

DATE: [Insert Date]

TO: [Client Name/Lending Institution]

[Address]

[City, State, Zip Code]

RE: CURATIVE ACTION TITLE OPINION

PROPERTY DESCRIPTION:

[Insert Legal Description of Property]

Parcel ID: [Insert ID Number]

Dear [Recipient Name],

We have examined the abstract of title or title commitment for the above-referenced property. Based on our review, the following title defects were identified which require curative action to ensure clear and marketable title.

1. IDENTIFIED DEFECTS:

- [Defect 1: e.g., Unreleased Mortgage recorded in Book XX, Page XX]
- [Defect 2: e.g., Missing Heir in Chain of Title for Deed dated XX/XX/XXXX]
- [Defect 3: e.g., Judgement Lien filed against previous owner]

2. REQUIRED CURATIVE ACTIONS:

To remedy the aforementioned defects, the following actions must be completed:

- [Action 1: e.g., Obtain and record a formal Satisfaction of Mortgage from Bank ABC]
- [Action 2: e.g., Execute and record a Quitclaim Deed from John Doe]
- [Action 3: e.g., Provide proof of payment and release of Judgment for Case No. 123]

3. OPINION:

It is our professional opinion that upon the successful completion and recording of the curative instruments described above, the title to the subject property will be considered marketable and free of these specific encumbrances.

This opinion is rendered for the sole benefit of the addressee and is limited to the matters expressly stated herein.

Sincerely,

[Your Name/Firm Name]

[Title]

[Bar Number, if applicable]