The Title commitment - Information specific to your transaction.

SCHEDULE A

This section contains the "Who, What, Where and How Much" details of the transaction. Schedule A sets forth the effective date, the names of the current property owner (seller) and proposed insured (buyer), the legal description of the property, the amount of insurance (sales price), and the name of the lender and loan amount if applicable and available.

Here's what to look for on Schedule A

1. Effective Date: This is the date when the title commitment is issued, and it is the date from which the information in the commitment is valid.
2. Policy Amount: The amount of title insurance coverage that will be provided by the title policy.
3. Proposed Insured: The name of the party (or parties) who will be covered by the title insurance policy.
4. Estate or Interest Covered: This describes the type of ownership interest being insured, such as fee simple or leasehold.
5. Legal description and purported address of the property.
6. Insured parties: Showing the insured parties, buyers for an owner's policy or the beneficiary/lender for a lender's policy.
7. Types of policy to be issued: Specifies the type of policy that will be issued, such as an owner's policy type and/or a loan policy type.

SCHEDULE B-I

Schedule B-1 of a title commitment typically contains a list of requirements that must be satisfied before the title insurance policy can be issued. These requirements are conditions that the title company imposes to ensure that the title is clear and marketable.

Here are some common elements you might find in Schedule B-1

1. Mortgage Payoffs: The title company may require evidence that existing mortgages on the property will be paid off or released at the time of closing.

2 Lien Releases: Any outstanding liens or encumbrances on the property may need to be released or satisfied before the title insurance is issued.

3. Legal Descriptions/Survey Requirements: The title company may require accurate and complete legal descriptions of the property.

4. Tax Payments: Proof of payment of property taxes may be required to ensure that there are no outstanding tax liens.

5. Homeowner's Association (HOA) Documents: If the property is part of a homeowner's association, the title company may require documents related to the association's rules, fees, and financial status.

6. Entity disclosures and/or Probate Documents: If the property is part of an entity or estate, the title company may require organizing or probate documents to confirm the legal transfer of ownership.

7. Construction & preconstruction requirements: Builder/contractor licensing, establishing priority dates, filing notice filing on the state construction registry, obtaining lien waivers from contractors & suppliers, notice of completion filing, underwriting approval and providing required endorsements.

The Title commitment - Information specific to your transaction.

SCHEDULE B-II

This section notifies the buyer and/or lender of exceptions from coverage. Examples include restrictive covenants, mineral or water rights, or utility easements. These exceptions from coverage will not be insured on the title policy.

Here are examples of some standard exceptions:

1. Taxes or assessments which are not now payable, or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records.

2. Any facts, rights, interest, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession, or claiming to be in possession, thereof.

3. Easements, liens, encumbrances, or claims of easements, liens or encumbrances which are not shown by the public records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. Unpatented mining claims, reservations or exceptions in patents or in acts authorizing the issuance thereof, Indian treaty or aboriginal rights, including, but not limited to, easements or equitable servitudes, water rights, or claims or title to water.

6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.

7. Any service, installation, connection, maintenance, or construction charges for sewer, water, electricity, or garbage.

8. Any adverse claim based upon the assertion that (a) Some portion of the land forms the bed or bank of a navigable river or lake or lies below the mean high-water mark thereof; (b) The boundary of the land has been affected by a change in the course or water level of a navigable river or lake; (c) The land is subject to water rights, claims or title to water and to any law or governmental regulation pertaining to wetlands.

SCHEDULE C

Schedule C contains any changes to the property ownership in the last 24 months

Preliminary Title Report- What is searched?

Property

County Recorder

- Abstract/chain of title- the compilation of documents recorded deeds & liens for a real property that may affect title. Abstracts are sometimes known as a chain of title, or title chain . Electronic versions of abstracts generally begin around 1980. Abstracted documents may or may not affect the property, so the documents are analyzed.
- Grantor/Grantee systems & books; including indexes for judgments & federal tax liens.
- Indexes for liens, leases, & mining claims.
- Property type- Subdivision, STR, Condo/PUD
- Maps, plats & surveys – Including county maps, section maps, city surveys, dedicated plats and aerial maps.

