

ALTA/NSPS Land Title Survey Standard Training Series

Understanding the Optional Items of Table A

Gary Kent: Good afternoon, everyone. Happy to have you with us today on this third and final session on ALTA NSPS Land Title Survey Standards. Again, a presentation being made by the American Land Title Association, ALTA, and the National Society of Professional Surveyors.

We appreciate being hosted by the U.S. Department of Housing and Urban Development. John, you want to relay the logistics?

John: Sure. So thank you everybody for joining. Participants are on mute. If you have any questions throughout the session, please ask them in the Q&A box in your WebEx.

If you have any technical issues, you can put them in the chat box and send them directly to the host and I will work with you individually to solve any technical issues you have.

Again, for your questions, please use the Q&A box. So if you don't see the Q&A box in the bottom right-hand corner of your screen, you should see a box with a question mark on it. If you click on that icon, it will open up the Q&A box.

And if you don't see that icon in the bottom right-hand corner of your screen, there's three dots with panel options. If you click on that, it should open up the Q&A box.

Lastly, I'd like to let you know that this webinar is being recorded.

Gary Kent: Thank you, John. So our speakers today are myself, Gary Kent. I'm a surveyor from Indianapolis. I am with a company called Schneider Geomatics for 39 years and I have my own LLC as I tried to retire from Schneider and they wouldn't let me. So I am still there parttime.

I am an immediate past chair of the ALTA NSPS Land Survey Workgroup. I chaired that committee since 1995 up through the 2021 standards. I felt that 26 years was plenty of time and we asked Todd D'Amico to take over the chairmanship. Todd?

Todd D'Amico: Thank you, Gary. This is Todd D'Amico with First American Commercial Due Diligence Services. We are a national surveying group and I get the privilege of, as Gary said, being the chair of the ALTA workgroup now.

Gary and I have worked together on the committee for over 10 years and appreciate the connection with each other and I've been here at First American CDS for 24 years. I'm also a licensed land surveyor. Thank you, Gary.

Gary Kent: Thanks, Todd. Today we are going to focus on table A. What is now table A began its life as table 3 in 1988 and I was actually -- that's when I got involved with these standards.

I had an interest in them. They were introducing this concept of the optional items. I had some concerns, and we'll talk later about exactly what I got involved for, but that eventually became table A.

And those items, and we're going to talk about all of them today, have been modified numerous times. Probably virtually every single item has been modified at least once or twice, some of them significantly.

Some of them have probably been modified almost every time. We have added items. We have taken away items and where we are today is there are 19 items. There are some sub-items underneath that and then there is an item 20, which we'll talk about later.

Again, your questions, we would be happy and delighted to answer questions. Please put those in the Q&A. We will get to those at the end of the program, unless I happen to see something pop up that's relevant right at that second.

But we'll cover those at the end. So table A is a list of optional items and I just mentioned there are 19 of them with some sub items and then this fill in the blank item, number 20.

An interesting thing happened while we started working on the 2021 standards, that we were having a discussion about table A and the surveyors in the room did not realize that -- or at least most of us surveyors did not realize that the actual wording of a table A item is negotiable.

And I knew that to be the case, because that's exactly the reason that I got involved in the standards in 1988, was concern over that particular issue. We'll talk more about that in a few minutes.

The other thing, and these are all things that are covered on this slide. We're talking about kind of the introductory paragraph to table A.

It addresses the fact that there is this fill in the blank item 20, but if there are several of those, we don't want them to be 20, 21, 22, because that then confuses people. They would need to be 20a, 20b, 20c or if there's just one, it would just be 20.

Lastly, it is very important that if the wording in one of the items is negotiated such that it differs from actually what's printed in table A, that needs to be explained.

Otherwise -- I don't know that it's a problem in the instant transaction, because typically everybody would know why we modified this item and here's what it means.

But that survey gets -- it gets passed around and somebody picks it up a few years later and it says that I did item X, but actually I didn't do item X. I did some modified version of item X.

There needs to be a note and we talked about that yesterday, section 60 Romanesque 2g requires that there be a note explaining if any of that wording was modified. Additionally, if there were additional items negotiated pursuant to or under item 20, so 20a, 20b, those need to be explained.

And Todd talked about that yesterday, otherwise I'm just certifying that I did 20a and 20b and nobody has any idea what that means. So there need to be notes that explain any of these changes or additions. Todd?

Todd D'Amico: Yeah, Gary. Thank you. So table A, item 1, the very first item on the checklist once we get through the preamble there, talks about monumentation.

It talks about monuments on the survey itself; that monumentation of the boundary is an option in the ALTA NSPS standards.

And you may say, well, wait a minute. You guys have talked about boundaries and don't boundaries include monumentation and the things that you find and the two points or all the points? Yes, but in certain states, monumentation is not required on the survey per their state. Per their state standards or their state may required a record of survey or another document, per se, to be done.

And let's take for instance California. We have here on the slide, blame California, right? Well, in California, the order of surveying is majority of the monumentation are in the center line of the road in front of the property.

If there's a need to monument that property, then a record of survey is prepared and the corners are monumented, but there could be a case where that property has not had a record of survey prepared and in that instance, that property doesn't have monuments in the corners of the boundary itself.

It may have controlling monuments out in the street and the surveyor can establish the property based on that, but what we wanted to be careful in the standards was to make sure that it's optional in case it creates an additional cost or for that particular state it's not necessary.

So monumentation is not optional in states that require it per their state statutes and surveying standards. If you take the state of Oklahoma, if I do not find a corner here, I'm responsible to set a corner.

So on a survey in certain states, there has to be either a found or a set monument for that particular property in that state. So table A, item 1 is optional, but again, optional really in this sense of the word means the surveyor should know that you're negotiating with or that you've hired to do the project should know whether table A, item 1 is appropriate for their ALTA survey or not.

Of course we have certain types of monuments listed here. These aren't an all-inclusive list, but just some examples today of what you should see and things you might see on a survey. An iron pipe or an iron pin.

In some states, that particular iron pipe has to be disclosed as to what size. Maybe it's a half inch iron pipe.

Maybe it's a 3/8-inch iron pipe with a cap, per se. Certain states, certain property corners are required after a certain time the statutes changed that they must be capped with the surveyor's information.

With either the surveyor's LS number or their certificate of authorization number. We might find a stone. It could be an original stone. It could be a stone that's referenced. A wood stake could be a monument.

A PK nail or a MAG nail and sometimes that nail isn't a concrete nail with a, for lack of a better term, we call it a shiner in the surveying community, but a washer around it with an identifier on it.

