

[Law Firm Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Client Name/Lender Name]
[Address]
[City, State, Zip Code]

RE: Preliminary Title Opinion

Property Description: [Insert Legal Description or Address]

Owner of Record: [Insert Current Owner Name]

File/Reference Number: [Insert Number]

To Whom It May Concern:

We have examined the public records of [Insert County/Parish], State of [Insert State], relative to the title of the property described above, for the period beginning [Insert Start Date] through [Insert End Date] at [Insert Time].

Based upon said examination, it is our opinion that as of the effective date, fee simple title to the property is vested in:

[Insert Name of Registered Owner]

Subject, however, to the following exceptions, liens, and encumbrances:

1. **Taxes:** [Insert status of property taxes, e.g., Paid through year XXXX].
2. **Mortgages/Deeds of Trust:** [Insert details of outstanding mortgages or state "None"].
3. **Easements:** [Insert details of recorded easements or state "None"].
4. **Restrictive Covenants:** [Insert details of CC&Rs or state "None"].
5. **Judgments/Liens:** [Insert details of any active liens or state "None"].
6. **Other Matters:** [Insert any additional title defects or notes].

This preliminary opinion is issued for the purpose of [Insert Purpose, e.g., securing title insurance or loan processing]. This opinion does not cover matters not of record, such as unrecorded leases, parties in possession, or matters that would be disclosed by an accurate survey.

Very truly yours,

[Signature]

[Printed Name of Attorney]

[Law Firm Name]