County Treasurer & Assessor

- Property taxes paid or due
- Tax & service districts for essential services

State Construction Registry

State system for contractors, suppliers, property owners, bankers, & title companies providing for the establishment and release of lien rights and notice to interested parties www.scr.utah.gov

Parties

District Court

- Divorce proceedings
- Private civil judgments including judicial foreclosure, quiet title & lawsuits dealing with unpaid debt
- Criminal judgments, restitution & penalties
- Judgments from state entities including the tax commission and office of recovery services
- Civil proceedings for probate & competency

Federal & Bankruptcy Court

- Bankruptcy proceedings & federal court judgments

Office of Foreign Assets Control

"The Office of Foreign Assets Control (OFAC) is of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States."
https://www.treasury.gov/about/organizational-structure/offices/pages/office-of-foreign-assets-control.aspx

Timeline for property encumbrances

1. Federal judgments: Recorded against an individual's name, they attach in that county for 20 years.
2. Federal tax liens: Recorded against an individual's name, they attach in that county for 10 years and 30 days.
3. Judgments for restitution, from divorce decrees, delinquent child support/alimony: These do not expire.
4. State tax liens and state judgments: Filed in the Utah court system, they attach to the property for 10 years and 30 days.
5. Civil judgments: Recorded against an individual's name, they attach in that county for 8 years.
6. Construction service liens: Expire 180 days after completion (if there is no State Construction Registry filing) or 90 days after notice of completion on the State Construction Registry.
7. Homeowner's association lien: Must be recorded and does not expire.
8. Trust deed: Recorded on real property, it remains a lien until a reconveyance is recorded.
9. Mortgage: Recorded on real property, it remains a lien until satisfaction of the mortgage is recorded.
10. UCC (Uniform Commercial Code): If recorded, it remains a lien on real property until a release is recorded.
11. Bankruptcy: For Chapter 7, it typically lasts until the case is closed plus 14 days, or if the property is abandoned by the trustee. For Chapter 13, it lasts until court approval of refinance or sale, or successful completion of the plan, with closure and discharge if the appeals process has closed.
12. Property taxes: They never expire and are the responsibility of the current property owner.
13. Assessments from tax entities: They never expire and are the responsibility of the current property owner.

The Office of the Property Rights Ombudsman defines the following terms

1. Access Rights
2. Boundary Disputes
3. Easements
4. Just Compensation
5. Prescriptive Easements
6. Adverse Possession
7. Eminent Domain
8. Nonconforming Use & Noncomplying Structures
9. Variances
10. Zoning Estoppel

https://propertyrights.utah.gov/legal-topics/

Every signer must have valid identification

- Passport, Driver's License, State ID from Government with the 3 following items- 1) Photograph 2) Signature 3) Physical Description
- **The following are not valid primary ID's:** Driver Privilege Card, Birth Certificate, Marriage License, Social Security Card

Post Probate/Conservatorship:

- Letters Testamentary- Signed order from the court stating the name(s) of the personal representative(s) & indicating whether the administration of the estate is supervised or unsupervised.
- If the estate is supervised, or for any situation regarding determining heirs, consult Backman's legal team for guidance
- Conservator vs Guardian – Guardian manages care & day to day needs of minor/incapacitated person & the conservators manage their property (estate). A Conservator signs agreements, contracts & at settlement/closing.
- Always consult legal team when dealing with conservatorship.

Family Trust

- Backman requires either: 1- A copy of the family trust (Best practice) or
- 2- A certification of trust containing the following elements – a. Statement that identifies the trust exists & has not been revoked, b. Date the trust instrument was created, c. Identity of Settlor(s), d. Identity & Address of the acting trustee(s), e. Powers of the trustee, f. How these powers relate to current transaction, 7. Revocable vs. Irrevocable trust "& the identity of any person holding a power to revoke the trust", g. The name in which title to the trust may be taken (We need enough information to ascertain the acting trustees & their powers, including applicable pages from the trust)
- If a trustee has passed away, we'll death certificates to prepare affidavit of surviving trustee or successor trustee
- Trustees are not allowed to grant power of attorney (unless granted by the trust, seek legal team help)
- Trustees may resign. Resignation form nominates a new trustee, & new trustee must accept nomination
- When vesting property into a trust: Name of trustees, complete & correct name of trust, date of trust

LLC & Series LLC

- Copies of business entity documents from the State of Utah (minimum requirement).
- LLCs are either member led, or manager led (not both)
- Obtain copy of operating agreement (best practice). Operating agreements are mandatory for Series LLC
- Synch up operating agreement with what is filed with the State
- Prepare or obtain a statement of authority (DocuSign is generally ok)
- Signature of each member or manager. Statements of Authority, Use of unanimous consent of members / officers of LLC may be required

Corporation & S-Corps

- Copies of business entity documents from the State of Utah (minimum requirement)
- Additional requirements may include 1) Board Resolutions, 2) Unanimous Consent of Directors of Corporation (Reference UCA §16-10a-821), 3) Officers/signing authority

Partnerships

- Obtain copy of partnership agreement
- Download copies of business entity documents from the State of Utah (minimum requirement)
- All general partners must sign. Review agreement for other requirements.

