

**Underwriting Bulletin: MI-2021-003**

Date: August 2, 2021  
To: Michigan Agents of FNTI  
From: FNTI Underwriting Department  
RE: **Michigan Title Search Standards**

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The following are the minimum Search Standards required for agents of FNTI for properties located in the State of Michigan. Agents may elect to use a longer search period based upon their own personal experience and knowledge, local custom or upon the request of the proposed insured.

**1. IF A PRIOR OWNER'S POLICY CAN BE FOUND:**

Agents may rely upon a prior owner's policy issued by a title insurer that has signed the Michigan Mutual Indemnification Agreement ("MIA") as a starter for any search. The Agent must also confirm that the deed vesting title in the name of the insured on said policy has been recorded. If a prior owner's policy cannot be found, please follow the guidance below.

**2. SEARCHES FOR 1-4 FAMILY RESIDENTIAL PROPERTY:**

A 40-year title search is standard in Michigan.

- a. FNTI will accept a 2-owner search for purchases and sales. The two owners must be involved in bona fide purchases of the property with warranty deeds, and with new purchase money mortgages in order to qualify.
- b. For refinance loans, a single-owner search back to a bona fide purchaser with a warranty deed and purchase money mortgage is required.
- c. At a minimum, a 15 year title search shall be required for (a) and (b) above to search for possible, unreleased HELOC loans.

**3. COMMERCIAL SEARCHES:**

A minimum, 40-year title search is required.

**4. SPECIAL MATTERS:**

For titles acquired by means of a quiet title action, tax sale, partition, or other extra-hazardous of unusual circumstances, written underwriter approval shall be required. A search in excess of 40 years may be necessary, depending upon the circumstances.

**Please contact an FNTI underwriter if you have any questions about this topic.**

**NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting First National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of FNTI, its title insurance agents, and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the FNTI Underwriting Department.**

**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**