

What Is a Boundary Survey?

A boundary survey, sometimes referred to as a mortgage survey, is a type of land survey that synthesizes property record research and field research to determine the legal boundaries and corners of a parcel of land. A professional land surveyor will do fieldwork to measure the specific boundaries of the land, then research the history of the land to ensure that all current ownership is legitimate and worth its value.

Some mortgage lenders and title companies require a boundary survey before agreeing to finance a property. Boundary surveys can also be useful during land disputes when one neighbor's property encroaches on another property's boundary lines.

When Do You Need a Boundary Survey?

Here is an overview of some of the various scenarios that may require a boundary survey.

- **Applying for a mortgage:** Many mortgage lenders will require a boundary survey of your property in addition to the home appraisal before they decide on the rate for your mortgage loan. This is because the size of your lot can affect your property's value.
- **Building on a property:** Land surveys are required when proving that a property is in compliance with zoning regulations and local government ordinances. They are also helpful in resolving boundary disputes and defining any rights of way grants that may prevent you from building a new structure.
- **Renovating a property:** It is wise to get a boundary survey before you renovate or add any additions to your property to avoid encroaching on someone else's land. A boundary survey will also uncover any outstanding easements on your property that may prevent you from adding additions or new features—like pools or decks—to your house.

What Is the Process of a Boundary Survey?

A boundary survey is conducted by a professional land surveyor, and the process may vary depending on the purpose and type of land being surveyed. However, most boundary surveys adhere to the following process:

1. **The surveyor visits the land.** A surveyor will visit your parcel of land for fieldwork, which is when they will physically stake and measure your property's

boundaries and corners. They will also make note of any adjoining properties and their possible encroachments on your land like fences or retaining walls.

2. **2. The surveyor researches the land.** Once the surveyor has finished their fieldwork, they will look through public records to find any documents about the parcel of land. These may include title reports, deeds, easements, and maps of the piece of land that may help define its borders.
3. **3. The surveyor writes a report.** The surveyor will synthesize their fieldwork and research to compile an extensive written report on the boundaries of your property. They will then draft a legal description (and legal document) of the newly surveyed parcel.

Call to schedule your Boundary Survey today.

Now that you know what a Boundary Survey is, why it's important and what types of projects it is used for, give us a call at Ford, Armenteros & Fernandez, Inc.

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We will be happy to assist you with your Boundary Survey, as well as with any of your other Land Survey and Consulting needs.

