it's in your interest

Contact a Surveyor

If You Are Selling Property

You may have to provide your buyer with an up-to-date survey of your property in order to:

- Give your buyer confidence in the purchase
- Allow your buyer to register the transaction at the County Clerk's office
- Enable your buyer to make mortgage arrangements
- Verify to your buyer the size and extent of the property
- Avoid later legal disputes arising from inadequate or inaccurate property descriptions

If You Are Buying Property

You need to know what you're getting. Only a map of the survey made by a licensed land surveyor can define what you've purchased.

Your surveyor will undertake the necessary research, survey the property and prepare a survey map that will reveal:

- Whether other people are entitled to partial use of your property through easements for utilities or rights-of-way.
- Whether fences, trees, buildings, gardens, embankments, driveways, walkways, swimming pools, house additions and other property improvements actually lay on your property
- Whether your deed describes your property accurately

Your survey thus gives you a form of protection in addition to clarifying what you've bought, since it will reveal any encroachments or other irregularities that might be the cause of later legal disputes. In addition, your surveyor can mark the exact corners of your site with survey monuments.

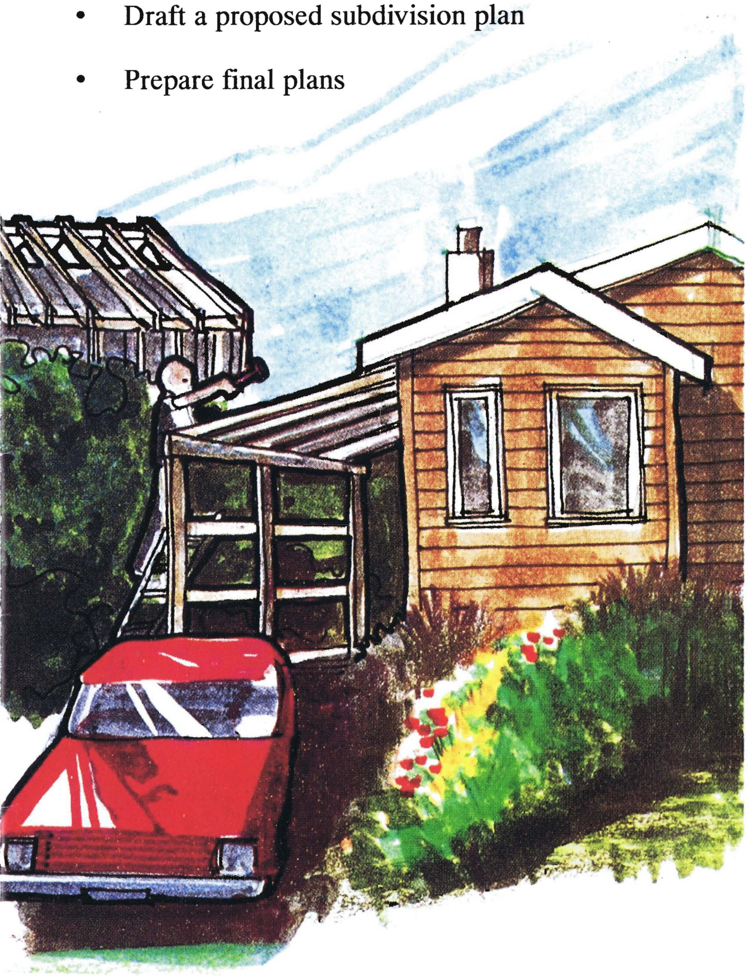
Building Fencing or Adding On

You need to protect your investment by making sure you are building on your own property. A mislocated fence, driveway or carport can cause legal problems and extra construction costs. Before you build, let a licensed land surveyor determine your property boundaries, replacing missing stakes if necessary. Allowing a surveyor to mark the location of your building on site before construction begins will also ensure that your meet setback requirements and other restrictions enforced by the municipality in their zoning laws. Failure to comply with zoning By-Laws could result in the loss of a future sale if the purchasers have an up-to-date survey done. Mortgage lenders generally do not advance money until zoning law infringements are cleared up.

If You Are Subdividing

A licensed professional surveyor will:

- Check and ensure extent of title, and note planning restrictions, easements and other legalities
- Survey the site
- Engage other consultants to carry out preliminary studies, Engineering, Planning & Environmental issues to submit with draft plan
- Draft a proposed subdivision plan
- Prepare final plans



Refinancing or Obtaining a Mortgage

A mortgage company, whether it be a bank, trust company or others, usually requires a survey before they will lend money. Why is this a necessity and why are you often asked for an up-to-date survey?