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Property Tax Sales

Timeline for Real Property Taxes

from: http://www.utahcounty.gov/Dept/Treas/TaxCalendar.asp

- **Jan 1** — All real property is assessed and liened as of this date.
- **Late July** — (approximately) - The Utah County Auditor mails Valuation Notices to the current owner of record. Opportunity to schedule appointment with Board of Equalization for value adjustments.
- **Aug.-Sep.** — Board of Equalization hearings are held.
- **October** — Property Tax Notices are mailed approx. 3rd week
- **Nov. 30** — REAL PROPERTY TAXES ARE DUE. (U.S. Post Office postmark is accepted, however an office postage meter is NOT considered a valid postmark for the November 30th deadline.)
- **Dec. 1-Jan. 31** — REAL PROPERTY TAXES ARE DUE. (U.S. Post Office postmark is accepted, however an office postage meter is NOT considered a valid postmark for the November 30th deadline.)

What are property tax sales?

Definition 1: *"A Tax Sale is **the public auction of any real property with taxes that have been delinquent** for four years from the final tax payment deadline (five years including by the date of the sale)."* from http://www.webercountyutah.gov/Clerk_Auditor/tax_sale.php

Definition 2: *"Any property not redeemed by March 15th following the lapse of four years from the date when the property became delinquent will be included in the Annual Delinquent Tax Sale held in May. **This sale allows the county to recapture taxes due on any parcel that is more than four years delinquent**."*
From http://www.utahcounty.gov/taxsale/FAQ.asp

How the Auction proceeds-Undivided Interest Bidding for Homes and other Improved Property:

*"Improved parcels or parcels with homes or other buildings on them are sold for a percentage of the ownership share or Undivided Interest. The term "Undivided Interest" refers to the percentage of ownership the winning bidder will get in the complete or undivided parcel. Utah County does not subdivide parcels through the tax sale process. The bidding will start with an opening bid that includes taxes, penalties, interest, and the administrative cost of the sale for 100% of the undivided interest. **As bidding continues, the percentage of ownership will be bid down**. The winner bidder will be final remaining bidder who, for the amount of taxes, penalties, interest and fees due, accepts the lowest percentage of ownership in the property. The remaining percentage of ownership not sold will be retained by the original owner."*

Tax Sale Information from Utah County: http://www.utahcounty.gov/taxsale/FAQ.asp

When will I get the deed to the property I bought at the Tax Sale?

"We will mail a Tax Deed to the new owner within thirty days after the sale is ratified by the County Commission."
From http://www.webercountyutah.gov/Clerk_Auditor/tax_sale.php

What form of payment is accepted? Is a financing plan available?

From Weber County

"The successful bidder on a parcel must pay the full amount to the Weber County Treasurer in cash or with bank certified funds. There is no financing available through Weber County.

If the amount of the sale is less than $2,000, the Treasurer may accept a personal check as a deposit at the time of the Tax Sale with the understanding that cash or bank certified funds for the entire amount of the sale will be paid to the County Treasurer by 5:00 p.m. on the day of the sale.

If the amount of the sale exceeds $2,000, the successful bidder must pay a non-refundable deposit of $1,000 cash or bank certified funds on the day of the sale, with the balance due and payable to the County Treasurer by 5:00 p.m. within five (5) business days from the day of the sale."

From: http://www.webercountyutah.gov/Clerk_Auditor/tax_sale.php

Property Tax Sale Cautions

From Utah County:

*"**What ownership rights are granted with a Tax Deed?** County Ordinance 21-5-14. Disclaimers by the County with respect to Sale Procedures and Actions. (a) **Properties sold during the annual real property tax sale shall be conveyed by Tax Deed. This form of deed is not a warranty deed.** The County makes no representations as to the title conveyed, nor as to the purchaser's right of possession of the property. Similarly, the County makes no warranties or representations as to whether the property is buildable or developable, nor does the County make any representations regarding whether the property complies with applicable zoning regulations. **The County does not warrant or represent that any property purchased during the Tax Sale is habitable or in any particular condition.** The County also makes no warranties or representations regarding the accuracy of the assessment of the property or the accuracy of the description of the real estate or improvements thereon. **Any bidder who wishes to understand exactly what will happen when a Tax Deed is issued by the county for a specific property must consult their own legal counsel** or title company. No employee or elected official of Utah County can provide any type of legal or non-legal advice related to the tax sale. Any information given by phone, mail, or email that conveys information beyond the scope of the procedures of the tax sale will be considered the unqualified personal opinion of the individual and does not officially represent the county's position."*

from: https://www.utahcounty.gov/Dept/auditor/taxadmin/taxsale/formsfaqs.html

From Weber County:

- *"Weber County makes no warranties or representations as to the title or other attributes of the property. If you purchase property, you do so at your own risk.*
- *For example, the County does not guarantee or represent:*
  1. *That the property will not be subject to later redemption by the IRS or other governmental agency;*
  2. *That the property is not involved in current litigation or won't be involved in future litigation;*
  3. *That the property is suitable for habitation, building, or development;*
  4. *That the property complies with zoning laws;*
  5. *That the assessment or description of the property is accurate; or*
  6. *Anything else. You buy at your own risk.*

It is extremely important for each bidder to research the property. The addresses listed on the tax sale list are the property owner's mailing address and not necessarily the property address. The below links are provided for help in researching parcels."

