



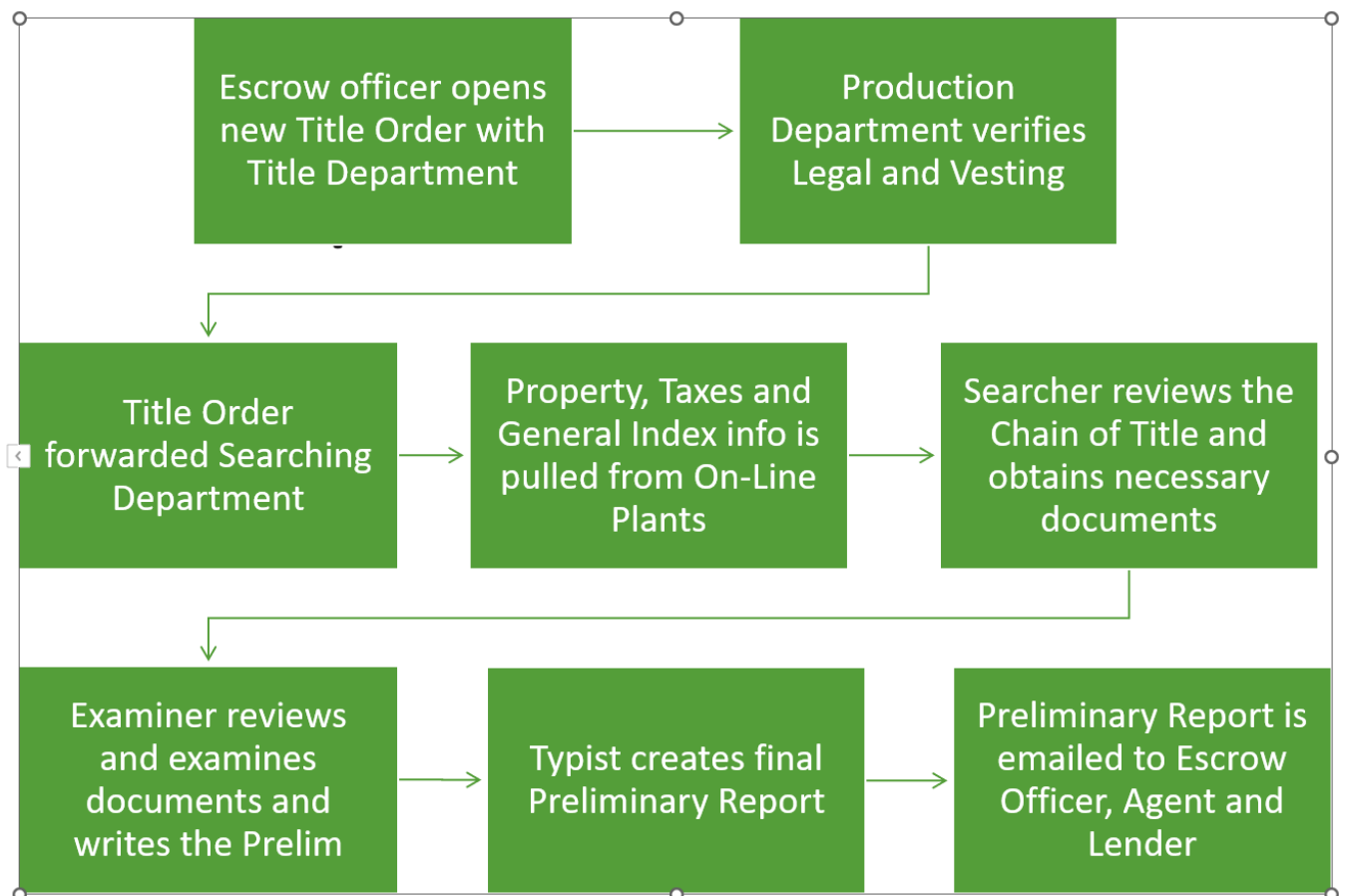
# Example Preliminary Title Report

A detailed overview and examples of what could be found in the Preliminary Title Insurance Report





# How a Preliminary Title Report is created.



A Preliminary Report is defined in Section 12340.11  
of the California Insurance Code as follows:

“Preliminary report,” “commitment” or “binder” are reports furnished in connection with an application for title insurance and are offers to issue a title policy subject to stated exceptions set forth in the report and such other matters as may be incorporated by reference therein. The reports are not abstracts of title, nor are any of the rights, duties or responsibilities applicable to the preparation and issuance of an abstract of title applicable to the issuance of any report.

