

# Why You Need A COMPREHENSIVE LIEN SEARCH



You've just bought a house. You and your spouse are enjoying your new home, your new neighborhood, and your new back yard. In fact, you're out back sipping coffee one morning when you open a letter from your city and find that you now owe \$34,000 in code violations. The previous owner let the lawn grow too tall and didn't fix it for months.

This sounds like a horror story, and it is! But, it's also a true story! This is one of the many dangers in not getting a municipal lien search – an additional search that must be requested.

That's why Florida Agency Network offers a wide variety of additional comprehensive searches that go above and beyond the typical lien and title searches required by law.

Here are some of our additional searches and the value they hold:



## MUNICIPAL SEARCHES

This search allows us to find liens from the local city or town that may be placed for various reasons, such as unpaid taxes, water, or sewer charges. These can come back to the new owners, as the lien is on the property not the person who owned the property.



## MERS

This is a national database that tracks mortgage servicers to ensure interests in loans for residential real estate. This ensures that the mortgages have been moved properly and your current servicer is the correct one.



## PERMIT SEARCHES

When an owner has open or expired permits left on the home, they can cause trouble for the new owners – especially if they want to do some work that requires a permit. It's important to get these items resolved before closing.



## CODE & CODE ENFORCEMENT SEARCHES

Code violations are the responsibility of the homeowner, regardless of when the violation happened. This means tall grass, pest extermination, or other code violations can come back to cost the new owner.

These are just some of the ways that not doing a comprehensive search for your customers can come back and cost them. Your Florida Agency Network agency is ready to help!

## OFFICE LOCATIONS (COUNTY)

Alachua | Hernando | Hillsborough | Pasco | Pinellas | Polk

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