From: http://www.webercountyutah.gov/Clerk_Auditor/tax_sale.php

Notice Requirements Jordan v. Jensen, 2017

- Unless the County gives proper notice to interested parties, the tax sale does not cut off lien holder rights.
- Title insurance underwriters require a quiet title action after a tax sale.
- A summary of Jordan v. Jensen can be found here: https://www.cbclaw.com/Newsletters/Going-Once-Twice-Sold-Maybe-Getting-Title-To-Property-From-A-Tax-Sale-In-Utah-May-2017.shtml

Warranty Deed

Grantor conveys & warrants the title with 5 statutory covenants:

1. the grantor lawfully owns fee simple title to and has the right to immediate possession of the premises;
2. the grantor has good right to convey the premises;
3. the grantor guarantees the grantee, the grantee's heirs, and assigns in the quiet possession of the premises;
4. the premises are free from all encumbrances;
5. the grantor, the grantor's heirs, and personal representatives will forever warrant and defend the title of the premises in the grantee, the grantee's heirs, and assigns against all lawful claims whatsoever.

Trustee's Deed

A conveyance without covenant or warranty, expressed or implied, given to the grantee following a trustee's sale.

Personal Representative's, Guardian's, or Conservator's Deed

Conveyances made without covenant or warranty by approved representatives named in decrees or letters issued by the court.

Evidence of capacity of the grantor is attached to the conveyance.

Divorce Decree

A certified copy of a decree of divorce can be recorded as a conveyance if the legal description and parcel number for the property is included in the decree.

Grant Deed

The effect of a grant deed is not enumerated in the Utah Code. If recorded, a grant deed has the effect of a quit claim deed.

Special Warranty Deed

Grantor conveys & warrants the title with 2 statutory covenants:

1. the granted property is free from all encumbrances made by that grantor; and
2. the grantor, the grantor's heirs, and personal representatives will forever warrant and defend the title of the property in the grantee, the grantee's heirs, and assigns against any lawful claim and demand of the grantor and any person claiming or to claim by, through, or under the grantor.

Quit Claim Deed

A conveyance without warranty of all right, title, interest, and estate of the grantor

Sheriff's Deed

A conveyance without covenant or warranty, expressed or implied, given to the grantee following a sheriff's sale.& 6-month redemption period

Revocable Transfer on Death Deed

A conveyance without warranty where the grantor's interest in real property transfers to named beneficiaries.

Deed must be executed with the completed form

Deed can be revoked by recording a revocation, recording a new transfer on death deed, or transferring the property to someone else during the grantor's lifetime.

Tax Deed

A conveyance without warranty from the county to the high bidder from a property tax sale.

1. Tax deeds do not extinguish creditor rights
2. Tax deeds are not insurable & title underwriters require quiet title actions after tax sales.

Patent

A conveyance of real property from the Federal Government

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Real Property Types (Parcels, Lots & Units)

Distinctions between Parcels, Lots & Units

10-9a-103. Definitions.

Parcels: "Parcel" means any real property that is not a lot. ***(Including Metes & Bounds or City Survey)***

Lot: "Lot" means a tract of land, regardless of any label, that is created by and shown on a subdivision plat that has been recorded in the office of the county recorder. ***Subdivision, Cluster Subdivision, Planned Unit Development (PUD), Planned Residential Unit Development (PRUD)***

If a subdivision is part of an owner's association, they're governed by the Community Association Act (57-8a-102)

57-8-3. Definitions

Units: (40) (a) **"Unit"** means a separate part of the property intended for any type of independent use, which is created by the recording of a declaration and a condominium plat that describes the unit boundaries. ***(Condominiums)***

(11) **"Condominium unit"** means a unit together with the undivided interest in the common areas and facilities appertaining to that unit.

Condominium units are governed by the Condominium Association Act 57-8-3 (5)

"Townhome" is a building style or zoning designation, not a property type

Townhomes are considered a type of building and like a twin home, rambler or split entry, townhomes are not a property type. When a development has "townhome" in its name, it was likely created as a subdivision, PUD or Condominium.

Determining the real property type

Discerning a property type can be difficult when the legal description doesn't indicate the property type. Here are a few ways to track down the property type.

1. Read the legal description on the last recorded vesting deed
2. Review & read the dedicated/official plat. Often the title of the development name will reveal the property type. If not, review the narrative section and/or the dedication sections.
3. Often, the property type can be discovered by reading the CCR's and bylaws in the recitals and definitions sections.

