

STATE	Purchase - Residential	Refinance - Residential	Additional Information
	Survey Required:	Survey Required:	
Alabama - AL	No survey required- w/ Survey Affidavit	No Survey Required - w/Survey Affidavit	Requirements apply as long as the amount of insurance does not exceed \$5MIL - is a lot on a platted subdivision or metes and bounds that does not exceed 25 acres
Alaska - AK	Yes - Survey Required	No Survey Required	Survey required on new construction
Arizona - AZ	Negotiable	No Survey Required	
Arkansas - AR	No survey required - w/ Survey Affidavit	No Survey Required - w/ Survey Affidavit	Requirements apply as long as the amount of insurance does not exceed \$5MIL - is a lot on a platted subdivision or metes and bounds that does not exceed 25 acres
California - CA	No Survey Required	No Survey Required	
Colorado - CO	No Survey Required	No Survey Required	For purchase - no survey required unless it involves a difficult metes and bounds property
Connecticut - CT	Aff for Owners/Commercial Loan and Residential unless new construction	No Survey Required	In certain commercial refinance situations, we'd still require a survey for transactions over \$5,000,000 if the most recent survey is more than 5 years old.
Delaware - DE	Yes - Survey Required	No Survey Required	For residential properties up to \$5MIL
Dist. Columbia - DC	Yes - Survey Required**	No Survey Required w/ Survey Affidavit	**We are willing to take an old survey if there is an affidavit, depending upon the circumstances.
Florida - FL	Yes - Survey Required	Survey or Survey Affidavit.	
Georgia - GA	No Survey Required	No Survey Required	
Hawaii - HI	Yes - Survey Required	No Survey Required	

Idaho - ID	Only if problem or extended coverage	No Survey Required	In Idaho, elimination of the survey exception or any of the other general exceptions automatically converts the policy to extended coverage and the appropriate rates will be charged.
Illinois - IL	Yes - Survey Required	No Survey Required	
Indiana - IN	Yes - Survey Required	*No Survey Required	* Refinance - no survey required on platted subdivisions
Iowa - IA	No Survey Required - w/Survey Affidavit	No Survey Required - w/Survey Affidavit	Requirements for coverage up to \$5MIL
Kansas - KS	No Survey Required - w/Survey Affidavit	No Survey Required	
Kentucky - KY	Yes - Survey Required	No Survey Required	To delete the survey exception for an owner's policy, a survey is always required, whether extended or regular coverage. For coverage to the lender, typically no survey is required, but we
Louisiana - LA	No survey required- w/Survey Affidavit	No Survey Required -w/ Survey Affidavit	Requirements apply as long as the amount of insurance does not exceed \$5MIL - is a lot on a platted subdivision or metes and bounds that does not exceed 25 acres
Maine - ME	yes or Survey Affidavit	No Survey Required - w/Survey Affidavit	On the refinance we require at least a survey affidavit (we charge \$50.00 for them) or if your reference is to a No Survey Affidavit, that would be correct

			As long as the loan amount is less than \$2MIL for residential and \$5MIL for commercial with underwriting review as to the existence of adverse matters. There are some restrictions regarding the size of the property (acreage) that should also be considered
Maryland - MD	No Survey Required	No Survey Required	
Massachusetts -	Yes on Mortgage Policies	No Survey Required	
Michigan - MI	No Survey Required	No Survey Required	
Minnesota - MN	Plat required	No Survey Required - w/Survey Affidavit	commercial loan policies, we request a survey or plat drawing, but may, depending on the circumstances, allow
Mississippi - MS	No survey required- w/ Survey Affidavit	No Survey Required - w/ Survey Affidavit	Requirements apply as long as the amount of insurance does not exceed \$5MIL - is a lot on a platted subdivision or metes and bounds that does not exceed 25 acres
Missouri - MO	No Survey Required - w/Survey Affidavit	No Survey Required	
Montana - MT	YES for extended coverage or new improvements	No Survey Required	No survey or survey affidavit required for existing improvements, yes for extended coverage or new improvements or if deemed warranted by examiner.
Nebraska - NE	Yes-Survey Required	Yes - Prior Survey w/Survey Affidavit or Affidavit in Lieu of Survey	As to loan policies, if we do not obtain a survey, a prior one would suffice with an affidavit as to no new improvements since the date of the old survey., or if neither of them, an affidavit in lieu of survey. Requirements are for Res - \$2MIL or less.
Nevada - NV	Yes on high liability transactions	No Survey Required	

