

# **CATIC® Title Services—RI**

# f WE MAKE IT EASY FOR YOU TO GET THE RIGHT PRICE EVERY TIME



## **Quality title services** at competitive prices

In today's busy law offices, finding the time and resources to do title searches can be a real challenge.

That's where CATIC can help. For years, attorneys and paralegals across Rhode Island have relied on CATIC for the best in title searching. Only CATIC gives you all these advantages:

Easy Ordering-A call, e-mail, fax or a visit to our website is all it takes. Our staff will initiate your search, handle every detail, and arrange to give you a complete report.

Fast Turnaround—CATIC's experienced searchers will complete your search to meet your timetable.

Low Cost—We'll use our extensive back title database to give you the very best price on every search you order.

Whether your next search is commercial or residential, simple or complex, call CATIC. You'll find our title services are everything you've been looking for-and more.



#### RESIDENTIAL PROPERTY SEARCHES

(Copy charge included for customary land record copies)

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Full Search:	\$195
Current Owner Search (for Residential Refinance only):	\$100
Title Update of a Previous Title Search (not exceeding 6 months):	\$75
CATIC Search Review:	\$75
COMMERCIAL OR UNIMPROVED LAND SEARCHES (Pricing may be adjusted based on complexity and copy costs.)	
Full Search (start at):	\$250
Title Update of a Previous Title Search (not exceeding 6 months) (start at):	\$100
CATIC Search Review (start at)	Please call
BRINGDOWN AND RECORDING	\$75
MUNICIPAL LIEN CERTIFICATE (Request & Recording—subjeto municipal rate increase)	ect \$38

#### Using a Previous CATIC Policy

If you are ordering a Full Search, if you wish, and upon your request, CATIC will look for a previous CATIC policy not more than 30 years old and have the search commenced from the date of the previous policy. In this case, the title search will be priced as follows:

- If policy is in the current owner, or is 10 years old or less: \$100 (residential) or starts at \$125 (commercial)
- If more than 10 years old, but not more than 30 years old: \$155 (residential) or starts at \$200 (commercial)

If there is no such previous policy, a Full Search will be performed and priced accordingly. NOTE: A limited title search commencing from a previous mortgagee policy may be used for the preparation of CATIC mortgagee policies only. A limited title search commencing from a previous owner policy may be used for preparation of any CATIC owner and/or mortgagee policies.

### Foreclosure & Probate Searches/Multiple Towns/ APPURTENANT INTERESTS

Court file reviews may be necessary if probate/estate or foreclosure matters are discovered in the title. Court records will automatically be checked and an additional fee of \$75 will apply. In addition, if the property is located in more than one town, an additional search fee will apply for each additional town searched. Also, requests for appurtenant interest coverage will require an additional review and search fee.

Searches coordinated through CATIC may be used only in connection with the issuance of a CATIC title insurance policy. The search is not a certification of title nor a guaranty of information contained therein and will be subject to the terms, conditions, exclusions and limitations contained in the title policy/policies to be issued.

for more information regarding CATIC's services, visit

www.Catic.com



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### RHODE ISLAND SEARCH REQUEST TYPES AND DEFINITIONS

#### **Full Search**

A search commencing with a statutory root of title or other title information that CATIC deems reliable for purposes of issuing a CATIC title insurance policy. A full search can be used for preparation of any CATIC owner and/or mortgagee policies.

### Current Owner Search (for Residential Refinance only)

A search commencing with the most recent bona fide conveyance for consideration. A current owner search may be used *only* for preparation of a CATIC mortgagee title insurance policy in a residential refinance where the new mortgagee is an institutional lender. A current owner search *cannot* be relied upon for preparation of an owner title insurance policy.

### Title Update of a Previous Title Search

A search updating the title from the completion date of a prior CATIC search or from the effective date of a prior CATIC Policy Commitment, so long as the duration of the update search is less than 6 months, and there has been no change in ownership.

Searches coordinated through CATIC may be used only in connection with the issuance of a CATIC title insurance policy. The search is not a certification of title nor a guaranty of information contained therein and will be subject to the terms, conditions, exclusions and limitations contained in the title policy/policies to be issued.

for more information regarding CATIC's services, visit