That may be something that's set instead of an 18-inch iron rod. So and then lastly here, we have rebar or iron rod, similar to an iron pipe. We also have things like railroad spikes that can be a property corner or a monument.

We have axles. We have trees, like Gary mentioned the other day. We might have a tree that's been established as a longstanding monument between something and is referenced in the legal description. So those are some of the things and they should be, unless the surveyor identifies and you're in a state that it's not necessary, but those items and monuments should be on a survey.

But again, they're optional to make sure that we're being cognizant of the state requirements in certain states. Again, we'll blame California for that. So Gary, on the next slide.

Gary Kent: Yeah, and Todd, I might add that the optional part is setting one -- setting a monument if there's not one there. If the legal description calls for one or if the surveyor finds one, that needs to be reported and shown on the survey.

There is no option about that. The option is setting one if there's not one there.

Todd D'Amico: Good point. Table A, item 2, this is the address of the survey property. This was added a few years back.

Surveyors do a very good job of identifying the legal description of the property and being able to tie the property to the description we have and maybe other documents that we have. Deeds and all of that.

We, as surveyors, can identify a piece of property without an address, but we understand that in a transaction where we've come to the understanding then in the transaction, the address is important. It's important for the client. It's important for HUD. It's important for other parties in the transaction and there's a few ways that a surveyor can obtain that, right? And here we've just identified for the surveyor that if it's disclosed in documents, you can utilize that address or if it's observed by the surveyor in the -- in conducting the field work, right?

We land on the site and the building has an address on it, obviously. Well, that's obviously something we can see visibly. It can either be on the mailbox, the sign, the face of the building, those things.

So it's important to point this out. This is a really simple thing, but from a surveying standpoint, it's important to pick this and the table A optional item so that the surveyor puts these lenses on and says, okay, the address is important.

I can find this property based on the legal description and I can survey it based on other documents, but everybody in the transaction also needs the address. So that's something that's been added to the ALTA standards over the years and it's relatively new.

It seems a little insignificant, but it's significant to everybody in the transaction.

Gary Kent: Right, and I actually think there is an endorsement related to address, and this is an item that's required by HUD Multifamily.

Todd D'Amico: Well, and as you mention that Gary, with multi-family, we may actually land on a property that is several units. Right? Several apartment units. Maybe they also have unit numbers or they have separate addresses.

So it's important for the surveyor to pick up that. It's important to have this conversation with a surveyor. It may be a commercial strip center and it has separate addresses for each or a range of addresses. And all that information may be needed for the transaction or for other parties, so it's important to select this item or at least have that conversation with your surveyor.

Gary Kent: Item 3 is also required by HUD Multifamily and this has to do with flood zone and we all understand the issues with flood. I just heard actually yesterday, and this is actually an important point. Some states have their own flood mapping. Indiana does. In addition to the flood -- the FIRM -- and in my state, you have to look at the state mapping also and an issue arose.

I just heard this on the news yesterday where a county had given a permit to someone, because they were not in the flood zone, but they neglected to check the state mapping, which did show it in the flood zone, and now there's a big blow up about that issue.

So it's important. I only raise that, because some states do have their own mapping and it would be worth asking the surveyor, is there something else I need to be aware of besides what's just shown on the FIRM?

But the flood insurance rate map is the definitive source for flood zone, but surveyors know this. I think a lot of people do not know that many times these flood insurance rate maps are not anywhere near accurate.

In other words, they do not really reflect where the flood zone is. If the river or stream or, in some cases, a lake, has been studied, there's been a hydraulic study done on it, then there will be what's called a base flood elevation. There will be an elevation assigned to that waterway that says in this location, if the water gets this high, that's the 100-year elevation.

Unfortunately, because of the inaccuracies, oftentimes that base flood, what we call the BFE, actually does not plot where the FIRM shows it. Now, the FIRM, the map, is the legal source and so if the map has an error on it or is inaccurate, then you can't just say, well, the base flood elevation is here, so that kind of overrides what the map says.

Unfortunately, that's not the case. The map is the definitive source and so what would have to happen is there would be an application for a Letter of Map change. In that case, I think a Letter of Map Amendment, I believe. But and if things have changed on the property since the map, there could be a Letter of Map revision done.

But I think the important thing to understand with the flood zone, the way it's written here, we are just going to take that line that's drawn on the FIRM and we're going to draw that on the survey. This can be a little bit problematic, because many FIRMs are drawn at one-inch equals 1000 feet.

It's a very small scale and our survey is being done at, say, one-inch equals 30 feet, and if we take that one-inch equals 1000 and we blow it up in order to be able to use it at one-inch equals 30, that is a very misleading exercise to do, because it would be kind of like blowing up a roadmap of a state to where it's a very large scale and the road is not going to look like what it actually does on the ground.

The same type of thing. So all this item does, as it is written, is tell you what the FIRM says, what the flood insurance rate map says, where that line plots and that line may be a little problematic if we blow it up from one-inch equals 1000.

So if there are flood issues on a property, it would be wise to ask some questions and decide maybe after the fact that, you know what? We actually need more information on this and we need to renegotiate the contract, for example, in order to make sure we've got ourselves covered.

Todd, is there anything you'd want to add on that?

Todd D'Amico: You did a great job through those areas. You mentioned that the surveyor will locate and plot or I should say it this way, locate the line. Flood zone line on the survey.

What I'd like to add is if the property is in more than one zone, the surveyor should show that defining line between, let's say, zone AE and zone X. You should see a delineation between those two zones.

Why that's important is let's say a multi-family property and you have 15 apartment complex buildings.

If you adjoin a creek to the west and the flood zone line between those two zones, AE covers five of the 15 buildings, that's something that, in your review of that survey, you want to look for.

The surveyor may identify that the property is in two zones and may call out a line on the survey, but they may not identify that those buildings are in the flood zone. They're graphically showing it, but there may not be a note listed.

So in your review of that, it's important to know, because then you have potentially four or five buildings that are in a particular zone AE or zone A, and in that case, it may require an elevation certificate.

So your surveyor can help you through that process if that's needed for flood insurance, but that's one thing to look for.

If you see in the notes section of the survey or in the flood zone area on the survey that it falls in more than one zone, look on your survey for that line that delineates that two zones and then pay attention to where the flood zone area is, the one that is at risk, and look for possibly any improvements that might fall in that.

If you need help with that review, obviously your surveyor could walk you through that. But that would be all I'd add to that, Gary.

