

[Law Firm Letterhead]

[Date]

[Purchaser Name]

[Purchaser Address]

[City, State, Zip Code]

RE: Title Opinion for [Property Address/Legal Description]

Dear [Purchaser Name],

We have examined the title to the real property described below, situated in [County Name], [State], for the period from [Start Date] to [End Date] at [Time].

1. LEGAL DESCRIPTION

[Insert Full Legal Description of the Property]

2. OWNERSHIP

Based upon our examination of the public records, we find that as of the date of this opinion, fee simple title to the property is vested in:

[Current Owner Name]

3. ENCUMBRANCES AND EXCEPTIONS

Title to the property is subject to the following exceptions:

- **Taxes:** Real estate taxes for the year [Year] and subsequent years, which are not yet due and payable.
- **Mortgages:** [List any existing mortgages or deeds of trust to be released].
- **Easements:** [List any recorded utility or access easements].
- **Restrictions:** [List any covenants, conditions, or restrictions].
- **Judgments/Liens:** [List any outstanding liens or judgments].

4. REQUIREMENTS FOR CLOSING

The following requirements must be met at or prior to closing to vest marketable title in the Purchaser:

- Execution and recording of a Warranty Deed from [Seller] to [Purchaser].
- Satisfaction and release of the mortgage held by [Bank Name].
- Payment of all outstanding property taxes and assessments.

5. OPINION

Subject to the exceptions and requirements noted above, it is our opinion that [Current Owner Name] has a good and marketable title to the property, free and clear of all liens and encumbrances.

6. LIMITATIONS

This opinion is based solely on the public records of [County Name] and does not cover matters not of record, including but not limited to, environmental issues, zoning ordinances, or matters that would be disclosed by an accurate survey.

Sincerely,

[Attorney Signature]

[Printed Name of Attorney]

[Law Firm Name]