CCIM – Commercial Real Property Seller's Property Condition Disclosures – 8. Boundaries & Covenants

a. Do you know if there are any improvements on the Property which encroach onto any adjoining properties, or any improvements on adjoining properties which encroaches onto the Property?
b. Do you know if there are any unrecorded easements affecting the Property?
c. Do you know if there are any disputes relating to such encroachments or easements?
d. Do you know if the Property is subject to any restrictions (such as Declarants, restrictive covenants or CC&Rs)?

SELLER'S PROPERTY CONDITION DISCLOSURE – 17. Boundaries & Easements (UAR form 10)

A. Do you know if anything on your Property (such as a fence, deck, or any other improvement) encroaches (extends) onto any adjoining property? If "Yes", please describe, to your knowledge, the nature and approximate location of any such encroachment:
B. Do you know if anything on any adjoining property (such as a fence, deck, or any other improvements) encroaches onto your Property? If "Yes", please describe, to your knowledge, the nature and approximate location of any such encroachment:
C. Are you aware of any boundary disputes or conflicts involving your Property and any adjoining property or properties? If "Yes" please describe, to your knowledge, the nature and location of any such boundary disputes or conflicts:
D. Are you aware of any unrecorded easements affecting the Property? If "Yes" please describe, to your knowledge, the nature and approximate location of any such easement:

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Evaluating Easements

Easement Definitions

- **Dominant Estate & Servient Estate**: The party gaining the benefit of the easement is the dominant estate (or dominant tenement), while the party granting the benefit or suffering the burden is the servient estate (or servient tenement). https://en.wikipedia.org/wiki/Easement
- **In Gross vs. Appurtenant**: In the US, an easement *appurtenant* is one that benefits the dominant estate and "runs with the land" and so generally transfers automatically when the dominant estate is transferred. An appurtenant easement allows property owners to access land that is only accessible through a neighbor's land. Conversely, an easement *in gross* benefits an individual or a legal entity, rather than a dominant estate. https://en.wikipedia.org/wiki/Easement
- **Affirmative vs. Negative Easements:** An affirmative easement is the right to use another property for a specific purpose, and a negative easement is the right to prevent another from performing an otherwise lawful activity on their own property. https://en.wikipedia.org/wiki/Easement

How are Easements Created?

- With an agreement
- As appurtenance ("together with")
- As a reservation
- In a recorded Covenant, Condition, or Restriction
- In a recorded plat
- Prescriptive easement (perfected by court to be insurable)
- Easement by necessity (perfected by court to be insurable)
- Easement by Eminent Domain or condemnation
- Party Wall Agreement
- Easement by Government Regulation: created through government regulations or zoning laws.

Easement Types

Avigation	**Solar/Right to Light**	**Utility/Communication**
View Easement	**Access/Ingress-Egress**	**Conservation/preservation**

Locating Easements

- Title commitment
  - Part of legal description
  - Schedule B2- Exceptions
- On the dedicated plat
- Inspect property
- Talking with neighbors
- Within the CCR's
- On a recorded deed
- On adjacent plats & surveys
- City/County/State/Federal maps
- Questions access to property & neighbors
- Utilities access (water, gas & power)
- Pay attention to overhead maps
  - www.parcels.utah.gov
  - Google Maps & Google Earth
- Blue Stakes

How are Easements Released or Terminated?

- Termination by its own terms
- Release by all parties (Mutual Agreement)
- Release by the court
- Quiet title action/Court order
- Foreclosure
- Eminent domain/condemnation
- Expiration of agreement
- Abandonment by holder
- Merger
- Destruction or purpose extinction
- Prescriptive purpose discontinuation

From https://en.wikipedia.org/wiki/Easement

Evaluating Easements

Easement Questions for Due Diligence

- What is need or purpose of the easement?
- Is the location and use properly described?
- Who are the parties involved and who can benefit from the easement?
- What is the easement duration, does it run with the land?
- Are there concerns about upkeep and maintenance of the easement area?
- What rights are granted or limited?
- Considerations the future use?
- Does the easement meet municipal or government standards?
- Is the easement recorded and properly documented?
- Can the easement be modified, terminated, or transferred?
- Are there any restrictions or limitations on the use of the easement?
- Are there any financial obligations associated with the easement?
- Are there any known disputes or conflicts related to the easement?
- Does the easement affect the property's boundaries or potential for future development?
- Are there any maintenance or repair responsibilities specified in the easement agreement?
- Are there any specific access rights granted or restricted by the easement?
- Does the easement grant exclusive or non-exclusive rights to the benefiting party?
- Are there any specific conditions or triggers that could affect the validity or enforceability of the easement?
- Are there any potential future changes in the easement due to planned infrastructure projects or zoning regulations?
- Are there any insurance requirements related to the easement?
- Are there any environmental considerations or restrictions associated with the easement?
- Does the easement affect the property's value or marketability?
- Are there any ongoing obligations or fees related to the easement?
- Are there any restrictions on altering or modifying the easement area?
- Are there any required permissions or approvals for using the easement?
- Does the easement affect privacy or noise levels on the property?
- Are there any known encroachments or violations of the easement?
- Is the easement properly disclosed to potential buyers or tenants?

