

The 2026 Minimum Standards for ALTA/NSPS Land Title Surveys

Section 1 ~ Background

2026

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The 2026 ALTA/NSPS Standards

- Section 1 — Purpose
- Section 2 — Request for Survey
- Section 3 — Survey Standards & Standards of Care
- Section 4 — Records Research
- Section 5 — Fieldwork
- Section 6 — Plat or Map
- Section 7 — Certification
- Section 8 — Deliverables
- Table A

Section 1 - Purpose

- ALTA/NSPS Land Title Surveys are mostly about Lenders/buyers/owners title insurance requirements
- Lenders will not loan money to buy or develop real property without title insurance

Section 1 - Purpose

Lenders will not accept a title policy that has the **standard/general exception as to matters of survey**

Section 1 - Purpose

What is the standard/general survey exception?

“Rights or claims of parties in possession, boundary line disputes, overlaps, encroachments, and any matters not shown by the public records which would be disclosed by an accurate survey and inspection of the land described in Schedule A.”

Section 1 - Purpose

What is the standard/general survey exception?

SCHEDULE B, PART II Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete survey of the Land.
5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.

Section 1 - Purpose

What is title insurance?

Title Insurance coverage includes:

- A duty to defend your title
- A duty to indemnify you for losses incurred when the condition of title is different from how it is represented in the policy

Section 1 - Purpose

What is a title commitment (aka binder or preliminary report)?

- **An offer to issue a title policy** on the property described to the persons identified (Schedule A)
- **Subject to** the stated exceptions (Schedule BII)
- **Pursuant to certain terms and conditions** upon which the issuer is willing to issue the title policy (Schedule BI)

Section 1 - Purpose

What a title commitment is not

- a representation as to the condition of the title
- i.e., it is not an abstract of title

Section 1 - Purpose

Survey-Related title insurance endorsements:

- Zoning
- Utility
- Access
- Easements
- Contiguity
- Address
- Property same as survey

Questions?

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