Any such report shall not be constructed as, nor constitute, a representation as to the condition of title to real property, but shall constitute a statement of the terms and conditions upon which the issuer is willing to issue its title policy, if such offer is accepted.



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Scan to learn tips for  
reading a preliminary  
title insurance report





**SoCal Title Company**  
8213 White Oak Avenue, Suite D  
Rancho Cucamonga, CA 91730  
Phone: (909) 808-4121  
Title Officer: Jamila Livingston  
E-mail: [teamsocal@socaltitlecompany.com](mailto:teamsocal@socaltitlecompany.com)  
Order No.: SC-3025

## PRELIMINARY REPORT

1

To: ABC Escrow  
Address: 123 4th Street  
Phone: 123-456-7890  
Escrow Officer: First and Last Name  
Escrow Ref: #1234

Listing Agency: Realty Name and Address

2

5

Property Address: 1234 Encino Avenue, Los Angeles, CA 91325

3

In response to the above referenced application for a policy of title insurance, SoCal Title Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Exhibit A attached. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit A. Copies of the policy forms should be read. They are available from the office which issued this report.

**PLEASE READ THE EXCEPTIONS SHOWN OR REFERRED TO BELOW AND THE EXCEPTIONS AND EXCLUSIONS SET FORTH IN EXHIBIT A OF THIS REPORT CAREFULLY. THE EXCEPTIONS AND EXCLUSIONS ARE MEANT TO PROVIDE YOU WITH NOTICE OF MATTERS WHICH ARE NOT COVERED UNDER THE TERMS OF THE TITLE INSURANCE POLICY AND SHOULD BE CAREFULLY CONSIDERED.**

**IT IS IMPORTANT TO NOTE THAT THIS PRELIMINARY REPORT IS NOT A WRITTEN REPRESENTATION AS TO THE CONDITION OF TITLE AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE LAND.**

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

4

Dated as of this 13th day of April, 2023 at 8:00 AM

6

The form of policy of title insurance contemplated by this report is:

CLTA Standard Coverage Policy  
XCLTA/ALTA Homeowners Policy  
2006 ALTA Owner's Policy  
X2006 ALTA Loan Policy  
ALTA Short Form Residential Loan Policy

1 | Name and address of customer requesting Preliminary Report

2 | Our order number: SoCal Title identification number

3 | The street address of the property referenced in the report

4 | Plant date (title plant)

5 | This paragraph states that the preliminary report is an offer for title insurance purposes only, with no other liability unless specifically requested

6 | The forms and types of policy contemplated by this report

## SCHEDULE A

7

1. The estate or interest in the land hereinafter described or referred to covered by this report is:

A Fee

8

2. Title to said estate or interest at the date hereof is vested in:

Darren Love and Theresa Love, Husband and Wife as Joint Tenants  
SUBJECT TO ITEM 25

3. The Land referred to in this report is situated in the City of Long Beach, County of Los Angeles, State of California, described as follows:

**See attached Legal Description**

## LEGAL DESCRIPTION

9

Real property in the City of Long Beach, County of Los Angeles, State of California, described as follows:

The Southerly 25 feet of Lots 3 through 8, inclusive, and the Northerly 25 feet of Lots 17 through 22 inclusive, all being in Block 16, of Tract No. 142, in the city of Long Beach, County of Los Angeles, State of California, as per map recorded in Book 2228, pages 7 to 11 inclusive of Maps, in the office of the County Recorder of Said County.

Excepting therefrom any oil, gas or other hydrocarbon substances lying below a depth of 500 feet from the surface thereof, without the right of surface entry as reserved in various documents of record.

