

WARNING



ASSUMPTIONS ARE COSTLY

Without a current survey, you risk many things. You make assumptions that could hurt you in the future, and take on responsibilities you may not desire.

Someone without an up-to-date survey...

- ◆ ASSUMES that details from an existing map or verbal source are correct
- ◆ ASSUMES coverage from title insurance
- ◆ ASSUMES that they are saving money, while forgetting the cost of a potential legal dispute over a property
- ◆ ASSUMES that a small lot or subdivision is an exception
- ◆ ASSUMES that all existing easements are known
- ◆ ASSUMES that floodplain changes do not affect them
- ◆ **ASSUMES the responsibility of making corrections when problems are found**



This fence encroaches onto a neighbor's property



Protecting Your Biggest Investment

Questions and Answers on:
PROPERTY SURVEYS



NSPS

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Q: Who does a surveyor work for?

A: **YOU!**

Professional Land Surveyors (PLS) are your greatest asset and are required to safeguard and protect the public welfare.

- ◆ A PLS does the research for you
- ◆ A PLS can help you settle a boundary dispute with your neighbor, sometimes even appearing in court as an expert witness on your behalf

Q: What is a survey?

A: A technical process performed by a PLS that establishes:

- ◆ Property corners, set by stakes and flags along a property line
- ◆ Accurate lot size
- ◆ Graphic representation of the property, known as a "plat"
- ◆ Encroachments—infringements outside of the legal building envelope of one's lot
- ◆ Easements—the right of use to a portion of another's land, as in access to adjoining land
- ◆ Right-of-ways—the right to pass over another's land, such as with roadways and railroads

Q: When should I have my property surveyed?

- A:*
- ◆ TRANSFER OF TITLE: During due-diligence, prior to closing and as part of your regular inspections
 - ◆ PROPERTY IMPROVEMENTS: Before you construct a driveway, fence, wall or building
 - ◆ PROPERTY PARTITIONS: Division of property in the case of wills and inheritances
 - ◆ BOUNDARY DISPUTES: To settle any questions that arise between neighbors regarding boundary lines

Q: Where do I find a Professional Land Surveyor?

A: The NC Society of Surveyors offers an online search that allows you to view licensed surveyors who belong to the Society, having access to current information, education, and networking. www.ncsurveyors.com

A Professional Land Surveyor is...

- ◆ Licensed by the NC Board of Examiners for Engineers and Surveyors (NCBEES)
- ◆ Up-to-date on continuing education, maintaining certification and learning about the latest standards, technology, and equipment
- ◆ Careful to abide by the "Standards of Practice for Land Surveying in North Carolina," issued by NCBEES

Q: Why does it benefit me to have my property surveyed?

- A:*
- ◆ Current property information: old maps and previous surveys do not indicate current changes, including encroachments and easements
 - ◆ Title insurance: unless you have a current survey, title insurance does not cover your entire investment, only your mortgage
 - ◆ Prevention of boundary disputes: knowing the exact lines of your property can save you from disputes with neighbors and, potentially, the legal battles that come with them
 - ◆ Homeowner's insurance reductions: lenders rely on Map Determination Companies to depict flood risk and these assessments are often inaccurate. An updated survey shows the true picture and may change risk involvement, thus reducing insurance rates for the homeowner.

**Protect your investment.
Schedule your survey TODAY!**

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