



Sample Search Requirements for Vacant Land Intended for Commercial Purposes in Ontario¹

This chart shows the searches and due diligence usually required for applications for TitlePLUS® policies for vacant land intended for commercial purposes. This chart is a sample for information purposes only. These types of 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.

Additional searches that may apply if an opinion on the future development of the land is being given are marked *.

	Mortgage-Only 80% of value or less, up to \$1 million	Mortgage-Only over 80% of value, up to \$1 million	Purchase up to \$1 million	Purchase or Mortgage-Only, \$1-\$2 million
Title (including deleted instruments and, where part lot, abutting lands)	Back to later of registered mortgage being replaced or last transfer	Back to later of registered mortgage being replaced or last transfer	Yes	Yes
Executions on vendor and/or where mortgage, on borrower and guarantor	Yes	Yes	Yes	Yes
Realty taxes and local improvements	No	Yes	Yes	Yes
Municipal water and sewage	No	No	No	No
Building department work order search; for new buildings, confirmation of permission to occupy accepted as an alternative	No	No	No	No
Electrical compliance and work orders; for new buildings, confirmation of permission to occupy accepted as an alternative	No	No	No	No
Fire compliance and work orders; for new buildings, confirmation of permission to occupy accepted as an alternative	No	No	No	No
Zoning, if zoning coverage to be provided in Non-Residential Endorsement	Yes	Yes	Yes	Yes
Corporate status on corporate vendor and/or borrower	Yes	Yes	Yes	Yes

(cont'd...)

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If corporate borrower, corporate resolution authorizing borrowing and mortgage security	Yes	Yes	Yes	Yes
Survey	No	No	No, unless property in Registry, not a TitlePLUS “whole of a lot” and no declaration of possession for 10+ years	Yes
On-line search for Record of Site Condition	No	No	No	No
Private septic system approval	No	No	No	No
Potability certificate	No	No	No	No
<i>Clean Water Act</i> search, if risk factors exist re: possible contamination of drinking water	Yes	Yes	Yes	Yes
Conservation, if risk factors exist*	No	No	No	No
Unregistered hydro easements, if risk factors exist	No	Yes	Yes	Yes
Highway access permit, where property fronts on highway*	No	No	No	No
Compliance with private agreements or restrictive covenants, where no grounds to believe non-compliance exists*	No	No	No	No
Compliance with private agreements or restrictive covenants, where have grounds to believe non-compliance exists	Yes	Yes	Yes	Yes
Commercial lease review and/or tenant estoppel certificates, where tenancies assumed and retainer includes	Yes	Yes	Yes	Yes
Postponement of existing commercial leases or tenancies to mortgage being insured, unless lender instructs not to obtain	Yes	Yes	Yes	Yes
GST/HST issues, if retainer includes	No	No	Yes	Yes
Technical Standards and Safety Authority search re: elevating device licence search, if any on premises	No	No	No	No

(cont'd...)

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Technical Standards and Safety Authority search re: registration of underground oil tank, where risk factors exist	No	Yes	Yes	Yes
Technical Standards and Safety Authority search re: compliance with requirements re: gas tanks, where risk factors exist	No	Yes	Yes	Yes
Ministry of Environment letter search, where risk factors exist	No	Yes	Yes	Yes
Subdivision/Development agreement compliance	No	No	No	No
Compliance with site plan control or other site-specific agreements with governmental authorities or utilities*	No	No	No	No

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