APN: **4168-018-906**

**7** | Type of Estate: Description of estate to be insured, like fee versus leasehold

**8** | Vesting: This shows the owner(s) of record and how they hold title

**9** | Legal Description: Describes the property as reflected in the public record

## SCHEDULE B

- 10** At the date hereof exceptions to coverage in addition to the printed exceptions and exclusions in the policy form designated on the face page of this report would be as follows:
- 11**
1. General and special taxes and assessments for the fiscal year 2019-2020, a lien not yet due or payable.
  2. General and special taxes and assessments for the fiscal year 2018-2019.
 

First Installment:	\$982.11 PAID
Penalty: If paid after December 10th	\$0.00
Second Installment:	\$982.11 Open
Penalty: If paid after April 10th	\$0.00
Tax Rate Area:	12311
A.P. No.:	4168-018-906
  3. The lien of defaulted taxes for the fiscal year 2015-2016, and any subsequent delinquencies.
 

Tax Rate Area:	12311
A. P. No.:	4168-018-906
Amount to redeem:	\$555.35
Valid through:	January 31, 2019
Amount to redeem:	\$585
Valid through:	February 28, 2019

The amount(s) must be verified prior to close of escrow.
  4. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
  5. A notice of power to sell tax defaulted property dated December 19, 2018 executed by the county tax collector for non-payment of delinquent taxes recorded December 24, 2018 as Instrument No. 2018-625253 of Official Records.
  6. Water rights, claims or title to water, whether or not shown by the public records.
  7. Covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions in the document recorded January 11, 1977 as Book 18579 as Instrument No. 77-1857912 of Official Records, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made in good faith and for value, but deleting any covenant, condition, or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, sexual orientation, familial status, disability, handicap, national origin, genetic information, gender, gender identity, gender expression, source of income (as defined in California Government Code § 12955(p)) or ancestry, to the extent such covenants, conditions or restrictions violation 42 U.S.C. § 3604(c) or California Government Code § 12955. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.
 

Note: You may wish to contact the homeowners association referred to in the above document for information regarding assessments, transfer requirements or other matters.
  8. Inquiry should be made of the Homeowners Association.

**10** | Exceptions: Any liens or encumbrances against the property will be shown

**11** | Taxes: The first exception shown is a statement regarding the amount and status of the current year's taxes. (e.g., taxes now a lien, now due or respective installment paid or unpaid)

**12** | Supplemental tax bills generally originate when the following occurs:

- Change of ownership
- Recent construction and or improvements

**13** | Notice of power to sell: If taxes are not paid for 5 years, the property can be auctioned

**14** | Covenants, Conditions and Restrictions (CC&Rs): This term commonly refers to a written recorded deed or declaration that sets forth certain rules and regulations established by a subdivider or other landowner to create uniformity of buildings and use within tracts of land or a group of lots

**15** | Identifies the existing HOA affecting the property, allowing for the collection of assessments

16

9. Any easements for Public Utilities and incidental purposes, recorded IN Book 18530, page 168 of Official Records.  
In Favor of: Pacific Gas & Electric  
Affects: Northerly 10 Feet.

10. Any easements for Public Utilities and incidental purposes, recorded in Book 18687, page 107 of Official Records.  
In Favor of: Verizon Wireless  
Affects: Westerly 5 Feet of Said Land.

17

11. A Deed of Trust to secure an original indebtedness of \$170,593.00 recorded May 1, 1990 as Instrument No. 90-321001 of Official Records.  
Dated: April 25, 1990  
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants  
Trustee: North American Title Company  
Beneficiary: Golden Mortgage Company, a California Corporation

According to the public records, the beneficial interest under the deed of trust was assigned to Southwood Financial Corporation., an Arizona Corporation by assignment recorded May 30, 1990 as Instrument No. 90-325519 of Official Records.

A document recorded June 15, 1990 as Instrument No. 90-668810 of Official Records provides that MIG Escrow Services, Inc. was substituted as trustee under the deed of trust.

18

A notice of default recorded October 3, 2018 as Instrument No. 2018-78228 of Official Records.

A notice of trustee's sale recorded December 24, 2018 as Instrument No. 2018-89324 of Official Records.

