

# THE LEGAL DESCRIPTION



Many questions arise when discussion about legal descriptions comes up. Two points during a transaction in which you need a legal are: 1) when uploading a listing on NWMLS, and; 2) when you attach the legal to the purchase and sale contract.

## UPLOADING TO THE NWMLS

To satisfy the NWMLS rule requirement that a legal is uploaded within 24 hours of inputting a listing, you are able to use the last vesting deed of record (most recent transfer deed). This can be obtained through our Property Research department. Our Property Research department will automatically email this to you in a separate PDF with every title opened through them. We have confirmed with the NWMLS that it is ok to use this deed as the legal description for this requirement. Be sure to select Legal Description from the \*description dropdown.

## ATTACHING TO THE PURCHASE AND SALE CONTRACT

You must attach a legal to the purchase and sale contract and most people would say it's best to upload Exhibit A from the title commitment, sent by the title company. The Exhibit A from CW Title is sent out within the preliminary title commitment. It's the legal description that has been verified by an examiner. We typically send out our preliminary title report within 5 days of opening title. This report will include Exhibit A within it.

## MORE ABOUT LEGAL DESCRIPTIONS

Legal descriptions can reflect "Lot and Block" and "Metes and Bounds." Also keep in mind, legal descriptions for condominium properties can look entirely different. Be sure you and your client read the legal description and look at the map to ensure everything stated in the contract that should be there is actually there.

The "Realist" document is not a complete legal description, but rather it is an abbreviated legal description and should not be used.

If you have any questions on a legal description, contact your Title Officer for clarification.

Connect with CW Title to get answers to all of your title and escrow questions!  
**1.855.CWTITLE | [cwservice@cwtitle.com](mailto:cwservice@cwtitle.com) | [www.cwtitle.com](http://www.cwtitle.com)**