RESL 104 - Liens, Encumbrances & Restrictions

Comprehensive Outline

Module 1 - Lien Categories (What They Are and Where to Find Them)

1.0 Learning Goals

1.1 Classify liens into voluntary and involuntary categories.
1.2 Identify where each lien type is typically located (recorder, tax office, courts, municipal agencies, UCC registry).
1.3 Capture the minimum data needed to match a lien to the correct owner period and parcel.
1.4 Determine whether an item is typically a clearance requirement or a continuing exception.
1.5 Recognize red flags that require escalation (missing releases, identity ambiguity, recent enforcement activity, priority concerns).

2.0 Core Definitions

2.1 A lien is a legal claim/security interest securing a debt or obligation against real property.
2.2 Voluntary liens arise by agreement, most commonly through mortgages and related financing instruments.
2.3 Involuntary liens arise by law, including taxes, judgments, mechanics liens, and certain municipal or support liens.
2.4 A lien lifecycle typically includes creation, recording, possible assignment/enforcement, and final release/satisfaction/discharge.
2.5 Priority is the concept that determines which lien is superior when multiple liens exist, often based on recording order plus statutory rules.

3.0 Master Lien Search Map

3.1 Recorder/land records are the primary source for recorded mortgages, liens, assignments, modifications, and releases.
3.2 Property tax collector/treasurer records are the primary source for current taxes, delinquencies, and tax sale indicators.
3.3 Court records are essential for judgment status, foreclosure actions, and bankruptcy timing issues that can affect enforceability or conveyance.
3.4 Municipal/local agency records may reveal special assessments, code enforcement liens, and utility-related liens where authorized.
3.5 State UCC registries can show financing statements and fixture filings that may impact certain attached improvements (deal-dependent).

4.0 Voluntary Liens (Owner-Agreed)

4.1 Mortgages and deeds of trust are the most common voluntary liens and should be traced as a complete "mortgage chain" from origination through assignments/modifications/subordinations to a recorded satisfaction or release.
4.2 Home equity liens/HELOCs and second mortgages appear in the same land records systems but are frequently missed; they are a major refinance risk if not properly released.
4.3 Purchase-money financing is typically documented through a mortgage/deed of trust and should be treated with the same recording and priority checks.
4.4 UCC fixture filings are a crossover category; when required by company standards, they must be searched in the state registry and evaluated for any continuing claims on fixtures tied to the property.

5.0 Involuntary Liens (Imposed by Law)

5.1 Property tax liens and delinquencies are verified primarily through tax office records and can carry strong priority; any delinquency or sale indicator is a major risk item.
5.2 Special assessments and municipal liens arise from public charges (improvements, utilities, code enforcement) and require confirmation of whether they attach as liens and whether payoff or release is needed.
5.3 Judgment liens originate from civil judgments and require careful identity matching (common-name risk) plus confirmation of satisfaction, release, or court disposition.
5.4 Mechanics and construction liens are highly deadline-driven, often require escalation, and must be evaluated for recording date, enforcement activity, and discharge/bonding options.
5.5 Federal and state tax lien notices depend on jurisdictional filing rules and debtor type; examiners must confirm proper search locations and require documented releases or certificates.
5.6 HOA/condominium assessment liens may be recorded in land records and often require a payoff letter and recorded release; the declaration may also establish lien rights that require separate status confirmation.
5.7 Child support/family support liens (where applicable) may attach by statute or recorded notice and should be handled as a clearance item if tied to the owner/property.

6.0 Minimum Data Fields to Capture (All Lien Types)

6.1 Capture debtor/owner name, lienholder name, instrument type, recording reference, recording date/time, parcel/legal description tie, and any stated amount/date.
6.2 Confirm the lien matches the correct owner period and property description.
6.3 Identify the closure document (release/satisfaction/discharge) and confirm it references the correct original lien instrument.

7.0 Typical Outcomes: Requirements vs Exceptions

7.1 Open liens usually become requirements, including unreleased mortgages/HELOCs, unsatisfied judgments, active mechanics liens, delinquent taxes, and recorded municipal liens.
7.2 Non-lien encumbrances (easements, CC&Rs, platted dedications) are usually continuing exceptions rather than clearance items, unless they conflict with deal requirements.

8.0 Red Flags and Escalation Triggers

8.1 Missing releases for older loans, identity ambiguity on judgments, recent mechanics liens, and tax sale indicators require immediate escalation.
8.2 Any lien referencing the wrong legal description/parcel, or any unclear priority situation (missing subordination, competing liens) should be flagged for review.