How are Easements Released or Terminated?

- Termination by its own terms
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- Foreclosure
- Eminent domain/condemnation
- Expiration of agreement
- Abandonment by holder
- Merger
- Destruction or purpose extinction
- Prescriptive purpose discontinuation

From https://en.wikipedia.org/wiki/Easement

Corporate	Layton	Midvale	Provo
(801) 288-8818	(801) 774-8818	(801) 263-1500	(801) 224-9020
Bountiful	Ogden	Lehi	St. George
(801) 295-7676	(801) 475-6100	(385) 336-8390	(435) 688-8808

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Abstracts

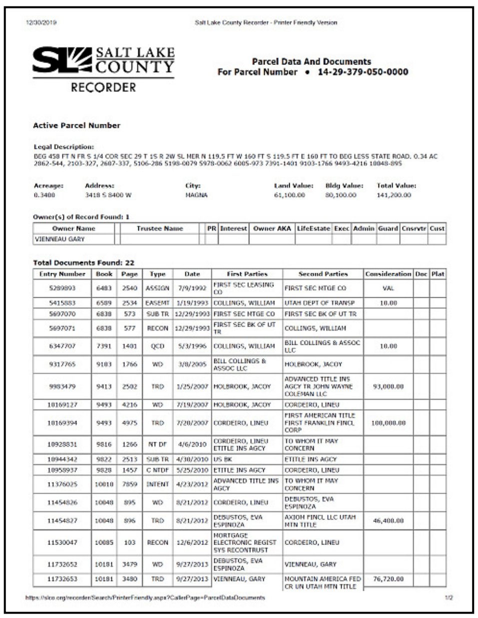
About Abstracts

1. A compilation of recorded documents indexed against a parcel that may affect the real property
2. Sometimes called a property history, or chain of title, title chain
3. Abstracts generally contain ownership and recorded lien history
4. Documents are indexed chronologically & maintained by the county recorder

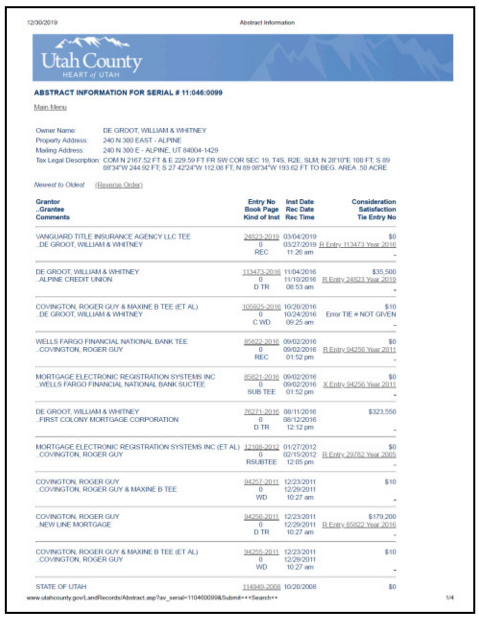
Abstract Cautions

1. Abstracts don't show "everything" on the property title
2. Not all property liens are recorded and several liens never appear on abstracts
3. Even abstracted documents may not affect the property & must be reviewed
4. Not all documents are indexed electronically