Gary Kent: Yeah. I guess, in short, flood zone issues can be very problematic. Item 4 is gross land area or other areas specified by the client. I know there are some national FIRMs that want an area net of right of way, easements and setbacks.

The reason we selected gross has to do with what we talked about yesterday, which is oftentimes the right of way that's involved is not documented.

We do not know what that right of way is and so if I'm going to decide that I'll give you net of right of way, that may be problematic, because there may be no documentation as to how wide that right of way is.

So we went with gross land area and then if the client or if HUD or somebody is like, well, we need to know this amount, we can calculate any area you want. We just need to know what area that is and then we can do that for you.

On item 5, and I think Todd probably has some comments on this also. This item, actually, originally I think it says contours and now it says vertical relief.

I think most people kind of assume when this gets checked off that it means I'm going to conduct a topographic survey in addition to the boundary and all the other stuff on a land title survey that I'm also going to be doing a topo.

This is -- may very well be required by HUD, particularly when it has not been developed yet, but the point is that item 5 does not specifically say it's going to be a topographic survey.

Maybe there is some mapping. Maybe in my state, we've got LIDAR across the entire state that we can use to produce topography at least at the -- kind of at the macro level.

So when this gets checked off, it really kind of begs the question are you wanting a topo or is there some other source of information that we can use? The important reason being a topographic survey is probably, you know, it may double the cost of the survey.

It probably could potentially even be more than that, but it's going to be expensive and so we want to make sure we're all on the same page understanding what you're looking for and why this item is checked off.

If we do a topographic survey or even if we're just using contours or other mapping, it's very important to indicate the datum.

And this is something that's a little esoteric to surveying, but the government, over time -- elevations go all the way back to this -- I'll use a quote, unquote sea-level elevation, which is actually not a very well-defined thing and then we went to the 1929 datum and the '88 datum and now there's going to be, I think a '22 or '23 datum.

And the reason that this happens is that the government, through decades of survey work, is recognizing that we're getting better and better and better elevation information and those points that we thought in 1950 were at this elevation, we actually conclude now they're actually not at that elevation.

They're a little bit higher or a little bit lower. And so we go through these adjustments and it doesn't cause a problem in the survey world as long as I know what datum I am working on. In my area, the difference between the '29 datum and the '88 datum was about three or four inches.

In some places, it's three or four feet. And so that is really important information and in addition to the benchmark, which is simply a point of known elevation that would be listed typically close to the site or maybe even on the site for people to use when they're doing the topo.

Todd, anything you want to add?

Todd D'Amico: Yeah, you're right, Gary. This section is really intended to be tied to a commercial transaction, not a development style survey request.

In the preamble of table A, we have negotiating and engineering design survey and all the items that might come with that, which would be a full topographic survey.

This section is intended, on a commercial transaction, to add vertical relief, I'll say it that way, for particular properties based on requirements generated by that commercial transaction.

Maybe HUS has required it because maybe a certain part of the property falls in the flood zone or maybe the clients requested it for some other reason. Maybe there's an issue on site with some of the drainage or they specifically want to see something.

But here, we're not trying to gather enough information to do a specific topographic survey that we would for an engineering design purpose.

That's why we've made things very clear here, and you're right, providing a datum not only helps know what datum, but also helps maybe another surveyor if they're coming back and having to check in to something.

It allows us to know what the prior surveyor did. So that's all I'd have to add to that.

Gary Kent: All right. Todd, item 6?

Todd D'Amico: So item 6, we had a tremendous amount of conversations over the years on the committee and what table A, item 6 is, is it just is a listing of the current zoning classification and we were very careful in crafting what items should be listed.

So here, we talk about the zoning classification, which might be light industrial, commercial general, whatever that might be. The setback requirements, whatever those front, side and rear setback requirements might be, here again we're just listing them.

This is a section, if you choose item 6a as an optional item, the surveyor's responsibility is to list this information on the survey. The height and floor space area restrictions and the parking requirements.

So that information, though, as we've gone through our committee and through our discussions, originally, back a long time ago, was generated by the surveyor, but we thought it best to have a zoning professional prepare that information and then the surveyor can rely on that report or the client could obtain a letter from the municipality that may contain all of that information.

So here, there's two things. One, the surveyor must list and show all of that, but second, the surveyor should be provided all that information.

So once provided, the surveyor can make that listing or table, can cite the source, can reference that report and information and that's the first step of 6a. 6b we'll get to in a second.

But here again, I just want to be very clear that if 6a is chosen, the surveyor is just to report that information on the survey, not do anything else, which we'll get in to next. Gary, anything to add there?

Gary Kent: Yeah, the only thing I would add was the specific thing we changed in 2021 was that we decided 2016, you know what? Somebody needs to provide that to the surveyor.

And what would happen is people would just kind of dump the entire zoning ordinance in the surveyor's lap and say, well, there you go. That is, most assuredly, not what we had in mind.

And so the change we did in 2021 is that that information that is provided on zoning needs to be specific to the surveyed property.

So and there are, of course, companies that produce zoning reports, but we're trying to get surveyors out from being in the position of a zoning authority who is trying to generate this information that they may or may not be qualified or able to.

And so specific to the surveyed property is very important there.

Todd D'Amico: That's right. So table A, item 6b, now this is where the surveyor will take that information that was provided and we need to have -- 6a needs to go hand in hand with 6b. So 6b is just a continuation of 6a.

In that, it says that we should graphically depict the setback requirements on the plat or the map. If that's simple, we're going to say we have a simple seasoned commercial property that's a rectangle. The front is easily determinable.

The surveyor should have no issue with showing that information. But -- and again, all that information is contained in either the zoning report or the letter provided to the surveyor.

But let's take a piece of property that's really odd shaped. Maybe the front of the building doesn't face either street that it's shown on. Possibly faces a private drive. From the surveying perspective, we can't determine -- and it fronts onto two streets.

We can't determine which side is the front, what's the rear, what's the side. If that's the case, then we've written into the standards, it's not the surveyor's responsibility to interpret any of that.

So if the zoning report is not clear, maybe just cites the code information, then we've given an option here that the surveyor can say I need assistance in interpreting where these go.

And in that case, the zoning professional should be able to identify that information specifically for the surveyor and then help them with either a revised report or that information and the surveyor, again, can graphically depict that.

Now, why is that important on an ALTA survey and in a commercial transaction or something that's tying to HUD transaction? Right?

Well, it's important that those setbacks are plotted and depicted on the survey to make sure that there aren't any building encroachments or any violations of those setbacks.

