

**Multiple Choice**

*Identify the letter of the choice that best completes the statement or answers the question.*

- \_\_\_ 1. A public records office will record which of the following documents affecting land?
  - a. Deed
  - b. Eviction notice
  - c. Six month lease
  - d. Bill of sale
- \_\_\_ 2. The recording of an instrument in the proper county provides the public with
  - a. constructive notice.
  - b. final notice.
  - c. actual notice.
  - d. after-acquired notice.
- \_\_\_ 3. An acknowledgement can be witnessed by a notary public
  - a. in person.
  - b. by mail.
  - c. by fax.
  - d. by proxy.
- \_\_\_ 4. Which of the following is true of an acknowledgement?
  - a. It may be witnessed by a notary public.
  - b. Many states require that deeds be acknowledged before title passes.
  - c. The notary must attest that the deed is valid.
  - d. It is required by the Statute of Frauds.
- \_\_\_ 5. A notary public's commission expires on January 1, 2000. He may take a valid acknowledgement
  - a. if he applied for renewal before that date.
  - b. within 30 days after that date.
  - c. through January 1, 2000.
  - d. any time, because notaries are commissioned for life.
- \_\_\_ 6. Documents are recorded by
  - a. placing the original document on file in the recorder's office.
  - b. submitting the original document which is photocopied and placed on file.
  - c. copying the original document and returning it and the copy to the grantor.
  - d. filing the name and address of the property owner.
- \_\_\_ 7. A deed, which is not recorded, is
  - a. void.
  - b. voidable.
  - c. unenforceable.
  - d. valid.
- \_\_\_ 8. All of the following real estate documents are usually recorded EXCEPT
  - a. a mortgage.
  - b. an easement.
  - c. a 99-year lease.
  - d. a promissory note.
- \_\_\_ 9. Albert owns a certain parcel of land. You could most easily find Albert's name and this parcel listed in the
  - a. grantee index.
  - b. grantor index.
  - c. trustor index.
  - d. lis pendens index.

- \_\_\_\_\_ 10. Information regarding pending law suits would be found in the
- lis pendens index.
  - judgment roles.
  - mortgagee index.
  - grantor index.
- \_\_\_\_\_ 11. A report on the claims to title is prepared. It contains a listing of the full chain of title for 80 years. It concludes with a statement of an attorney stating the current condition of the title and who presently has claim to it. In most states this document would be known as a
- title report.
  - certificate of title.
  - jurat.
  - abstract of title.
- \_\_\_\_\_ 12. Most title insurance does not insure against
- public records.
  - unrecorded liens.
  - easements of record.
  - encumbrances of record.
- \_\_\_\_\_ 13. Which statement is true of title insurance?
- It is required by law.
  - It insures the owner against defects in title.
  - It reveals all defects in the chain of title.
  - It is only required for commercial property.
- \_\_\_\_\_ 14. A standard owner's title insurance policy covers
- forgery and impersonation.
  - matters a prudent buyer could discover on their own.
  - water rights.
  - government restrictions.
- \_\_\_\_\_ 15. Standard owner's title insurance coverage insures against all of the following EXCEPT
- unrecorded encroachments.
  - recorded easements.
  - recorded liens.
  - forgery of documents.
- \_\_\_\_\_ 16. A lender wanting title insurance coverage on a property it is taking as collateral would ask for
- an owner's title policy.
  - a mortgagee's title policy.
  - a mortgagor's title policy.
  - a buyer's policy.
- \_\_\_\_\_ 17. A title insurance policy in favor of the mortgagee will insure the
- owner.
  - buyer.
  - buyer and seller.
  - lender.
- \_\_\_\_\_ 18. Title insurance premiums are paid
- annually.
  - semi-annually.
  - upon assumption of the loan.
  - at the inception of the policy.

- \_\_\_ 19. The Marketable Title Act, as presently used in the United States
  - a. cuts off inactive claims to rights or interests.
  - b. offers state-sponsored title insurance.
  - c. guarantees title insurance.
  - d. automatically renews title insurance.
- \_\_\_ 20. A Torrens certificate of title does which of the following?
  - a. Grants title
  - b. Alienates title
  - c. Eliminates the need to search back further in time than the most recent quiet title action
  - d. Guarantees against encroachments

**True/False**

*Indicate whether the sentence or statement is true or false.*

- \_\_\_ 21. People record deeds to provide constructive notice to the world.
- \_\_\_ 22. Any subsequent purchasers of a property must obtain a new policy if they desire title insurance.
- \_\_\_ 23. Owner's title insurance covers the mortgagee.
- \_\_\_ 24. Standard owner's title insurance premiums are paid only once, when the policy is issued.
- \_\_\_ 25. Prior to enactment of the Statute of Frauds in 1677 a landowner gave notice to the world of his claim to ownership by visibly occupying the land.
- \_\_\_ 26. Most states do not require that documents be acknowledged before being eligible for recording.
- \_\_\_ 27. If a chain of title is broken, one must search outside the recorder's office by searching probate court records and civil court actions to regain the title sequence.
- \_\_\_ 28. When title is clouded by judgments against recent owners or pending lawsuits that might later affect title, information may be found in the judgment rolls or the lis pendens index.
- \_\_\_ 29. An abstract of title is a summary of all deeds or other documents dealing with the transfer of ownership.
- \_\_\_ 30. When a title defect must be removed, a quiet title suit may be the best solution.