

## **Maine Coast Surveying Mortgage Loan Inspections**

The Maine Board of Licensure for Professional Land Surveyors adopted new Standards Of Practice (MBOLPLS Rules Chapter 90) effective April 1, 2001. The old rules and standards were repealed. Chapter 90 no longer establishes minimum standards for what is referred to as a "Mortgage Loan Inspection".

Maine Coast Surveying will continue to provide a professional service known as a Mortgage Loan Inspection upon request. The request must be in writing from the client or the client's agent. The request must include a full copy (including recording information) of the locus deed and must identify the current tax map and lot of the locus.

A Mortgage Loan Inspection will consist of an examination of the current deed of the locus parcel, an on-site investigation of the land and enough measurements to enable the Maine Coast Surveying to render a professional opinion with respect to:

- a. The existence of visible, apparent encroachments
- b. The location of the buildings with respect to a flood hazard zone, if applicable
- c. The location of the structures with respect to current zoning setback requirements

Services provided in a Mortgage Loan Inspection are limited.

- A sketch may be provided but is not required. The sketch will not be the results of an instrument survey. It may not show the entire locus. It will be clearly labeled: "*This is NOT a boundary survey and should not be recorded or used in locating boundaries*".
- No monuments will be set. Only those monuments observed will be shown.
- No new description will be furnished. The Inspection should not be used as the basis for a description.
- There will be no attempt to determine whether:
  - ❑ the structures and improvements violate municipal zoning except for the current building set back distance;
  - ❑ the locus is in conformance with DEP/municipality subdivision statutes/regulations (either current or those in effect at the time of subdivision);
  - ❑ the structures and improvements violate deed or subdivision covenants (unless the covenants are provided and a specific request is made);
  - ❑ there are any potential restrictions on the use of the locus property based on structures or improvements on neighboring property;
  - ❑ the structures and improvements were made in wetlands or wetlands were filled;
  - ❑ there are any implied easements;
  - ❑ the locus is situated on or near protected farmland;
  - ❑ the locus is situated within the protected area of an eagle's nest or other significant wildlife habitat area;
  - ❑ the structures and improvements violate Shoreland Zoning regulations (except for setback) or Natural Resources Protection Act regulations.

All Mortgage Loan Inspections performed by Maine Coast Surveying will contain the following note.

*By accepting and using this Mortgage Loan Inspection, the client and user agree that all of the Standards Of Practice (Chapter 90) adopted by the Maine Board of Licensure for Professional Land Surveyors effective April 1, 2001 are waived.*