If we offset a front setback is 25 feet and, as Gary mentioned the other day, it's our charge to dimension the building to the property line.

So if we take a very simple zoning setback that is the property line setback 25 feet and you see that the surveyor has dimensioned that first building at 23.5 feet, we have an issue. And it should also be graphically represented.

That line should be cutting through the building so that you can see in your review, oh, hey, there's an issue here. That, in turn, would constitute a note or some discussion with a surveyor as, hey, this building encroaches over the setback line.

And that should be easily identified on the survey. So what we're trying to gain here is more information on the survey for the parties in the transaction and if there's an issue, for us to show an issue. So Gary, anything to add there?

Gary Kent: Yeah. The only thing I would add is that a lot of times people want the surveyor to make a judgement. Is that a violation? And whether something is a violation or not would be a jurisdictional or a legal determination.

You know, the survey issue is the building extends one and a half feet over the setback line. Is that a violation? I don't know. That's beyond my expertise to determine if that's a problem.

I think I can look at it and say, well, it might be, but shoot, it might be a nonconforming use or there might have been a variance. We don't know.

And so surveyors are not in a position to really be -- I suppose I could say it's a possible or a potential violation, but I can't give a definitive statement that it is a violation, because that's outside the realm of my practice.

Todd, you want to catch these?

Todd D'Amico: Yeah, that's a good point, Gary. Table A, item 7a, b and c. These deal with the buildings that we locate in our field work, the accuracy that we locate those buildings and dimension then should be shown on the survey.

So each building that we survey and locate, our charge is to make sure that not only we graphically represent the building, but that we show the exterior dimensions of the building.

If you've seen some ALTA surveys, you'll see that each section of the building is labeled or identified with the distance that that is around the building. Now, those dimensions are the out -- the exterior of the building at ground level.

So you may have a medical office building and the first floor may come in and actually, in certain sections, do some insets, right? And the second floor might be larger.

But the surveyor's charge is to do the exterior dimensions of the building at ground level and then identify those on the survey. That's 7a. 7b is the square footage of that exterior footprint and that should be listed on the survey. In some cases, you see it right in the center of the building.

In other cases, you might see it in the table with their multiple buildings on the survey. 7b2, we've opened up an item here. If there's a specific area specified by the client that needs to be identified and surveyed.

Maybe we've had one in the past where there's a connector between two medical office buildings, but it's actually on the second floor. Maybe that needs to be located and you want that shown on the survey.

So that can be identified, but again, needs to be negotiated with the surveyor prior to them heading to the field in that contract phase. So 7b2 would be other areas specified by the client.

Now, 7c is important. It's the measured height of all buildings above grade at a specified location and from a surveying standpoint, we like to pick the highest point in the building. We like to locate that.

Maybe there's a roofline and also a higher piece, but the reason the height is important is it ties back to the zoning information. In the zoning information and the title endorsement, there's a spot to see if the height is in compliance and is there an issue with the height?

Was the property allowed to be built at 45 and the building itself is 48 feet? So that's important. So this information that we've added as an optional item may go hand in hand with other things in the transaction and may be relied on by other parties.

So in some cases, the height is -- in most cases, the height is very important for the surveyor to pick this item, get this information in the field.

What we've had in the past is maybe the surveyor has hit the highest point in the building and the zoning company comes back and says, well, the height requirement is actually the roofline.

Well, in that case, there might be a three-foot parapet wall. The surveyor can't tell what the roofline is versus the tallest point of the building. So it's important to have those conversations, if you can, before.

If not, it's something a surveyor could go back out with access permission and grab the actual height of the building, the roofline, and verify that versus the zoning information.

So I'm spending a little bit of time here on measured height. It doesn't sound like a lot, maybe, in the standards with the text we've written, but it can be a big item in the survey and for all the parties involved.

Gary, back to you.

Gary Kent: Yeah. Thanks, Todd, and your last point is important, that all of these items really are related to zoning and there are several different zoning endorsements, but one of them, these items would address that and that's why we're doing them, is in support of that.

On item 8, this is kind of a funny item. It's required by HUD Multifamily also. This is one that probably 99.5 percent of the time surveyors are including this item, whether they tell you they are or not, they are.

And most of you would probably -- if you got a survey that did not include item 8, obviously a developed property. It's a hotel. If you study the main part of the standards, excluding table A, there's not that much that needs to be shown.

It's points of access. It's the building. It's the utilities. But we don't have to show the signs, the landscape there, the parking lot, that swimming pool, the fence around the swimming pool.

None of that has to be shown, and yet if I produced a survey like that and set it out, somebody would probably send it back to me and say, hey, you didn't finish the survey.

So people generally expect to see all of those things and so surveyors normally, not -- not always, but normally, will include that. Now, if somebody contacts me and says, I want the lowest cost land title survey I can get, I'm going to ask them, well, you know, is there a lender?

Is HUD involved? Because then I'll have some sense that, yeah, you're not going to get by without item 8. But if there's not, then maybe we don't have to do item 8. That's rare, quite rare, that you would see that.

But that's what this item is and it's an option, but almost 100 percent of the time it will be included if it's not checked off by the client, it's going to be included anyway. Todd?

Todd D'Amico: Yep. Table A, item 9. Again, Gary, to your point, majority of these items tie right back to the zoning information and other parties trying to identify things or make decisions. So this item deals with the number and type of clearly identifiable parking spaces.

And we put clearly identifiable, because in some cases, properties have been restriped or they've been resurfaced or the spaces have been faded to where you can't tell what they are, but it's put in here on surface parking areas, lots and in parking structures.

So the very first item is the number and type. If you notice, we have parking structures labeled there. We're not asking a surveyor to make a three-dimensional drawing of a parking structure and survey the entire inside of that parking structure.

Sometimes that's even an agreement outside of the property being surveyed, but if it's important to the property, then we're asking for the number and the type and that's listing on the survey itself.

So the next item is striping of clearly identifiable parking spaces on the surface of parking areas and lots. So if we're surveying a property and it has 1000 parking spaces, it's important for the surveyor to identify those.

And if the property needs, from a zoning standpoint, to be in compliance, 1050 parking spaces, but when we survey that and we identify those, we only find 1005. Well, that's important.

The surveyor may not understand what that information is getting used for, but this optional item here, the number and type and then also the identification and the depiction of striping that's clearly identifiable, that information is used by other parties.

So this item is optional, but the majority of this information should be picked, and as you can see here, it's a HUD standard. Gary and I had a conversation the other day of -- it started with, have you ever done a survey without identifying parking spaces?