Do the lot size, building set backs, pool and fence locations meet with local Zoning Laws?

The mortgage company will require the survey to protect their investment. They want to be sure that the land and buildings on which they are lending money are as described in the documents which accompany the transaction. They also wish to know that if they have to foreclose there will be no problems in re-selling the property.

Why a Professional Land Surveyor?

According to New York state law, only surveys made by licensed and registered New York Land Surveyors are legal. Only registered Land Surveyors have completed the academic requirements and practical training before licensing. Only registered Land Surveyors are required to maintain the necessary theoretical, practical and ethical standards set by legislation.

What Will It Cost?

Depending on the nature and extent of the work, anywhere from a few hundred to several thousand dollars. Fees for surveys are determined on an individual basis, depending mainly on the amount of time required for the research and the survey. Prior to engaging your surveyor, you may wish to inquire of the likely estimate of the fees that the survey will entail, along with the expected completion date.

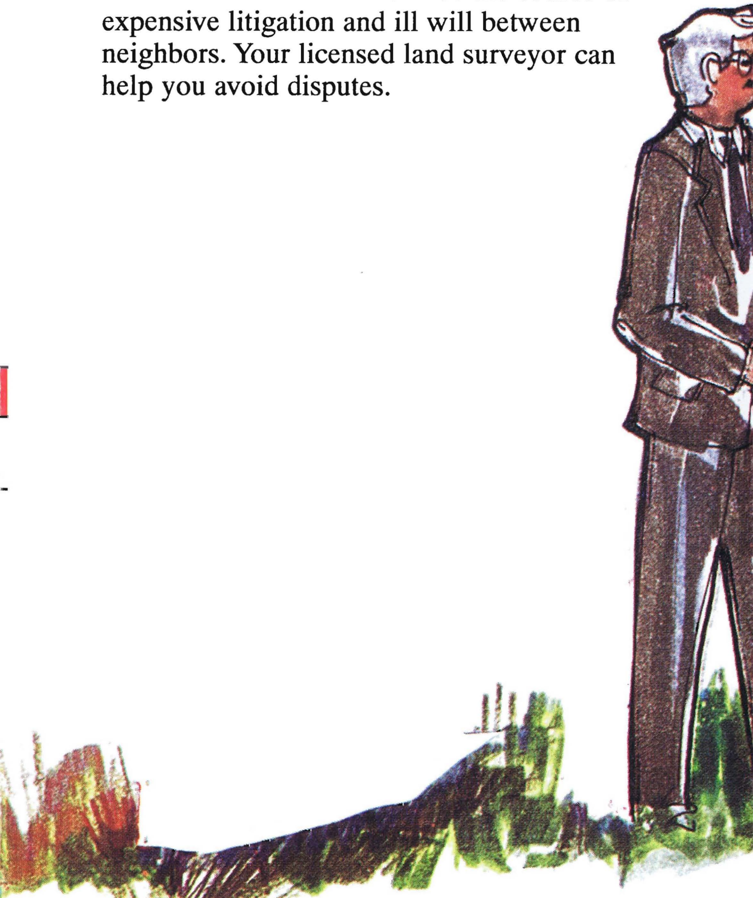
Your Assurance

In cases of dispute, your surveyor is an expert witness in court and assumes full professional responsibility for the accuracy of your survey. The cost of the survey as a percentage of your total investment is small and a reasonable price to pay for peace of mind.

Sale or Purchase of Land

Typically your house and land represent your largest assets. If you are contemplating purchasing property, you should know as much as possible about the piece of land in which you are going to invest. Obtaining a survey may be the most important thing you do before you close the deal on any purchase. Without a survey, you do not know the extent of your property, as only a licensed surveyor can provide you with this information. Without the survey, there is too much you do not know and you are risking both friendly neighbors and your investment.

It pays to know the boundaries of the your land. A small distance can make a big difference. The erection of a fence can be the source of expensive litigation and ill will between neighbors. Your licensed land surveyor can help you avoid disputes.



Engagement of a Surveyor

You may wish to consult the Yellow Pages of your telephone directory under the "Surveyors - Land" classification or your lawyer may advise you of the surveyors in your area.

Prepared by:

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