Module 2 - Restrictions & Non-Lien Encumbrances (Use and Access Issues)

1.0 Purpose and Big Picture

1.1 This section teaches how to identify and explain title items that burden property **without being debt-based liens**.
1.2 The examiner's role is to locate these items in the public record, confirm they apply to the correct parcel, and list them properly as **exceptions**, while flagging any that create access, use, or marketability problems.

2.0 Core Concepts and Vocabulary

2.1 A **non-lien encumbrance** is a right or limitation affecting the property that does not secure a money obligation, such as easements, covenants, plats/dedications, leases, and deed reservations.
2.2 A **restriction** is a limitation on how the property may be used, developed, occupied, or transferred, often created by recorded private documents (CC&Rs/HOA declarations) or recorded notices.
2.3 An **easement** grants a limited right to use another's land for a specific purpose (access, utilities, drainage).
2.4 **CC&Rs** are recorded private rules binding current and future owners; they commonly include architectural controls, use limits, and assessment obligations.
2.5 A **right-of-way** is a type of access right, often appearing as an easement or as a public dedication shown on a recorded plat.
2.6 A **leasehold interest** grants possession rights to a tenant; recorded leases or memoranda can directly affect closing and lender requirements.
2.7 Deed **reservations and exceptions** carve out interests (minerals, access rights, life estates) that may remain on title indefinitely.
2.8 Appurtenant vs in gross (concept): some rights benefit another parcel, while others benefit a person or company, and this affects how the exception is described.

3.0 Where These Items Are Found (Record Sources)

3.1 Most restrictions and non-lien encumbrances are found in the **recorder/land records** as recorded instruments: easement grants, declarations, amendments, plats, deeds with reservations, and recorded leases or memoranda.
3.2 **Plats/maps** are a major source of dedications and easement corridors that may not appear in a separate easement agreement.
3.3 **Municipal/county sources** can supplement the record for right-of-way details and special district mapping, but examiner work product typically relies on what is recorded.
3.4 **Court records** may occasionally control use or ownership through judgments (quiet title, partition, injunctions), and should be flagged when discovered.
3.5 Many practical "closing documents" (HOA estoppels, surveys, zoning letters) are not always public records, but they help confirm whether recorded restrictions create real-world conflicts.

4.0 Easements (Most Common Non-Lien Encumbrance)

4.1 Easements appear frequently in title work and must be evaluated for purpose, location, and impact on access or improvements.
4.2 Common easement purposes include utilities, ingress/egress (access), drainage/stormwater, shared driveways, and conservation/open-space restrictions.
4.3 Easements are created by recorded grant/agreement, by a recorded plat, or by reservation/exception language within a deed; implied or prescriptive easements may exist off-record and are usually surfaced through survey/possession issues.
4.4 Examiner capture requirements include the benefitted party, purpose, recording reference/date, and a usable location description (metes-and-bounds strip, "along north line," or plat tie).
4.5 High-risk easement issues include landlocked parcels with no recorded access, vague or missing location exhibits, legal description mismatches, and easements that interfere with building footprints, driveways, or planned improvements.

5.0 CC&Rs, HOA and Condominium Documents (Private Restriction System)

5.1 These documents establish ongoing use restrictions and owner obligations that typically remain as continuing exceptions.
5.2 The examiner should expect a recorded declaration (subdivision or condominium), plus amendments, restatements, or supplements; bylaws and rules may not be recorded but are often referenced.
5.3 Common restriction categories include rental limits, business-use bans, architectural approval requirements, fencing/parking rules, pet limits, and assessment/dues obligations.
5.4 Examiner tasks focus on identifying the recorded references for the declaration and any amendments found, listing them as exceptions, and flagging any restrictions that conflict with the transaction's intended use.
5.5 HOA documents often connect to lien rights (assessment liens), so the examiner may also note when an HOA status letter or estoppel is typically required by company practice.

6.0 Plats, Dedications, and Right-of-Way Impacts

6.1 Recorded plats frequently create or reveal public road dedications, right-of-way widths, utility corridors, drainage easements, and common access points.
6.2 Plats also support the legal description (lot & block) and must match deed references exactly to avoid chain/parcel ambiguity.
6.3 Examiner review includes verifying the correct plat book/page or map number, confirming lot/block alignment, and capturing any plat notes that create continuing burdens.
6.4 Common red flags include wrong lot numbers in deeds, missing plat references, and plat notes suggesting maintenance obligations or access limitations.