In some cases, yes, but what happens is the rest of the parties in the transaction normally want this item. So I would caution here that if you're negotiating this item or you have a commercial transaction, that it's more than likely needed than not.

So again, the number and type and that includes surface parking areas, lots and structures, and then the striping that's clearly identifiable for parking spaces, surface lots, parking lots and parking areas.

Again, that includes, though, disabled, motorcycle, regular and other marked specialized types. If there's a sign that we can identify that specialized type, then we can list that on the survey. Maybe there are truck spaces.

Maybe we're doing a warehouse and certain spaces are truck spaces, certain spaces are regular spaces and certain spaces are disabled spaces. Well, those need to be identified and separately listed on the face of the survey. Gary?

Gary Kent: Yeah, and electric plug-in spaces are getting popular. We actually talked about adding that as another example, but we felt that the phrase other marked specialized types probably covered that.

Just one additional thing here and that is note that we are only showing the striping on surface lots. Now, somebody could say, actually I want to see the striping inside the parking garage. That's fine.

This item could be modified to do that, but of course there's going to be some additional cost involved in that.

On item 10, this is one that we modified. This used to have a 10a and a 10b. 10b was the plumbness. Is an exterior wall of a building actually vertical or is it leaning? And the intent was that a client would say, yeah, we're concerned about the north wall. Can you check that?

But this routinely would get checked off and nobody would give the surveyor any guidance as to what the concern was. We talked about this for 2021 and actually ALTA said, you know, this actually doesn't have anything to do with title.

If someone is concerned about a wall leaning, then they can negotiate that as an additional table item under 20 and then we can do that. So 10b has been removed and that just left 10a and so it doesn't need to be A, it's just 10.

This is just talking about the relationship and this would typically be where there are building adjoining each other, like in a downtown area. Is there a division or a party wall? Party wall is usually actually some sort of legal agreement.

But the concern here is how does my building relate to that building? What's the relationship there? And so that's what's included here and this is a multi-family item.

Todd D'Amico: Very good point there. If we have an existing building that shares a common wall and it's constructed together and then we have a property line that's supposed to follow that party wall, the surveyor can identify obviously that property line and can identify that party wall.

They may need additional access into each side of the structure, but the intent of that item is for the surveyor to identify the property line and the party wall if it's appropriate for that type of property.

Gary Kent: Yeah, good. That gets us to item 11, which has probably been changed more times than any other table A item. It is very problematic. This is a utility item and we know there are utility endorsements.

We know people want to know, you know, are the utilities -- to use a phrase we see all the time, necessary for operation of the premises? Are they available through public rights of way? In a sense, in some cases, this is kind of silly, at least I think in a surveyor's eyes.

It's like, well, this is a five-year-old, five story office building. Obviously there are utilities in there. But we understand the need for whatever information can be had.

What we did, without going through the whole history of this, where we are in 2021 is that this item gets checked off. There are two options. They're going to check one or either of those options or both of them.

One of them is we are going to show the underground utilities, existing on or serving the property, and notice in the parentheses in addition to the observed evidence that's already required.

Section 5e Romanesque 4, which is in the field and we talked about on Tuesday, the surveyor already has to locate and show the observed evidence of utilities on the property. So that does not need to be requested.

That's already going to be shown. But if you're interested in more information, you have two choices. 11a is provide the surveyor with plans or utility reports or utility plans and we will incorporate that information onto the survey. That item is required by HUD Multifamily.

The other choice is 11b, this would be where someone is going to request that utilities be marked and typically we'd be talking about an 811 locate and I'm going to talk about that, because the

problem here is in most parts of the United States, a request from a surveyor to do a -- to an 811 locate request is going to be ignored or, at best, result in an incomplete response.

811, they just -- what is it? Why are you requesting this? Well, it's for a survey. Well, that's not high on their priority list, because they have somebody sitting on a backhoe a half a mile away ready to dig a hole in the road.

So we'll talk more about this in a minute, but as a result, in many, if not most parts of the country, a surveyor requesting an 811 locate is simply an exercise in futility. So what we did is we said, okay, well, let's forget 811.

Let's say if you check off 11b, that indicates that we are between the surveyor and the client, somebody will order a private utility locate request. This is hiring a private company to locate utilities and to get around the issue where 811 won't respond.

Now, the issue with this is it's going to take potentially quite a bit more time and number two, it is going to be not inexpensive. In my area, private locate requests -- it's been awhile since I've been involved in one, but I know it could be \$200 an hour and they may take 10 hours.

So all of a sudden, we've got another couple thousand dollars. If the surveyor had -- this is worth asking, because if you want a utility locate done and you can ask the surveyor, do you get a response on an 811?

Because there are some parts of the country where 811 does respond to surveyors and if that's the case, they could simply modify item 11b by striking out the word private and inserting 811.

So those are the options and that's why we don't have 811 locate request as an option here, other than to modify the item if it's an effective request, because it's just not effective in most parts of the country.

There is a very important note that follows item 11 and I'm not going to read it here, but we are trying to manage client, the title company, the lender, we're trying to manage everyone's expectations, because I don't have x-ray vision any more than anybody else does.

We're going to locate the features on the surface of the ground. The manhole, the fire hydrant, the telephone pedestal, the electrical transformer, the meters, the valves. We'll locate all that stuff and then we can take plans which are notoriously inaccurate.

We can -- somebody can request a locate, and I mentioned here that 811 locate requests from surveyors may be ignored or result in an incomplete response.

We're just trying to point out that utilities are problematic and you may or may not -- well, I would say more likely you are not going to get what we've got on here, accurate, complete and reliable information.

You're just not, unless the property is excavated. And I think Todd, you had said that -- you said I think First American will issue a zoning -- or the utility endorsement without anything except observed evidence, I think. Is that correct?

Todd D'Amico: Yeah, in some cases they will issue an endorsement based on above ground evidence and Gary, to your point, in a lot of states it's very hard to get an 811 locate call to act for surveyors and it's -- we've seen that.

We've talked about that in the committee and over time, we decided to put in there the private location and one thing I wanted to point out also is we appreciate being able to communicate back and forth with HUD.

I know the HUD standards were reissued originally, came out with 11b as part of the standards and now that's been revised, because as you said, it takes additional time and additional money and generally it changes the timing of the transaction when that item comes back in towards the end of a deal.

So yeah, but back to First American, I've seen offices underwrite with just the visible, above ground evidence.

Gary Kent: And those probably are existing buildings that are obviously operating, I suppose.

