

DATE: [Insert Date]

TO: [Lender/Client Name]

[Address]

[City, State, Zip Code]

RE: FORECLOSURE TITLE OPINION

Property Address: [Insert Full Property Address]

Legal Description: [Insert Legal Description or Refer to Attached Exhibit]

Parcel ID: [Insert Tax Parcel Number]

Borrower(s): [Insert Name of Mortgagor/Borrower]

To Whom It May Concern:

Pursuant to your request, we have examined the public records of [Insert County Name], [Insert State], for the period from [Insert Start Date] through [Insert End Date at Time of Search] regarding the property described above.

1. RECORDED OWNERSHIP

Based on the records, fee simple title to the property is currently vested in:

[Insert Owner Name(s)] by virtue of a [Warranty/Quitclaim/etc.] Deed recorded on [Date] in [Book/Page or Instrument Number].

2. MORTGAGE TO BE FORECLOSED

The mortgage/deed of trust being foreclosed is held by [Lender Name], recorded on [Date] in [Book/Page or Instrument Number], in the original principal amount of \$[Amount].

Assignments: [List any assignments or state "None"]

3. PRIOR ENCUMBRANCES (SENIOR LIENS)

The following items appear to have priority over the mortgage being foreclosed:

- [Insert Senior Mortgages, Easements, or Restrictive Covenants]
- [Insert Outstanding Property Taxes]

4. SUBORDINATE ENCUMBRANCES (JUNIOR LIENS)

The following parties must be named in the foreclosure action to extinguish their interest in the property:

- [Insert Junior Mortgages/Liens]
- [Insert Judgment Creditors]
- [Insert Homeowners Association Liens]
- [Insert Federal/State Tax Liens]

5. OTHER MATTERS AND NECESSARY PARTIES

In addition to the owners and lienholders listed above, the following parties should be notified or joined:

- [Insert Tenants/Occupants]
- [Insert Spouses, if applicable in state]

6. CONCLUSION

Based upon our examination, it is our opinion that marketable title to the property is vested as stated above, subject to the encumbrances and exceptions noted herein. For the purposes of foreclosure, all parties listed in sections 1, 4, and 5 should be served with notice.

Sincerely,

[Signature]

[Name of Attorney/Title Examiner]

[Firm Name]