7.0 Leases and Possessory Rights

7.1 Leases can affect title even though they are not liens, because they create possession and priority concerns.
7.2 Recorded ground leases and recorded memoranda of lease are the most common lease-related items seen in title work; a memorandum provides notice of tenant rights without all terms.
7.3 Examiner capture includes parties, term (and options if recorded), premises description (full parcel or portion), and recording reference.
7.4 Possession by a tenant can create inquiry notice (concept), so leases should be flagged when they may impact lender requirements or closing conditions.

8.0 Options, Rights of First Refusal, and Transfer Restrictions (If Recorded)

8.1 Some documents grant another party the right to purchase first (ROFR) or the option to buy; others restrict sale or require consents.
8.2 These items can significantly affect marketability and transfer, so the examiner typically lists them as exceptions and flags them for underwriting review.

9.0 Deed Reservations, Exceptions, and Special Interests

9.1 Deeds may reserve mineral rights, grant or reserve access rights, create life estates, or exclude portions of property from a transfer.
9.2 These interests often remain permanently and must be captured precisely as written, then listed as exceptions with accurate recording references.
9.3 Examiner red flags include ambiguous reservation language, conflicts with recorded plats/easements, and reservations that undermine access or intended use.

10.0 How These Items Appear in Title Output

10.1 Most restrictions and non-lien encumbrances are listed as **continuing exceptions** (easements, CC&Rs, plats/dedications, leases, mineral reservations).
10.2 They become **requirements** only when there is a defect or needed corrective action, such as missing recorded access, unclear legal description, missing termination/release when required, or missing required consents.

Module 3 - How to Search & Match Liens to the Property

1.0 Purpose and Big Picture

1.1 Teach the examiner how to **find lien items** in public records and **confirm they attach to the correct parcel/owner**.
1.2 Prevent the two biggest title failures:
1.2.1 **Missing a lien** that should be shown as a requirement/exceptions.
1.2.2 **Posting the wrong lien** (wrong person, wrong parcel, wrong legal description).
1.3 Build a repeatable workflow: **Search → Identify → Match → Validate → Output**.

2.0 Core Definitions (Examiner Vocabulary)

2.1 **Lien**: a legal claim against property (or owner) that may be enforceable against the real estate.
2.2 **Parcel match**: proof that the lien ties to the **subject property** (directly or through the owner's interest).
2.3 **Owner match**: proof the lien ties to the **same owner** in the chain (not just same/similar name).
2.4 **Record match**: confirm you're reading the **recorded instrument** (correct book/page or instrument number).
2.5 **Attachment type (concept)**:
2.5.1 **Property-specific** (e.g., mechanics lien describing job site).
2.5.2 **Owner-based** (e.g., judgment filed against the owner—then determine if it attaches to real property in that jurisdiction).
2.5.3 **Tax/assessment** (often parcel-based).

3.0 Pre-Search Setup (Do This Before You Touch the Index)

3.1 Confirm the **subject identity** (your "anchor data"):
3.1.1 Current vesting owner(s) exactly as vested (full names, suffixes, middle initials).
3.1.2 **Legal description** type: lot/block vs metes & bounds vs condo unit.
3.1.3 **Parcel ID/APN** (if available in your jurisdiction/search system).
3.1.4 Situs address (helpful, not controlling).
3.1.5 Prior vesting deed reference (for chain and name variations).

3.2 List all **name variations** you must search:
3.2.1 Maiden names, prior married names, known aliases.
3.2.2 Common misspellings/spacing (Mc/Mac, O'/O, hyphens).
3.2.3 Entity names (Inc/LLC/LP) and prior entity names (mergers/DBAs if shown).

3.3 Determine your **search window** (typical examiner approach):
3.3.1 From **current owner acquisition date** back to required period/company standard.
3.3.2 Include prior owners when required by product type or underwriting guidelines.

4.0 Where Liens Are Found (Search Targets)

4.1 **Recorder/land records (official records)**
4.1.1 Mortgages/deeds of trust; assignments; modifications; releases/satisfactions.
4.1.2 Mechanics liens / construction liens (jurisdiction terms vary).
4.1.3 HOA/condo assessment liens (if recorded).
4.1.4 Federal tax liens (often recorded locally *and/or* searchable via separate system depending on state).