Todd D'Amico: Correct. We're talking about seasoned commercial properties, right? So, yep.

Gary Kent: All right. Item 12. This is required by HUD. What this is, is when there are specific government agency related requirements and certainly HUD Multifamily is an excellent example of that.

Wind farm leases on BLM land, there are requirements there. We know and the lean 232 loans, they may have -- requirements are typically, I think the same as multi-family and hospitals.

The point here is that if somebody checks this item off, they need to provide the surveyor with whatever those requirements are so the surveyor knows what they are at the front end and can accommodate those in their estimate of timing and fee.

Item 13, Todd, I think I may have walked over you on that one.

Todd D'Amico: That's all right. That's okay. Table A, item 13, again required by HUD. Names of adjoining owners according to current tax records. We wanted to make sure we had a qualifier in there.

A survey is a picture of what's going on at that particular moment that we're doing that survey, right? There's a field date there and that field date is a reason for us to disclose when we were on the property and expand on that.

So what we're doing here is the names of adjoining owners according to tax records at the time we're doing the survey.

If more than one owner, we should identify the first owner's name listed by the tax record followed by et al and so this gives us direction as a surveyor as to how to identify those adjoining owners.

What information we should use, where should we go to get that information and it should be listed on the face of the survey. That's one of the, again, more simpler ones, but we wanted to qualify where it should come from and it may be important.

It can be important, for example, if you have a boundary line dispute between two owners or you have an encroachment issue with maybe a fence that meanders across the line. Maybe you want to contact or reach out to that particular owner.

So the survey can give that information as to, okay, who is the property owner next door? Gary, to you?

Gary Kent: All right. Yeah, good. Item 14, this is one that gets checked off all the time and sometimes the property is actually sitting at an intersection, so there isn't much to do on it.

In theory, this begs the question, maybe the nearest street is 700 and some feet away. Is the interest that we get an exact measurement, 713.45 feet? And is that to the center line? Is that to the right of way line? Or is it good enough to say plus or minus 700 feet?

I don't think anybody ever asks that question, but I think usually, normally, this is just for context purposes, but I know in my state, if you're on a state highway, it may relate to the ability to get a curb cut permit, depending on how far it is to the nearest street.

So this item gets checked off frequently and it wouldn't hurt for the surveyor to ask a question there.

Item 15. So this is an option. I don't think we talked about this on Monday or on Tuesday in the first session, but this is an option for the surveyor to suggest or the client to request, depending on circumstances and assuming if everybody is on the same page, that there might be some things that could be located and shown without being based on ground surveying.

Right? We know that under section five, it said this is an on the ground survey, right? Well, I'll give a quick example. I did a survey on an 1100-acre chemical plant one time.

I think there were 88 buildings and the buyer, who was actually paying unusually, they were paying part of the fee, said, we don't care about the buildings. None of them are close to the sidelines. There's 88 of them.

The seller is giving us all their site plans, all their utility plans, all their building plans, we don't care. We don't want to take the time and money to locate all the buildings. Well, okay, but that's required on a land title survey.

However, item 15 would allow me to say, okay, we've got some other sources. We have aerial mapping. Maybe we've got some ground-based or aerial LIDAR. There could be any variety of sources of information that might be perfectly adequate.

We can save some time, save some money, but we have to recognize there's some qualifiers. The precision or the accuracy, whichever you want -- both, actually, may not be the same as it would have been if we did it on ground.

Is that going to be okay? The completeness. You're going to see the roofline of the building, but not the building face. Is that okay? There are going to be some shadows. There are going to be some things that I might not see.

I would have seen if I went on the ground, but I might not see in this, for example, aerial mapping. Is that okay? And if all -- if everybody is fine with this, which was the case in my case, everybody is like, yeah, we're fine with all of that.

Well, then I can do that. But we have to have that agreement in writing and it has to include everybody. It has to include the client, which would -- client obviously, but normally the buyer if it's a sale or the owner, the title company and the lender.

Everybody has to agree with that and then we have to have a note on the face of the plat or map that explains where'd that information come from? What's the date? What's the relative precisions? And are there other things that I need to qualify?

Keep in mind, this is not related to the boundary. We have to do a boundary survey and there is no way to do that, other than on the ground. But there may be some of these other features that would be acceptable to everyone to have them not done on the ground.

There is unquestionably some risk involved in doing that, but if everybody is on the same page, then that's fine. Item 16, Todd?

Todd D'Amico: Yeah, Gary, thank you. Table A, item 16 is evidence of recent earthmoving work, building construction or anything a surveyor may see like building additions that we observe when we're out there and conducting the field work.

So this is, again, where the surveyor is a third-party inspection for the transaction, right? He's an independent person. If we see something, we should be identifying it, and if you pick this item, when a surveyor lands on site, if the property is under construction, we need to note that.

More than likely, if it's under construction to a certain percentage, the surveyor is going to have a phone call. If the parking stripes aren't striped yet, the building is not finished, those things, that needs to be a call.

But if there's evidence of recent earth moving and work, that can be handled with a note. The other issue with this is there is something in the title world called broken priority. We don't want to have a tremendous amount of construction happening on a project that hasn't been sold yet.

Maybe that's the remodel stuff and there's things being delivered to the site, so there's invoices being generated. So this, again, the note by the surveyor or this being called out by the surveyor starts to cause some red flags and other people in the transaction may need this information.

So it was originally requested by HUD Multifamily in the 1999 standards. We've just -- we've kept this in for other reasons and it's an item that's very important.

Again, in some cases, you land on a property to do your field work and you're not able to do everything, or if you are able to do everything, but it was recently something was going on, we need to disclose that and we need to add that information in a note or an area on the drawing depicting that.

Table A, item 17 --

Gary Kent: Yeah, go ahead.

Todd D'Amico: -- with that. Proposed changes in street right of way lines. There's a gas station down the street from me where the city of Norman is widening the street and they're taking about 20 feet of the gas station's property.

So this is important that if there's something proposed and upcoming, that the surveyor wants you to check this item. The surveyor can research that and identify if there's anything that might make an effect on the property boundary.

If there's something changing in the street right of way lines, that may make an impact on the property itself. So that's important.

Again, the surveyor has to reach out to the available jurisdiction and the controlling jurisdiction, which may be the state department. It may be the city. It may -- whatever jurisdiction is for that particular right of way line.

So and evidence of recent street or sidewalk construction or repairs, observed again in the process of us doing the field work. That's something that a surveyor should be able to identify for you and be paying attention to when they're doing their field work.

