



CHICAGO TITLE
CANADA

Central Canada
(AB, MB and SK)

Residential Search Guidelines

Search Guidelines

Searches For All Transactions:

Search	Requirements
Title Search*	<p>Purchase transaction: Review instruments (including historical data for Alberta) and any “subject to” interests appearing on the certificate of title.</p> <p>Refinance transaction: Review instruments and any “subject to” interests appearing on the certificate of title from the last arm’s length transfer.</p>
Realty Taxes and Utilities (which can form a lien)	Verbal confirmation of payment or undertaking from the vendor. Declaration from borrower acceptable for refinance.
Corporate Profile	Only if acting for a new corporate client. Activity within the last six months must be disclosed. <i>Searches within 30 days of closing.</i>

*If title search is completed more than 14 days prior to closing, an update confirming no new registrations must be conducted.

Additional Property Specific Searches For Owner’s Policies Only:

Property Type	Search Requirements
Condominium	Status/estoppel certificate dated within 60 days of closing (verbal update acceptable up to 90 days).
Land located within or abutting conservation lands	Local conservation/environmental authority search within 30 days of closing, if applicable.
Live/Work Dwelling	Building, zoning compliance and municipal work orders.
Rooming/Student House	Fire department search for work orders. <i>Searches within 30 days of closing.</i>

Province-Specific Search Requirements

Province	Search Requirements
Manitoba	City of Winnipeg – must conduct search for issued construction-related permits.
Alberta	Estoppel Certificate - the estoppel certificate may be obtained up to 120 days after closing provided appropriate undertakings are obtained, prior to closing, requiring payment of any amounts owing by the seller of condominium fees and special assessments that are disclosed on the estoppel certificate.
Saskatchewan	Judgments – current vendor/borrower within 10 business days of closing. If completed more than 10 days before closing, an update confirming no new registrations must be conducted.

Although a search may not be required in order to issue a policy, you should consider if the results may be useful to your client.

You must advise Chicago Title of any adverse matters that were revealed by any required searches, if any of the searches were not conducted, or if the search is older than what is required above. Failure to conduct a required search may result in an exception being listed on the policy.

City of Winnipeg, Manitoba

If the construction-related permit search reveals no issues, an endorsement providing coverage for up to \$30,000 total for all construction-related permit claims will be issued. If the search reveals issues, an endorsement providing up to \$55,000 total for all construction-related claims will be issued (additional premium of \$400). Failure to complete the search will result in exceptions.



More Information

Gap Coverage

A policy must be ordered, title must be searched within 14 days of closing and all documents must be ready to be submitted for registration. There is coverage for intervening registrations between submission and actual registration of the insured interest.

Vacant land is treated differently

An owner's policy will contain an exception as to the failure of the land to include a single family dwelling or condominium unit.

Endorsements for non-urban properties

The Septic System Endorsement is automatically attached to all policies for properties that are serviced by a septic system—no additional questions or searches are required. The Water Potability Endorsement is attached to all lender policies where water comes from a non-municipal source. The endorsements should be consulted for specific coverage.

A survey is not required for coverage

Full survey coverage is provided with every residential policy. If a survey is available and discloses defects, then they must be brought to the attention of Chicago Title so they can be underwritten accordingly. Although a survey is not required, it may be useful to obtain depending the circumstances of the transaction.

Ordering an Existing Owner Policy

A copy of the parcel register together with the value of the land from an appraisal or realty tax bill is required to order an existing owner policy.

Transaction Protection Endorsement

The Transaction Protection Endorsement may be purchased as part of the title insurance policy for an owner and/or lender and protects against loss or damage relating to errors or omissions of the solicitor in the residential real estate transaction. The endorsement should be consulted for the scope of coverage.

Exception on policies for private lenders

We consider a private lender to be any lender which is not a chartered bank, trust company, credit union, insurance company or mortgage finance corporation. We expect funds from a transaction for a private lender to be disbursed directly to the borrower or to one of the permitted parties listed in our exception. By following our private lender instructions you are helping protect you and your client against fraud.

Indigenous lands

We have additional questions that must be answered and an underwriter will contact you for copies of the title search, the agreement of purchase and sale (if a purchase), the head lease and any subleases. Additional premiums apply for Indigenous lands.



Head Office - Ontario / Western Canada
1-888-868-4853
residential@ctic.ca
www.chicagotitle.ca

Québec Office - Québec / Atlantic Canada
1-877-849-3113
residentiel@ctic.ca
www.ctic.ca

This document is intended to provide general information on title insurance. For specific details regarding policy coverage, exceptions and exclusions, please contact us for copies of the complete title insurance policy. Known title and survey defects are subject to underwriting review and approval.