4.2 **Court records / judgment indexes**
4.2.1 Money judgments, domesticated judgments, abstracts/transcripts of judgment.
4.2.2 Lis pendens/notice of action (not a lien, but a major title burden).

4.3 **Tax authority sources**
4.3.1 Property tax delinquencies, tax sale certificates, municipal liens (varies).
4.3.2 Special assessments (water/sewer, improvement districts).

5.0 The Standard Lien Search Workflow (Step-by-Step)

5.1 **Name search (grantor/grantee index or equivalent)**
5.1.1 Search each owner name variation.
5.1.2 Pull every potentially relevant hit (don't "assume it's not yours" yet).
5.1.3 Capture instrument number/date and document type.

5.2 **Document triage (quick sorting)**
5.2.1 Is it clearly unrelated? (different county, different entity type, different timeframe)
5.2.2 Is it "possibly yours"? (same/similar name, same city, same spouse, similar signature) → keep.

5.3 **Open the instrument and extract match fields**
5.3.1 Debtor/owner name(s) exactly as shown.
5.3.2 Property identifiers: legal description, lot/block, APN, address (if included).
5.3.3 Recording data: instrument number/book/page, recording date, execution date.
5.3.4 Amount/obligation type (for requirements and payoff).
5.3.5 Parties and capacity (individual, trustee, LLC manager, etc.).

5.4 **Match to the parcel (the “attach” test)**
5.4.1 Direct legal description match (best).
5.4.2 Lot/block + plat reference match.
5.4.3 APN match (helpful, not always conclusive).
5.4.4 Address-only match = **weak** (use only as a lead; confirm with legal).

5.5 **Match to the correct owner**
5.5.1 Confirm the debtor is the same person/entity as in vesting.
5.5.2 Look for identifiers: middle initials, spouse, prior address, “aka,” entity formation clues.
5.5.3 If multiple people share the name, treat as a **namesake risk** until cleared.

5.6 **Status check**
5.6.1 Is it still open? (no release/satisfaction/discharge found)
5.6.2 If released, confirm release references the correct original instrument.
5.6.3 For judgments/liens with expirations/renewals: verify whether there are renewals/re-recordings (jurisdiction rules vary).

6.0 Matching Rules by Common Lien Type (What to Look For)

6.1 Mortgage / Deed of Trust

6.1.1 Must match: borrower, property legal, recording reference.
6.1.2 Track chain: assignment(s) → modification(s) → partial release(s) → satisfaction.
6.1.3 Red flags:

- Assignment missing or breaks chain to current lender/servicer
- Partial release affects only part of the legal
- Legal description differs from vesting deed

6.2 Mechanics / Construction Lien

6.2.1 Must match: property/job site description + owner at time of work (often).
6.2.2 Verify: claimant, amount, date of work, legal/address, and any foreclosure action or release.
6.2.3 Red flags: vague property description, wrong lot, multiple parcels, missing discharge.

6.3 Judgment / Abstract / Transcript

6.3.1 Must match: debtor identity + proper recording/abstracting method for that jurisdiction.
6.3.2 Determine whether it attaches to real property in that county (procedural rules vary).
6.3.3 Red flags: same-name debtor, debtor moved counties, multiple judgments, bankruptcy discharge issues.

6.4 Tax Liens / Government Liens

6.4.1 Must match: taxpayer name or parcel, and the recording/notice requirements used locally.
6.4.2 Track releases: certificate of release, redemption, or payoff letter requirements.
6.4.3 Red flags: multiple years outstanding, tax sale activity, municipal super-priority claims (jurisdiction-specific).

6.5 HOA/Condo Assessment Liens (if recorded)

6.5.1 Must match: unit/lot + association name + recording reference.
6.5.2 Often also requires estoppel/status letter per company practice.
6.5.3 Red flags: lien filed against prior owner but not released, incorrect unit number.

7.0 Namesake Control (How to Avoid Posting the Wrong Lien)

7.1 Treat every common name hit as "not cleared" until you verify:
7.1.1 Property legal/APN in the lien matches the subject, **or**
7.1.2 Strong identity match (middle name, spouse, signature, consistent address history), **and** local rules support attachment.