So these are things that, as you reaching out to a prudent surveyor or getting an accurate ALTA survey, these items, when they're selected as table A items should be identified on the survey.

Again, they were originally requested as part of the HUD Multifamily requirements and incorporated into the 1999 ALTA standards. We've continued them through the years.

Gary Kent: Yeah, what happened was I think prior to that, HUD had their own complete set of standards and we were contacted by multi-family in the late '90s saying they would like to kind of piggyback onto the ALTA.

They were ACSM at the time, but they needed these extra items. So that's why those were added. Item 18, Todd?

Todd D'Amico: Yeah, table A, 18. We spent quite a bit of time here discussing this, so I'll summarize the first section here. The first bullet point, which is sections 5 and 6 and that those areas should be included in the survey.

But if a particular part of the survey has a plottable, offsite easement. So let's say included in that, which maybe that's in the schedule A description. Maybe that's an easement in schedule B and the title work that shows up.

And the easiest thing to talk about is, let's say it's a 50-foot by 400-foot access easement. That this is a particular property, maybe a restaurant inside of an overall development and it doesn't have its own access, but it has well-defined access from the restaurant out to the public street.

Well, this item helps us solve for the survey information inside that easement. That easement can be graphically depicted on the face of the survey, but what's important to know is are there improvements inside that easement?

Well, it's off-site, right? So if that off-site easement is not a part of the boundary, as we talked the last couple sessions, the surveyor's charge is to go five feet outside the boundary or 10 feet to get power poles.

But if it's an easement that goes 400 feet off-site, well, their charge isn't to survey that information [inaudible] that area in that easement. But what table A, item 18 does, when selected, requires the surveyor to go survey that area, whether it's 400 feet or a mile.

Or maybe the easement itself, the easement area, isn't well-defined. What we see in the surveying world is we see an agreement for parking and access between the restaurant and the big box.

Well, if this item is selected and there's nothing defined, this survey area, the true survey area, boots on the ground, just generated and just expanded from a one-acre restaurant to a 20 acre big box, because maybe the access easement is written in such a way that they both share access between all drive aisles and maybe they have no limitations on parking and they share parking.

It's just the way the document was crafted. So be very careful here with this item. When it's selected, off-site appurtenant easement should be identified on the survey and there should be survey data shown within those.

One of the bullet points we have here I want to call your attention to is it could be expensive and time consuming, because as I mentioned, if it's not well defined, it could increase the size of that survey from one acre to 21 acres.

So that's something that you may run across on a survey when this item is selected. Now, the intent here is to show the information inside the easement.

If that subject property doesn't have direct access and relies on an easement out to the public street, from a title insurance standpoint, I'm happy seeing that easement get me to the public street, but I don't know if here's a new strip center that was built that crosses that easement that blocks my access without the surveyor surveying that strip.

So it's important to make sure that not only do we have access through the easement document, but with this table A item, what we've allowed the surveyors to do is survey that area so that they can show if there are any issues with that easement.

So if this is not checked, well then those easements obviously, like I'm describing, would be shown on the survey, but they truly won't be surveyed. That area won't be surveyed in the same manner as the survey property itself.

Gary, anything to add there?

Gary Kent: No, not really. I think you've covered that, Todd. That gets us to the last item, which is 19. This was added, I think in maybe 2011. The point here is that all surveyors do not have professional liability or E&O insurance.

So if the client or somebody, the lender, is concerned about that, then they can check this item off and indicate what amount of coverage they would want the surveyor to have.

Understanding that if it's a single project that I need higher coverage on, I can get that. I can contact my company and they will provide me more insurance for that specific project, but if I don't have it, it's not like I'm going to be able to get it for that project.

Certificate of insurance can be requested and that will be provided. The important thing here, I suppose, this item shall not be addressed on the face of the plat or map. What we had was lenders who were wanting the surveyor to list the amount of their coverage in a certificate or on the face of the survey and that's just a wacky request.

They can get a certificate of insurance. All they have to do is ask for it. So this item, if it was checked off, doesn't even need to be indicated in the certification. It's really a separate contractual issue between the parties.

Item 20, we talked about. This would be additional items that the client -- there's some issue that's not covered elsewhere in the standards. It's not covered in table A, but they want to make sure it's done.

That's where you could add an additional item or more than one additional item. I mentioned earlier, those need to be explained. One of the things we want to point out was that the table A item from 2016 that was item 18, that was a wetlands item.

That was problematic ever since it was introduced in 2011. It was misunderstood. People were requesting it and not understanding what they were asking for. We decided that number one, it's not a title issue, let's just get rid of it.

If there is a wetlands concern on a property, then that could be negotiated separately. Maybe the surveyor has a wetlands biologist on staff, so they could negotiate to include wetlands under table A, item 20.

So what happened then is that HUD Multifamily was actually interested in this item and they did exactly the correct thing in their interim requirements, is they took the wording from 2016 on item 18 and they inserted it and they said, we need this to be an item 20 on our survey.

And that is the perfect way to address this, if someone is interested in wetlands. We've got some really good questions we're going to take up next. I did want to put the resources up here.

Again, I think we had these up there yesterday, but both ALTA and NSPS have documents available up there. In fact, we just updated some of those documents, I know, on NSPS yesterday and I just sent ALTA some updated information this morning, actually.

But we've got the archives of all the previous versions. We've got these FAQs. We've got the standards, including the redline version of -- well, I think you all have been provided that.

So let's get to the questions. We have some really good ones here. Where monumentation is required, but placement of the monument is difficult or impossible.

For example, maybe it would fall in a body of water. In a lake or a stream. What options are available to the surveyor to remedy this?

Well, typically, if it's in a state that requires monumentation or the surveyor is being requested to monument and we can't set it or it's exceptionally difficult, we will normally set what's called a witness and we'll come back on the line or slide back from the corner of one of the boundary lines so that the corner actually is still on the line, but it's not at the corner.

That's the typical response to that problem, although that can be a little problematic.

If it's a body of water, I don't think it's a problem, but if it's because there was -- maybe there was a beehive inlet right at the corner, and I can't set anything on that, so I come back a couple of feet and set a point.

The problem with that is that somebody who doesn't know what they're looking at is going to assume that that point is actually the corner and they're going to build their fence to that corner.

So there can be some issues. Now, the survey will show, the plat is going to show it wasn't set at the corner, but of course somebody out there wanting to build a fence maybe doesn't have the benefit of seeing that plat.

But that's normally how that would be taken care of. Todd, is there anything you want to add on that?