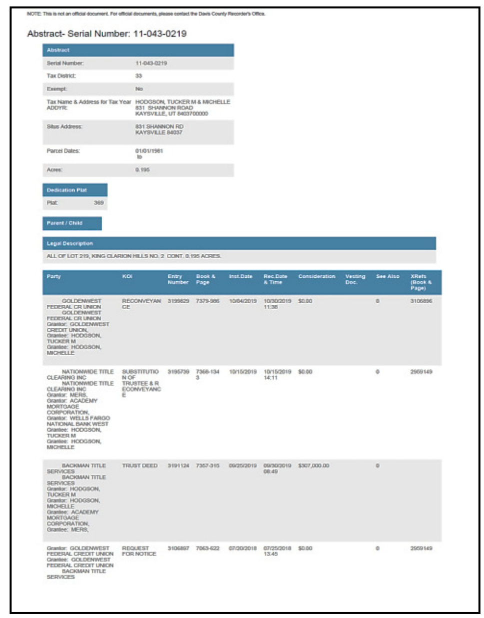
Abstract Examples



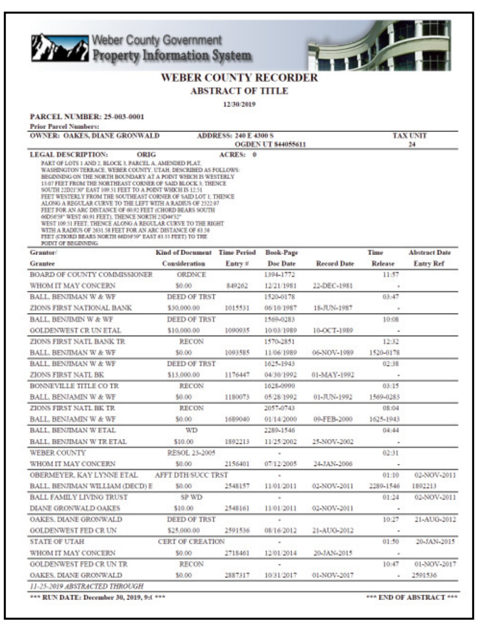
Salt Lake County



Utah County

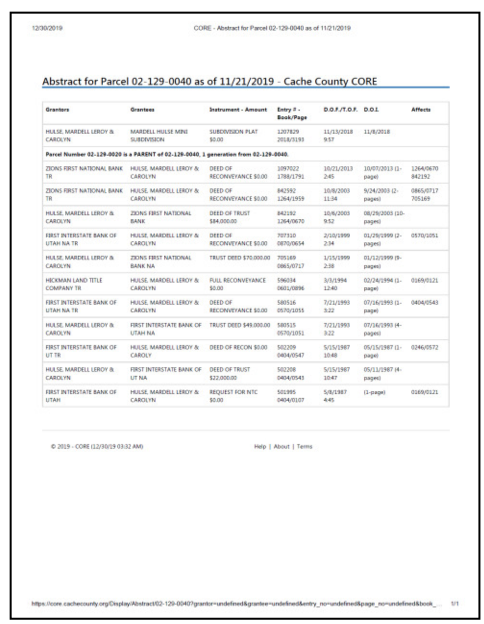


Davis County



Weber County

Washington County



Cache County

County Information Available Online

Salt Lake County

Assessor with Parcel Search https://slco.org/assessor/
Assessor's Interactive Map https://slco.org/assessor/new/query/intropage.cfm
County Maps http://slco.org/maps/
Treasurer Tax Notice: https://slco.org/apps/treasurer/Tax-Notice/
Recorder Home (Requires Subscription) http://recorder.slco.org/SLCR/Home.aspx
Recorder Mainframe (Subscription) https://slcpolaris.slco.org/hod/slcrechod/slcrechod.html
Surveyor Interactive Map http://www.slco.org/surveyor/JSAPI/map/survey_monument.html
Area Reference Plats, etc. http://slco.org/surveyor/survey_data.html

Davis County

Note: Abstracts, Document Copies & Surveys require a subscription to Davis County REDI
County Website http://www.co.davis.ut.us
REDI Subscription Service https://webportal.daviscountyutah.gov/App/portal#!/sign_in
Treasurer Tax Info (requires parcel no.) http://www.co.davis.ut.us/treasurer/taxinfo
Tax Search http://www.co.davis.ut.us/recorder/property-search
Interactive Map & Tax Notices:
https://webportal.daviscountyutah.gov/App/PropertySearch/esri/map

Weber County

Note: Abstracts, Name Searches, and Documents require property information subscription.
County Website http://webercountyutah.gov/
Tax Notice Access: http://www.webercountyutah.gov/Treasurer/tax_note/
Property Information Subscription http://www3.co.weber.ut.us/Abstract/
Interactive Property GIS https://www3.co.weber.ut.us/gis/maps/gizmo2/index.html
Property Search & Tax Information http://www3.co.weber.ut.us/psearch/
Dedicated Plats: http://www3.co.weber.ut.us/ded_plats.php
Surveyor Interactive http://www.webercountyutah.gov/Surveyor/Interactive/

Utah County

County Website http://www.co.utah.ut.us/
Land Records- including plats, tax info & documents
http://www.co.utah.ut.us/LandRecords/Index.asp
Tax Notice Access: http://www.utahcounty.gov/dept/treas/update82019/DuplicateNotices.asp
Interactive Property GIS https://maps.utahcounty.gov/ParcelMap/ParcelMap.html
Dedicated Plat Finder: http://www.utahcounty.gov/LandRecords/DevelopmentSearchForm.asp
Surveyor interactive:
https://utahcounty.maps.arcgis.com/apps/webappviewer/index.html?id=ce419c8f63d747fb95849adb1632807b

Backman Title Services
www.backmantitle.com

County Information Available Online

Box Elder County

Note: You cannot pull copies of documents or plat maps with the free public account.
County Website http://www.boxeldercounty.org/
Property Search http://erecord.boxeldercounty.org/eaglesoftware/taxweb/
Tax Account Search http://erecord.boxeldercounty.org/treasurer/treasurerweb/search.jsp
Interactive Map including surveys https://gis.boxeldercounty.org/webmap/