New Hampshire - NH	Yes - Survey Required	No Survey Required - w/Survey Affidavit	
New Jersey - NJ	Yes - Survey Required**	No Survey Required	** At underwriter's discretion, we may accept a survey affidavit which updates a recent survey.
New Mexico - NM	yes for extended coverage	Survey or Survey Affidavit w/old survey attached.	
New York - NY	Surveys are required for Owner's Policies, but not for Loan Policies. Different zones have different requirements - see column E	Survey or Survey Affidavit w/old survey attached.	If no survey provided or if TIRSA Survey End issued, policy must contain: "subject to any state of facts that an accurate survey would show." Survey End: 10%
North Carolina - NC	Yes -New Survey or existing survey w/affidavit	No Survey Required*	No survey required for lenders as long as a survey was done on the property originally
North Dakota - ND	No Survey Required w/ Survey Affidavit	No Survey Required w/ Survey Affidavit	As long as the subject property is not over 40 acres in size. In most cases an affidavit will be acceptable as to "no changes".
Ohio - OH	Yes - Survey required	No Survey Required w/ Survey Affidavit	Chg: Loan \$50 Owners: \$100; if Simultaneous: \$100
Oklahoma - OK	YES - for extended coverage	No Survey Required w/ Affidavit in Lieu of Survey	Affidavit in Lieu of Survey required - and additional requirements apply. See Survey Project\RM Endorsements by State\OK Guidelines for Survey Coverage.doc
Oregon - OR	YES - for extended coverage	No Survey Required	
Pennsylvania -	No Survey Required	No Survey Required	
Rhode Island - RI	Survey for owners - aff for refi	No Survey Required w/ Survey Affidavit	

In respect to Surveys, in Zone 2, the down state portion, we don't rely on survey affidavits, but rather for residential properties we will use a full title survey that is not more than more of less 15 years old with a survey inspection or we will as to 1

S. Carolina - SC	Yes - for new construction and for a sale a copy of previous survey provided and dated within 10 years of the transaction.	No Survey Required	This guideline is in effect for regular policies as well as short form policies. Exceptions must be raised for unrecorded easements, encroachments, etc. which are found
S. Dakota - SD	Yes - Survey Required	No Survey Required w/ Survey Affidavit	Many local customs and practices can be more restrictive than general requirements.
Tennessee - TN	Not on platted residential	No Survey Required	
Texas - TX	Survey or Survey Affidavit w/old survey attached.	Survey or Survey Affidavit w/old survey attached.	If new survey - it must be dated within 6 months of the transaction.
Utah - UT	Negotiable	No Survey Required	
Vermont - VT	Survey Affidavit w/survey attached	No Survey Required w/ Survey Affidavit	Owners survey coverage is not offered unless there is an existing survey
Virginia - VA	Yes - Survey Required	No Survey Required	For Virginia--the "no survey" limitation is \$2,000,000 or less, 200 acres or less
Washington - WA	YES for extended coverage or new improvements	No Survey Required	No survey or survey affidavit required for existing improvements, yes for extended coverage or new improvements or if deemed warranted by examiner.
West Virginia - WV	For Owners Policy - To delete the survey exception a survey is always required	No Survey Required	
Wisconsin - WI	Yes-Survey Required	No Survey Required	Survey coverage on an Owner's Policy always requires a survey. It is best to have a current survey, but an older survey can be accepted in some cases if we are also provided with an "Affidavit Of No Change" by the owner of the real estate. Residential r
Wyoming - WY	No Survey Required	No Survey Required	Unless new construction or remodel then a site inspection is usually done.

Puerto Rico	Yes - Survey Required	Yes - Survey Required	
US Virgin	Yes - Survey Required	Yes - Survey Required	

Yes - Survey Required	Do not issue policy unless file contains: (1) New Survey or (2) Survey Affidavit w/prior Survey attached or (3) Survey Hold Harmless from purchaser and lender - but DO NOT provide survey coverage, do not issue short form policy and do not provide ALTA 9,
Semi-Survey	Survey or Survey Affidavit Required; if no Survey Affidavit, do not issue Short Form policy until you obtain the Affidavit. If file was set up as long form policy and contains a Survey Hold Harmless from lender, issue long form but do not give survey cov
Special Circumstance	Generally follows rule of no survey unless special circumstances apply, then follow Semi-Survey rules.
No Survey Required	No Survey or Affidavit Required, but Purchasers must sign a Survey Hold Harmless before issuing the owners policy