



## **WFG SURVEY REQUIREMENTS**

**For situations when asked to delete of the following survey related standard exceptions, when insuring property in the State of Michigan:**

- Any encroachment, encumbrance, violation, or adverse circumstance affecting Title including discrepancies, conflicts in boundary lines shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not show in the Public Records.
- Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

### **Specific Requirements for Residential Property**

**ALTA Owner's Policy:**                      **New ALTA Survey (or its equivalent) – May accept old Survey accompanied by seller's affidavit of no change\***

**New ALTA Survey (or its equivalent) required for all New Construction (or newly constructed), and for all vacant land**

**ALTA Homeowner's Policy:**              **No Survey required, UNLESS newly constructed**

**ALTA Loan Policy:**                        **No Survey required, UNLESS New Construction (or newly constructed)**

### **Specific Requirements for Commercial Property**

**ALTA Owner's Policy:**                      **New ALTA Survey (or its equivalent) – May accept old Survey accompanied by seller's affidavit of no change\***

**New ALTA Survey (or its equivalent) required for all New Construction (or newly constructed), and for all vacant land**

**ALTA Loan Policy:**                        **No Survey required up to \$5,000,000 liability, UNLESS New Construction (or newly constructed)**

**New ALTA Survey (or its equivalent) for liabilities over \$5,000,000 – May accept old Survey accompanied by seller's affidavit of no change\***

**\*Examiner should verify no change from old Survey with Google satellite view comparison. If review discloses changed structural footprint, require new Survey – or continue to show standard exceptions.**