undersigned hereby certifies to **Mississippi Valley Title Insurance Company, Old Republic National Title Insurance Company, and _____ (the Policy Issuing Agent)**, that he/she has made a personal examination of the public records, beginning with a good warranty deed not less than 40 years prior to the date of this search, of the following property:

Situated in County of _____, (_____ Judicial District), State of Alabama to-wit:

It is the opinion of the undersigned that marketable (_____ Fee Simple / _____ Leasehold) title to said real estate is, as of the date of this Certificate, vested in: _____

By virtue of a _____ *(Type of Instrument)*

Executed by _____ *(Grantor)*

Dated _____ and Filed on _____ at _____ o'clock ____ M.,

Recorded in Book _____, Page _____ (Instrument Number _____). *(Attach a copy)*

Subject, however, to the following:

1. Taxes

Tax Agency: _____

Tax Parcel Number: _____ *(Attach copy of Tax Map)*

Taxes paid through, and including the year _____

Taxes due and payable, but unpaid, for the years _____

Unredeemed Tax Sales? _____ Yes *(specify)* / _____ No

2. Deeds of Trust, Mortgages, or UCC Filing *(Include information regarding modifications or assignments)*

Do any of the listed Deeds of Trust or Mortgages secure a Line of Credit? _____ Yes *(specify)* / _____ No

3. Judgments, Federal Tax Liens, and/or State Tax Liens

4. Access to Public Right of Way? _____ Yes / _____ No

If Yes, Access is _____ Direct / _____ Over Private Easement. *(attach copy of easement)*

If Over Private Easement, has a search been made of the adjoining property over which the easement crosses?
_____ Yes / _____ No

5. Easements, Rights of Way, Encroachments, and/or Building Line Restrictions (include items shown on a Recorded Plat)

Does a survey and/or public records indicate a violation of any building set back lines or encroachment onto any easements or rights of way? _____ Yes (*specify*) / _____ No

6. Covenants, Conditions, and Restrictions

Does a survey and/or public records indicate a violation of any Covenants, Conditions, or Restrictions? _____ Yes (*specify*) / _____ No

Do any of the Covenants, Conditions, or Restrictions contain a reversionary or forfeiture clause?

_____ Yes (*specify*) / _____ No

If Yes, has it been waived? _____ Yes (*attach copy*) / _____ No

7. Oil and Mineral Interests and Leases Outstanding

Are there any outstanding Oil and Mineral Interests or Leases? _____ Yes (*describe*) / _____ No

Is the Seller reserving any Oil and Mineral Interests? _____ Yes (*describe*) / _____ No

(In addition, the Commitment and Policy will include a general exception for Oil and Mineral Interests. Additional title work and certifications will be necessary to remove said exception if requested).

8. Other Defects and Objections disclosed by the public records or known to the undersigned (If yes, specify)

a. Any recorded Mechanics and Materialmen's Liens or Stop Payment Notices? _____ Yes / _____ No

b. Is a Mobile Home located on, or to be located on, the property? _____ Yes / _____ No

c. Does a Lis Pendens affect the property? _____ Yes / _____ No

d. Are there any Leases (recorded or known unrecorded)? _____ Yes / _____ No

e. Is the Seller or Purchaser subject to any Bankruptcy Proceeding? _____ Yes / _____ No

f. Is the record owner or Purchaser (1) under 19 years old; (2) subject to a Guardianship or Conservatorship; or (3) incompetent? _____ Yes / _____ No

g. If Seller, Purchaser, or Borrower is an entity, is the entity in good standing and is the representative authorized to undertake the contemplated transaction? _____ Yes / _____ No / _____ N/A

h. If title passed by Will or Intestate Succession, have the interests of all heirs or devisers been accounted for, and has the period for filing claims expired? _____ Yes / _____ No (*specify*) / _____ N/A

i. Is title dependent upon a sale of the property for taxes or assessments, or other forfeiture action by the government? _____ Yes / _____ No

j. Does a survey and/or public records indicate a violation of any zoning ordinance? _____ Yes / _____ No

k. Any other objections? _____ Yes / _____ No

Application for Title Insurance Commitment

1. If the Property is to be Sold:

- a. Purchaser(s): _____
- b. Sales price: \$ _____
- c. Estate being Purchased: Fee Simple Leasehold Other (specify: _____)
- d. Is a Commitment requested for the Purchaser? Yes / No
If yes, check the type of Policy requested:
 Standard Owner's Policy
 Homeowners Policy (residential lot & block only)

2. If the Property is to be mortgaged:

- a. Lender: _____
- b. Amount of Loan: \$ _____
- c. Type of Loan: Conventional FHA VA Rural Housing SBA
- d. Is the loan for construction? Yes / No
- e. Is a Commitment requested for the Lender? Yes / No
If yes, check the type of Policy requested:
 Standard Loan Policy
 Short Form Loan Policy (residential only)
- f. Is there a second mortgage: Yes / No
 - 1. Lender: _____
 - 2. Amount of Loan: \$ _____

3. Current use of the Subject Property: Residential Commercial Vacant

4. Is/Are Current Owner(s) in full possession of entire subject property? Yes / No (explain)

5. Survey and Inspection Report: Yes (attach) / No
If Yes, is Survey Coverage requested? Yes / No

6. Is a chain of title requested on the Commitment? Yes (provide chain info) / No

7. Endorsements requested to be Issued with Policy: _____

The undersigned certifies that the foregoing information is correct, and so far as known, there is no dispute among attorneys as to the validity of the title. Should the undersigned become aware that any information above changes or is incorrect, the undersigned shall promptly give written notice of such matter.

This title certified down to _____, 20____ at _____ o'clock ____M.

Firm Name: _____ Attorney Number: _____

By: _____ (signature)

Address: _____

Phone: _____ Fax: _____ Email: _____

**ADDENDUM TO FORM 10-1 AL : APPLICATION FOR TITLE INSURANCE COMMITMENT
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Firm Name: _____ Attorney Number: _____
By: _____ *(signature)*