Todd D'Amico: Yeah, no, that's a great point. The witness corner can be a certain distance back on the terrain that can actually be set and in most cases, that's the appropriate way.

And like you said, Gary, the survey itself then should show that corner, at that location, on the boundary line and label it as a witness corner and then the corner that can't be set, the appropriate thing to do is identify that point on the boundary with some text that says no corner set and maybe a note as to why.

Gary Kent: Yeah.

Todd D'Amico: You know, falls in the creek or falls out in the body of water. That way everyone that's reviewing the survey has an idea of what's happened, and that's an acceptable way in practice.

You're right, in some cases, whoever is following behind us, whether it's the owner, property owner or the next surveyor, can create an issue, but we would hope that from a surveying standpoint when a surveyor sees that corner being 10 or 20 or however many feet off, that we had to offset that or bring that back as a witness corner, that a phone conversation happens and maybe we share a copy of the survey and all is well.

So yep, no, good point.

Gary Kent: Good. Next question, for 7b and 7c, are these required on all ALTA surveys? What if you have a new construction deal so there are no structures on site? Should the surveyor be showing the proposed building footprint?

This all relates to the various zoning endorsements and there are, to my knowledge, three of them. One of them is for unimproved property. So if the property actually has no structures on, sometimes this item gets checked off anyway.

The surveyor obviously has nothing to do and I've talked with surveyors who've asked, well, do I say that I did 7c? I measured height of the building when there's no building there. And I'm a little ambivalent about that.

I would tend to go ahead and say I did 7c, because somebody is probably looking for that item to be listed in the certification and my argument would be, well, I did it, it's just that there wasn't anything to do related to that.

So the second zoning endorsement is on improved property and that's usually where you would - where 7a, 7b1 and 7c would be applicable and we would make those measurements.

If there is no -- if there are no structures on the site, then they can check them off, but I really have nothing to do.

There is a third zoning endorsement and that is when, I believe, the title company is being asked to ensure if we talked about the setbacks, height and floor space area restrictions, they are being asked to ensure if the property is compliant or if the property will be compliant if it's built pursuant to some site plan.

So I've been telling surveyors, you may be asked to show proposed improvements on a survey and that is perfectly acceptable. You just want to make sure that it's patently clear what is proposed and what is existing.

Maybe even going to a second sheet to show the proposed, but that's perfectly acceptable to do that and if they're asking for a 3.2 zoning endorsement, that's probably what should be done.

Question. How is a party wall depicted on a survey? Well, if it's an actual agreement between two owners, then the surveyor should be actually noting that agreement on there. But normally what we're trying to do is depict the relationship between two buildings.

If it's in a downtown area, we're going to show you where there two building faces meet at the sidewalk, right? Because that's what we're seeing.

Unfortunately, we don't know what's behind that and it could entail, if someone was interested, let's go up on the roof and see, because they'll just fill in gaps and it may look like two buildings are meeting at a certain place on the sidewalk, but it actually behind -- behind that brick facing, it may or may not be that way.

So we're trying to show those relationships and if there is an agreement, we'll list that agreement.

Yeah, the training, it will be. The slides for all three of these sessions, Tuesday, Wednesday and today and the recordings for all three sessions will be up on the HUD Exchange website within a couple or three weeks here.

Confirm that the first date in the surveyor's report form is the date of the field visit instead of the date of the survey map. I certify that on I made a survey of the premises.

Yeah, I think the surveyor's report has several things like that and there could be some question, I suppose, if it's a quote, unquote, update, which I mentioned on Tuesday I don't like that term, because I don't think there is a such a thing.

But you know, is that the last date of field work or is it -- I think what the surveyor's report is contemplating that when did you actually conduct the survey and maybe that's been two months ago and they haven't closed yet, but now they want us to make sure that everything is -- nothing really has changed.

That can be a little dangerous, but if I've done a very thorough job on the plat, I should be able to go back out and do a careful check and say, yeah, you know, everything is the same as it was six weeks ago or whatever.

I think on this, I [inaudible] that I made on a certain date I made a survey of the premises, then as I recall on the surveyor's report, then there's another place following that where it talks about somehow revisiting the property.

And that's probably the best I can do with that at the moment and that might be a question for HUD to clarify for us at some point and they can follow up.

You've touched on this, a couple items would like to clarify. Is it completely up to HUD's council to determine what items will be checked as required for table A or is there a HUD standard for these optional items that's always the same?

I believe that HUD has a standard and they are -- right now they are interim for the 2021 ALTA NSPS standards, but they have a standard for what's required and those are spelled out in the survey instructions.

There probably would be times when, perhaps, some discussion would need to be made to clarify do we really need to do this on this type of property, but that would be up between HUD and council to decide that.

But otherwise, there are survey instructions that spell out specifically which table A items are required. And that's why when we went through the slides, we had those marked, required by HUD Multifamily. Hopefully that answers that one.

In yesterday's discussion, it was indicated a legal description is not necessarily required for a platted lot in a subdivision. How would a gross land area be estimated for valuation and land development purposes if needed?

The surveyor -- in preparing the plat, we will have the mathematical information in order to compute the area. We don't need a metes and bounds description to compute the area. We will be able to compute the area without that description.

So that's really not a problem and that item gets checked off. It's table A, item 4, I believe. They want the gross land area.

We can produce that. Even though it's lot 12 in Indianapolis, a west commercial subdivision, I can still compute that area without that legal description being metes and bounds.

There will always be a legal description, but in a platted subdivision it would typically be lot 12 in that addition recorded in the plat book and page or recorded in some instrument number.

We can make the calculation on the area. That's not an issue at all. Todd, is there anything you want to add to any of that?

Todd D'Amico: No, I agree with you there. I think just because there isn't, like you mentioned, a metes and bounds description, doesn't mean that the surveyor doesn't have the ability to calculate that and we can obtain the information from the plat itself of other information and it's not necessarily needed to have a metes and bounds description.

Gross land area is something that every surveyor should be able to calculate and provide.

Gary Kent: In fact, he says CAD and reality is that we are almost -- surveyors are virtually universally using CAD and once we have that boundary drawn, we can just do a query on that boundary and it will give us the area.

All right. I don't see anything else. We appreciate you all joining us and you're all welcome -- we'll be closing the loop with HUD on this and with that, I'm going to turn it back over to our host.

John: Thank you all so much for attending today's webinar, the third and final training of a three-part training series on the ALTA NSPS Land Title Survey Standard. This training has now ended.

(END)