7.2 Common namesake warning signs
7.2.1 Different spouse name than your chain
7.2.2 Different city/zip consistently across documents
7.2.3 Different entity suffix (LLC vs Inc)
7.2.4 Different middle initial across repeated records

7.3 Clearing methods (typical examiner toolkit)
7.3.1 Compare deed history for addresses and signatures
7.3.2 Cross-check tax cards/APN owner history (if available)
7.3.3 Use prior deeds and recorded affidavits to confirm identity

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8.0 Parcel Split, Partial Interests, and Multi-Parcel Problems

8.1 **Partial releases**: verify which portion is released (metes & bounds in release).
8.2 **Subdivision/replat**: older liens may describe parent tract—confirm subject inclusion.
8.3 **Condo units**: ensure lien references correct unit and common element interest.
8.4 **Multiple APNs**: some properties have more than one parcel—confirm lien covers all.
8.5 **Easement/strip parcels**: confirm whether lien hits fee parcel or separate strip.

9.0 How to Write It in Title Output (Exception vs Requirement)

9.1 **Requirements (typical)**
9.1.1 Open mortgage/deed of trust → payoff/satisfaction required.
9.1.2 Open mechanics lien → release/discharge or bond off required.
9.1.3 Recorded judgment that attaches → release/satisfaction required.

9.2 **Exceptions (typical)**
9.2.1 Matters that remain after closing or are not being cleared (rare for liens unless underwriting allows).
9.2.2 Recorded notices affecting priority (sometimes listed as exception pending curative action).

9.3 Minimum "posting" elements (quality standard)
9.3.1 Document type
9.3.2 Parties (debtor/creditor or borrower/lender)
9.3.3 Recording reference/date
9.3.4 Amount (if shown)
9.3.5 Property tie (legal/lot/APN reference if your format permits)

10.0 High-Risk Red Flags to Escalate Immediately

10.1 **Open lien with no clear payoff path** (missing holder info, old assignments).
10.2 **Legal description mismatch** between lien instrument and vesting deed.
10.3 **Lis pendens/notice of action** discovered.
10.4 **Possible bankruptcy** affecting lien enforceability or discharge.
10.5 **Landlocked/access issues** discovered during lien search (often appears through easements/ROW but impacts marketability).
10.6 **Multiple parcels / partial release confusion**.

Module 4 - Clearing Liens (Requirements vs Exceptions)

1.0 Purpose and Big Picture

1.1 Teach how liens are **handled in title output** and **cleared to insure** a transaction.
1.2 Core decision:
1.2.1 **Requirement** = must be satisfied/removed/confirmed before closing or policy issuance.
1.2.2 **Exception** = remains on title and is not being cleared (or is a standard/accepted risk).
1.3 Examiner goal: post liens correctly, avoid missed releases, and prevent "wrong lien/wrong owner" postings.

2.0 Key Definitions (Output Language)

2.1 **Requirement**: a condition the company demands to issue coverage (payoff, release, discharge, subordination, curative docs).
2.2 **Exception**: a matter not covered (or only covered with limitations) because it remains in place.
2.3 **Clear**: evidence proves the lien is released/satisfied/discharged or otherwise no longer enforceable against the insured interest.
2.4 **Open lien**: no recorded release/satisfaction/discharge found (or chain is broken).
2.5 **Carry** (concept): keep as an exception (common for easements/restrictions; uncommon for debt liens unless allowed).

3.0 The Posting Rule (When It's a Requirement vs Exception)

3.1 **Default rule for debt liens** (mortgages, judgments, tax liens, mechanics liens):
3.1.1 If still open → post as a **requirement** to satisfy/release/discharge.
3.1.2 If clearly released → do not require payoff; may reference release internally or omit.

3.2 **Default rule for non-debt burdens** (easements, CC&Rs, plats):
3.2.1 Usually posted as **exceptions**, not requirements, unless there is a defect (missing access, unclear location, missing consent).

3.3 **When a lien may appear as an exception (less common)**
3.3.1 Buyer is taking title **subject to** an existing lien (assumption or wrap—underwriting-driven).
3.3.2 Certain governmental/special assessment items that run with land and are not being paid at closing (varies by jurisdiction/company).
3.3.3 Subordination scenarios where lien remains but priority is contractually adjusted.

4.0 Clearability Standards (What Proof "Clears" a Lien)

4.1 **Gold standard: Recorded release/satisfaction/discharge**
4.1.1 Must identify the correct original instrument (book/page or instrument no.).
4.1.2 Must be executed by the proper party (current holder/authorized agent).
4.1.3 Must be recorded in the correct county/recording office.

