

Available for transactions with a purchase price, mortgage amount or property value up to \$5 million.

Search	Requirement
Title Search	Purchase: Review parcel register, including deleted Instruments, and any “subject to” and “together with” interests. Search current registered owners of abutting land where required to confirm compliance with the Planning Act.
	Refinance: Sub search to last arm’s length transfer, including deleted instruments
	Existing Owner: Review parcel register dated within 30 days, including deleted Instruments, and any “subject to” and “together with” interests.
Realty Taxes and Public Utilities (not required for Existing Owner)	Verbal/online confirmation or vendor’s/borrower’s undertaking
Executions (not required for Existing Owner)	Dated within 14 days of closing

If the title and execution searches have been completed more than 14 days prior to closing, an update confirming no new registrations must be conducted.

Additional Property Specific Searches for Owner’s Policies Only:

Property Type	Search Requirements
Condominium	Status certificate dated within 90 days of closing
2 – 6 dwelling units (including basement apartments and rooming houses) *excluding new homes	Building, Zoning and Fire Department work orders
All single-family dwellings in the City of Greater Sudbury *excluding condominium and new homes	Property Search Request

Any title or off-title concerns that will not be remedied on closing must be entered into the TitlePLUS application and may result in an exception to coverage. If a required search is not done, this may also result in an exception to coverage.

Additional Searches for Existing Owner Policies if Coverage is Requested:

Endorsement Type	Search Requirements
Condominium Endorsement	Status certificate within 90 days of request, or a status certificate from the date the owner obtained title
Multi Family Endorsement For 2 – 6 dwelling units, including basement apartments and rooming houses	Building, Zoning and Fire Department work orders, or searches from the date the owner obtained title

Any title or off-title concerns must be entered into the TitlePLUS application and may result in an exception to coverage. Existing Owner Policies are not available for properties in the District of Sudbury (LRO #53).

Underwritten by Lawyers' Professional Indemnity Company.

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