

HAWAII LAND SURVEYORS ASSOCIATION (HLSA)

MINIMUM STANDARDS FOR MORTGAGE SURVEYS IN THE STATE OF HAWAII

I PREAMBLE

These standards are intended to be the minimum requirements for mortgage surveys commonly known as a "K-2 Survey".

A "mortgage survey" shall be defined as an instrumentality, common to the mortgage lending industry, whereby, substantial proof is submitted to the mortgage lender and/or title insurer that the building(s) and/or other improvements are actually located on the land covered by the legal description in the mortgage and that said mortgage location survey is a professional service provided by professional land surveyors licensed with the State of Hawaii solely for the intent of the use by the mortgagee and/or title insurer. The mortgage location survey is only a professional opinion that these parties may use as a guide to arrive at any decisions they may wish to make concerning said real property.

II RESEARCH AND INVESTIGATION

(A) The client shall provide the professional surveyor with the current record description of the property to be surveyed or, in the case of an original survey, the current record description of the parent parcel that contains the property to be surveyed. Complete copies of the most recent title commitment, any record easements benefiting the property, and the record easements or servitudes and covenants burdening the property. If the professional surveyor determines the description and documents contain apparent incompleteness or insufficiencies, the professional surveyor shall so advise the client. The surveyor shall conduct research for adjacent parcels for the investigation and boundary study analysis.

(B) After all necessary written documents, as furnished by the client, have been analyzed, the survey shall be based on a field investigation of the property and adjacent parcels. The professional surveyor shall make a thorough search for physical monuments and analyze evidence of occupation.

III MONUMENTATION

The boundary lines and corners of any property being surveyed as part of a "mortgage survey" shall be established and/or retraced in accordance with appropriate boundary law principles governed by the set of facts and evidence found in the course of performing the research and boundary study.

Boundary monumentation shall be placed at all major corners of the property including beginning and end of curves with permanent markings. The professional surveyor shall conform to all provisions of the appropriate state or local authority's requirements. Monuments that were found or set with description shall be shown on the map prepared.

IV MORTGAGE SURVEY MAP

The professional surveyor shall include the following information on the mortgage survey map:

- (A) The subject property with parcel map recording information if property has prior survey of record, chain of title, and tax map key number.
- (B) A true north arrow.
- (C) All metes and bounds necessary to indicate the mathematical dimensions and relationships of the boundary represented, the radius of each curve together with elements necessary to mathematically define each curve.
- (D) The written or graphical scale of the drawing.
- (E) Monuments found or set with description of marking.
- (F) The date of survey.
- (G) The professional surveyor's name, address, registration number and expiration date, signature, and seal.
- (H) Easement limits and building set-back lines if shown or noted on the recorded plat or title documents provided for the subject property.
- (I) Visible utility facilities requiring an easement and located outside known easements, crossing the subject property and serving others, such as, though not limited to: pole lines, manholes, inlets and pedestals.
- (J) Improvements and man-made structures within 3-feet of the boundary line shall be shown, if the possibility for encroachment of an improvement or man-made structure is apparent a dimension shall be shown to the boundary with accuracies to within a tenth of a foot (0.1'), (dimensions shall be shown perpendicular to straight property lines and radially to curved property lines).
- (K) Access ways such as structured walkways and driveways that cross onto the property shall be shown.
- (L) Additional items to be included in the survey may be negotiated between the professional surveyor and the client (i.e. trees, hedges, buildings, etc.)
- (M) Labels for adjoining water bodies, road right of ways, and adjoining lots with their respective tax map key numbers about to subject property shall be shown.
- (N) Notes for origin of azimuths and any boundary discrepancies found.
- (O) Symbols or abbreviations used shall be identified on the face of the drawing or map by use of a legend or other means. If necessary for clarity, supplementary or exaggerated diagrams shall be presented accurately on the drawing or map.
- (P) The map shall be a minimum size of 8 1/2 by 11 inches.
- (Q) A written narrative is not required to accompany said map but may be negotiated between the professional surveyor and the client.