Cache County

Note: There is a charge for everything from Cache County after you've exceeded $3.00 in the trial
County Website https://www.cachecounty.org
CORE Property Records: https://core.cachecounty.org/
Tax Notice Request: https://www.cachecounty.org/treasurer/core.html
Interactive Map: https://www.cachecounty.org/gis/property-/-parcel-viewer.html
Surveyor interactive https://www.cachecounty.org/gis/survey-/-section-corner-viewer.html

Wasatch County

Note: Abstracts & document copies require a subscription login
County Website http://www.wasatch.utah.gov/
Recorder's Website http://www.wasatch.utah.gov/Recorder
Tax Information https://www.wasatch.utah.gov/Services/Information-Lookup-Services/Property-Tax-Information-Lookup
Interactive parcel map with subdivisions
https://wasatch.maps.arcgis.com/apps/webappviewer/index.html?id=fe65f93c14a84f44814a81f97fa0fa5b
Interactive Survey Map
https://wasatch.maps.arcgis.com/apps/webappviewer/index.html?id=103db0251a5342f7bbd1462eb7a47440
Documents https://docs.wasatch.utah.gov/PublicAccess/

Summit County

County Website http://summitcounty.org/
Assessor Office: https://www.summitcounty.org/220/Assessor
Tax Information https://property.summitcounty.org/treasurer/treasurerweb/search.jsp
Property Information https://property.summitcounty.org/eaglesoftware/eagleweb/
Documents & Plats https://property.summitcounty.org/surveyor/web/login.jsp

Tooele County

Note: Copies of Documents and Plats require the paid subscription service.
County Website http://www.co.tooele.ut.us/
Recorder Office http://www.co.tooele.ut.us/recorder.htm
Eagle Web Tax and Assessment Data https://erecording.tooeleco.org/eaglesoftware/web/
Interactive Parcel Map http://206.197.88.246/flexviewers/TC_Interactive/

Morgan County

Note: Abstract, Name Searches, Documents, and Plats are not available online.
County Website http://www.morgan-county.net/
Assessor Tax & Valuation Information http://morgan-county.net:2556/
Recorder's Website http://www.morgan-county.net/Departments/Recorder.aspx#96973-recorders-office
Online Maps http://www.morgan-county.net/Maps

Backman Title Services
www.backmantitle.com

County Information Available Online

Washington County

County Website http://www.washco.utah.gov/
Tax Information https://www.washco.utah.gov/forms/treasurer/account-information/
Assessor Information https://www.washco.utah.gov/forms/assessor/search/
Recorder Information http://eweb.washco.utah.gov:8080/recorder/eagleweb/docSearch.jsp
Parcel Maps http://geo.washco.utah.gov/SilverlightViewer/Viewer.html?Viewer=RecordersOffice
GIS Maps https://www.washco.utah.gov/departments/gis/map-inventory/

Iron County

Note: You cannot pull copies of documents or plat maps with the free public account.
County Website https://www.ironcounty.net/
Property Value Search http://eagleweb.ironcounty.net/eaglesoftware/taxweb/search.jsp
Property Search http://eagleweb.ironcounty.net/eaglesoftware/eagleweb/docSearch.jsp
Tax Information http://eagleweb.ironcounty.net/treasurer/treasurerweb/search.jsp
Assessor Information http://eagleweb.ironcounty.net/eaglesoftware/taxweb/search.jsp
GIS Maps https://www.ironcounty.net/department/information-technology-service/gis/

Kane County

Note: Copies of Documents and Plats are not available through the free public login
County Website http://www.kane.utah.gov/
Property Values http://eagleweb.kane.utah.gov/eaglesoftware/taxweb/search.jsp
Property Search http://eagleweb.kane.utah.gov/eaglesoftware/eagleweb/docSearch.jsp
Tax Information http://eagleweb.kane.utah.gov/treasurer/treasurerweb/search.jsp
County Maps & GIS https://kane.utah.gov/residents/county-maps/

Garfield County

Note: Online information is not available.
County Website http://garfield.utah.gov/
Assessor's Website http://garfield.utah.gov/departments/assessor/
Recorder's Website http://garfield.utah.gov/departments/recorder /
Treasurer's Website http://garfield.utah.gov/departments/treasurer/

Beaver County

Note: Not much is available online for Beaver County except contact information for the different departments.
County Website http://beaver.utah.gov/
Real Estate Locator https://ut-beavercounty.civicplus.com/realestate.aspx
Assessor's Website https://ut-beavercounty.civicplus.com/index.aspx?nid=117
Treasurer's Website https://ut-beavercounty.civicplus.com/index.aspx?NID=127