19

12. Notice of lien for postponed property taxes due the Controller of the State of California recorded May 30, 1990 as Instrument No. 90-325518 of official records.  
Tax Rate Area: 12311  
A.P. No.: 4168-018-906  
Year: 1990

20

13. A Deed of Trust to secure an original indebtedness of \$50,000.00 recorded July 10, 2009 as Instrument No. 2009-456416 of Official Records.  
Dated: July 17, 2009  
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants  
Trustee: Citibank Service Corporation  
Beneficiary: CITIBANK (Wedst)

The above deed of trust states that it secures an equity line/revolving line of credit.

14. A Deed of Trust to secure an original indebtedness of \$15,500.00 recorded September 27, 2009 as Instrument No. 2009-6245938 of Official Records.  
Dated: September 5, 2009  
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants  
Trustee: North American Title Company  
Beneficiary: Conrad Jones, an individual

**16** | Easements: An easement is a right or interest of someone else in the subject land that entitles the holder to some use, privilege or benefit upon or over the land; most common are easements for public utilities

**17** | Deed of Trust: A Deed of Trust conveys title to a particular land to a neutral third-party trustee with limited powers for the purpose of securing a loan on the real property

**18** | Shows that this Deed of Trust is in default

**19** | Senior Citizens/disabled individuals can have a postponement of their property taxes whereby the state will pay them until such time as the property is sold. This benefit is a lien and must be repaid with interest

**20** | Equity Line Deed of Trust

Note: Trust deeds with individual beneficiaries:

To avoid delays at the time of closing, please submit the original note, deed of trust and a properly executed request for reconveyance to this office at least one week before the close of escrow.

Beneficiaries must approve the written demand; any document that needs to be notarized including a substitution of trustee and reconveyance or an authorization to reconvey must be notarized by a NATC approved notary unless waived by senior advisory.

A document disclosing an additional advance in the amount of \$9,000.00, recorded November 3, 2009 as Instrument No. 2009-726273 of Official Records.

21. 15. A certified copy of a judgment or an abstract thereof, recorded January 24, 2013 as Instrument No. 2013-153542 of Official Records.  
Court: Superior Court of California, County of Los Angeles  
Case No.: LA18122  
Debtor: John Doe  
Creditor: RS Racing Association  
Amount: \$358.00, and any other amounts due thereunder
22. 16. A federal tax lien in favor of the United States of America, recorded April 29, 2013 as Instrument No. 2013-106798 of Official Records.  
Serial No.: 2013-106798  
Debtor: John Doe and Jane Doe  
Amount: \$720.00, and any other amounts due thereunder.
23. 17. A lien for unsecured property taxes, evidenced by a certificate recorded by the tax collector of Los Angeles County, recorded May 22, 2014, as Instrument No. 2014-107899 of Official Records.  
Debtor: John Doe and Jane Doe  
Year & No.: 2014, #05221995  
Amount: \$238.00, and any other amounts due thereunder.
24. 18. Lien for Solid Waste Collection in favor of City of Long Beach Public Sanitation division  
Against: John Doe and Jane Doe  
Amount: \$387.00  
Recorded: June 1, 2014 as Instrument No. 2014-12345678 of Official Records.
25. 19. Lien for Civil Administrative penalties in favor of City of Long Beach code compliance division  
Against: John Doe and Jane Doe  
Amount: \$Not Shown  
Recorded: June 2, 2014 as Instrument No. 2014-12345679 of Official Records.
26. 20. A LIEN FOR THE ENERGY EFFICIENT IMPROVEMENTS WHICH IS INCLUDED OR WILL BE INCLUDED WITH THE COUNTY PROPERTY TAXES, AS EVIDENCED BY THE NOTICE OF ASSESSMENT AND/OR PAYMENT OF CONTRACTUAL ASSESSMENT RECORDED July 14, 2016 (date), AS DOCUMENT NO. 2016-1297873 , BOOK , PAGE , PURSUANT TO CHAPTER 29 OF PART 3 OF DIVISION 7 OF THE CALIFORNIA STREET AND HIGHWAY CODES, PROVIDING FOR THE ASSESSMENTS OF Western Riverside Council of Governments (recording party).

