



## Sample Search Requirements for Farm Properties in Ontario<sup>1</sup>

This chart shows the searches and due diligence that may be required for applications for TitlePLUS<sup>®</sup> policies for farms, in addition to our residential underwriting requirements. This chart is a sample for information purposes only. Farm properties differ and may involve risks other than those addressed by the requirements in this chart. To obtain search and due diligence requirements for specific transactions, please contact the TitlePLUS Customer Service Centre at 1-800-410-1013 or 416-598-5899.

	<b>Mortgage-Only 80% of value or less, up to \$1 million</b>	<b>Mortgage-Only over 80% of value, up to \$1 million</b>	<b>Purchase up to \$1 million</b>	<b>Purchase or Mortgage-Only, \$1-\$2 million</b>
Zoning, if zoning coverage to be provided in Non-Residential Endorsement	Yes	Yes	Yes	Yes
<i>Nutrient Management Act</i> <sup>2</sup> by-law search, where intensive agricultural use and retainer includes	Yes	Yes	Yes	Yes
Search for <i>Tile Drainage Act</i> and <i>Drainage Act</i> loans and information under <i>Line Fences Act</i> (may be added to realty tax search), where risk factors apply	Yes	Yes	Yes	Yes
<i>Cemeteries Act</i> search, where know of existing or abandoned cemetery on land	Yes	Yes	Yes	Yes
Heritage search, if house or structures on land may have heritage value	Yes	Yes	Yes	Yes
Road closings – compliance with <i>Municipal Act</i> , if concerns exist	No	Yes	Yes	Yes
Compliance with agreements under <i>Woodlot Management Act</i> made before 1991, if agreement on title, or if know that agreement exists <sup>3</sup>	No	Yes	Yes	Yes
<i>Clean Water Act</i> search, if risk factors exist re: possible contamination of drinking water and a Drinking Water Protection Plan is in effect	Yes	Yes	Yes	Yes

<sup>1</sup> The TitlePLUS policy is underwritten by Lawyers' Professional Indemnity Company (LAWPRO<sup>®</sup>). Please refer to the policy for full details, including actual terms and conditions.

<sup>2</sup> A *Nutrient Management Act* by-law search involves determining whether there is an applicable by-law and if so, whether there is a Nutrient Management Plan filed for the farm and an up-to-date annual renewal certificate.

<sup>3</sup> If not registered on title, there is no obligation to make inquiries to determine if such an agreement exists.

© 2011 Lawyers' Professional Indemnity Company

<sup>®</sup> Registered trademark of Lawyers' Professional Indemnity Company.

(April 19, 2011)