4.2 **Secondary proof (contextual, not a substitute for recording)**
4.2.1 Payoff statement (closing doc) proves intent but not public record clearing.
4.2.2 Lender letter without recording is not final proof for title (company practice varies).
4.2.3 Court orders (satisfaction, discharge, expungement) may clear if properly recorded/indexed.

4.3 **Chain proof for mortgages**
4.3.1 If mortgage assigned: confirm assignments connect to the releasing entity.
4.3.2 If MERS/servicer involved: confirm authority language per local practice.

5.0 Mortgage/Deed of Trust Clearing Workflow

5.1 Identify open mortgages in chain (including equity lines).
5.2 Confirm whether each mortgage:
5.2.1 Will be paid off → require payoff + recorded satisfaction.
5.2.2 Will remain → require subordination or post as exception only if underwriting approves.
5.3 Verify the "mortgage chain": original → assignments → modifications → partial releases.
5.4 Common clearing documents:
5.4.1 Satisfaction/Release/Reconveyance (recorded)
5.4.2 Partial release (recorded)
5.4.3 Subordination agreement (recorded) when lien remains but priority changes
5.5 Red flags requiring escalation:
5.5.1 Broken assignment chain vs payoff holder
5.5.2 Partial release ambiguity (what part is still encumbered)
5.5.3 Legal description mismatch (mortgage vs deed)

6.0 Judgment Lien Clearing Workflow

6.1 Determine if judgment attaches to real property in the jurisdiction and county.
6.2 Confirm debtor identity (namesake control).
6.3 Clearing documents commonly accepted:
6.3.1 Recorded satisfaction of judgment
6.3.2 Recorded release of lien (if jurisdiction records releases separately)
6.3.3 Court order vacating/setting aside judgment (if recorded/indexed as required)
6.4 Time/expiration concept: some judgments expire unless renewed—verify per practice.
6.5 Red flags: same-name debtors, multiple counties, domesticated judgments.

7.0 Tax Liens / Government Liens Clearing

7.1 Identify tax type: property tax delinquency, federal/state tax lien, municipal liens, special assessments.
7.2 Clearing proof:
7.2.1 Certificate of release or discharge (recorded where required)
7.2.2 Tax redemption documentation (tax sale contexts)
7.2.3 Proof of payment + official clearance (practice varies—recording often needed for recorded tax liens)
7.3 Red flags: tax sale certificates, multiple years delinquent, super-priority claims.

8.0 Mechanics/Construction Liens Clearing

8.1 Confirm property match (job site, legal description, owner at time).
8.2 Common clearing methods:
8.2.1 Recorded release/satisfaction by claimant
8.2.2 Bond to discharge (statutory bond) recorded where applicable
8.2.3 Court order releasing/invalidating lien
8.3 Red flags: pending foreclosure action, incomplete property description, multiple parcels.

9.0 The “Requirement Wording” Standard (How It’s Written)

9.1 Requirements should clearly state:
9.1.1 What must be provided (payoff, release, satisfaction, discharge, subordination).
9.1.2 Which lien/instrument is being addressed (instrument number/book/page + date).
9.1.3 From whom (current holder/claimant/judgment creditor/tax authority).

9.2 Example wording patterns (template-style)
9.2.1 “Provide payoff and record Satisfaction/Release of Mortgage recorded ___ as Instrument No. ___.”
9.2.2 “Provide recorded Satisfaction of Judgment in favor of ___ recorded ___.”
9.2.3 “Provide recorded Release/Discharge of Mechanic’s Lien recorded ___.”

10.0 When a Lien Might Remain as an Exception (Rare but Real)

10.1 Assumptions / “subject to” transactions (underwriting-driven)
10.2 Cross-collateral or blanket liens where only partial release is obtained
10.3 Governmental assessments that run with land and are not due yet (posted as exception/standard exception depending on practice)
10.4 Subordination cases (lien remains; priority addressed by recorded subordination)

11.0 Quality Control Checklist (Before You Finalize Output)

11.1 Confirm each lien is matched to correct owner/parcel.
11.2 Confirm status: open vs released (and correct release reference).
11.3 Confirm requirement wording includes recording reference and correct parties.
11.4 Confirm no duplicates (same mortgage posted twice under different assignments).
11.5 Confirm curative path exists for each requirement (who signs, what document).
11.6 Escalate anything uncertain: broken chains, unclear partial releases, missing access, lis pendens, bankruptcy indicators.