**IF THIS ITEM IS TO BE PAID OFF, A DEMAND SHOULD BE ORDERED TO HAVE REMOVED FROM THE COUNTY TAX ROLL.**

- |   |  |
|---|--|
| <p><b>21</b>   Judgment Lien: A lien against property of a judgment debtor. An involuntary lien</p> <p><b>22</b>   Federal Tax Lien: A lien attaching to property for nonpayment of a federal tax (estate, income, etc.) A federal tax lien differs from other liens in that it is not automatically wiped out by foreclosing on a mortgage or trust deed recorded before the tax lien (except by judicial foreclosure)</p> <p><b>23</b>   Property Tax Lien: For non-payment of property taxes</p> | <p><b>24</b>   Refuse Lien: For non-payment of refuse collection</p> <p><b>25</b>   Notice of sub-standard property: This can be recorded by the city or the county for not maintaining the property per code</p> <p><b>26</b>   HERO/PACE loan collected with taxes for energy efficient improvements</p> |
|---|--|

27. A financing statement recorded August 2, 2017 as Instrument No. 2017-1286532 of Official Records.  
  
Debtor: John Doe and Jane Doe  
Secured party: SolarlightOne
28. Any claim by SolarlightOne that any portion of the solar energy system is personal property rather than a fixture constituting a part of the real property ("Land") covered by this policy.
29. Any lien, assessment, and/or violation or enforcement of any law, ordinance, permit or governmental regulation arising from the document entitled Notice of Code Enforcement Lien (City of Long Beach) recorded August 22, 2018 as Instrument No. 2018-1298532 of Official Records.  
  
**SAID INSTRUMENT REQUIRES A DEMAND TO BE OBTAINED**
30. A claim of lien recorded December 24, 2018 as Instrument No. 1378275 of Official Records.  
Lien claimant: Cypress Painting  
Amount: \$5,400.00
31. The effect of a deed executed by John Doe and Jane Doe to Darren Love and Theresa Love, Husband and Wife as Joint Tenants, recorded January 2, 2019 as Instrument No. 2019-3117 of Official Records.  
  
The Company will require a satisfactory evidence that the deed was an absolute conveyance for value and that there are no other agreements, oral or written, regarding the ownership or occupancy of the land described in the deed.
32. Any defects, liens, encumbrances or other matters which name parties with the same or similar names as Darren Love and Theresa Love. The name search necessary to ascertain the existence of such matters has not been completed. In order to complete this preliminary report or commitment, we will require a statement of information.
33. This transaction may be subject to the FinCEN Geographic Targeting Order affecting residential sale transactions. This issuing agent must be provided with information prior to closing sufficient to determine if IRS/FinCEN Form 8300 must be completed and filed and must be provided information sufficient to meet the records retention requirements of the FinCEN Geographic Targeting Order. This transaction will not be insured, and this issuing agent and/or its underwriter will not be involved in a Covered Transaction (as defined by the FinCEN Geographic Targeting Order) until this information is submitted and reviewed by the issuing agent.

\*\*\*\*\* END OF REPORT \*\*\*\*\*

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| <p><b>27</b>   CC Financing Statement: Generally used for short term financing up to 5 years, but can be extended</p> <p><b>28</b>   Solar fixtures present: Indicating personal property exists</p> <p><b>29</b>   This notice indicates the property is out of compliance with the governing agency and often requires fines to be paid in addition to having the property brought into compliance</p> <p><b>30</b>   Mechanics Lien: A contractor has not been paid for services rendered and is also an indicator that there may still be ongoing construction in progress, which would need to be addressed</p> | <p><b>31</b>   Uninsured deed recorded, requiring verification of execution by the Grantor</p> <p><b>32</b>   Request for Statement of Identity: Sample Statement on page 21. Having this information allows us to determine if liens found relate to the parties in a transaction and need to be addressed</p> <p><b>33</b>   FinCEN affects residential sale transactions in certain counties as required by the U.S. Department of Treasury</p> |
|--|--|