

DATE: [Insert Date]

TO:

[Client Name]

[Client Address]

[City, State, Zip]

RE: ATTORNEY TITLE OPINION

Property: [Insert Property Address/Legal Description]

Commitment No: [Insert Number]

Title Company: [Insert Company Name]

Dear [Client Name],

I have examined the Title Insurance Commitment referenced above regarding the property located at [Property Address]. Based on my review, I offer the following legal opinion and requirements for closing:

1. Ownership and Vesting

According to Schedule A, fee simple title is currently vested in: **[Insert Name of Current Owner]**.

2. Schedule B-1: Requirements

The following actions must be taken prior to or at the time of closing to ensure a clear title policy is issued:

- Payment of all taxes, assessments, and charges.
- Release of Mortgage/Deed of Trust recorded in Book [Number], Page [Number].
- Execution and recording of a Warranty Deed from [Seller] to [Buyer].
- [Insert additional requirements as needed].

3. Schedule B-2: Exceptions

The policy will not cover loss or damage resulting from the following specific items (Exceptions):

- **Easements:** [List specific easements, e.g., utility or shared driveway].
- **Restrictive Covenants:** [List CC&Rs or homeowner association documents].
- **Survey Matters:** [List encroachments or boundary issues shown on survey].
- **Other:** [List any mineral reservations or liens to remain].

4. Attorney Recommendations

[Insert specific advice regarding any title defects, such as "Requirement #4 must be cleared before the buyer accepts the deed" or "The easement in Exception #2 may interfere with planned construction"].

5. Conclusion

Subject to the satisfaction of the requirements listed in Schedule B-1 and the acceptance of the exceptions in Schedule B-2, it is my opinion that marketable title can be conveyed to the proposed insured.

Sincerely,

[Attorney Name]

[Law Firm Name]