TITLEOPS AI REVIEW RESULT

Title Search Review AI

Fast decision summary with complete title-focused detail available in the same continuous report.

REPORT INFORMATION

TitleOps Order: TOA-2026-000123	**Client File:** TSR-2026-001	**Requested:** Jul 29, 2026, 10:14:06 PM EDT
Transaction: Maryland Purchase - Cash	**County/State:** Anne Arundel County, Maryland	**Generated:** Jul 29, 2026, 10:14:41 PM EDT
Buyer(s): Avery Morgan; Taylor Morgan	**Seller:** Estate of Jordan Ellis	**Processing time:** 35 seconds
Subject Property: 1842 Ashton Ridge Drive, Annapolis, Maryland 21401		

EXECUTIVE SUMMARY

DOCUMENT ANALYSIS

77 TOTAL PAGES REVIEWED

TITLE ISSUES FOUND	UNDERWRITING REVIEW REQUIRED	MISSING DOCUMENTS / EVIDENCE
5	3	2

STATUS GUIDE

🚩	**Material title concern:** A recorded matter, ownership-chain issue, or document inconsistency may affect insurability and requires documented disposition before the file can be treated as clear.
⚠	**Professional review required:** The matter depends on additional evidence, jurisdictional practice, or underwriting guidelines and requires evaluation by the title professional or issuing underwriter.
?	**Missing documents / evidence:** A referenced document, search period, or supporting record needed to complete the review was not included in the uploaded file. This does not automatically establish a title defect.

PRIORITY REVIEW FINDINGS

Status	Finding and result	Source
🚩	**Full-search scope appears insufficient** The Maryland full search stops at a developer conveyance recorded only 18 years ago. Earlier interests may fall outside the supplied search and the search may not satisfy the selected full-search standard.	Search Certification p.4; Developer Deed pp.14-18
⚠	**Probate authority is incomplete** The vested owner is deceased. Letters of Administration were supplied, but the probate docket shows no final order approving sale and the will identifies an additional devisee not addressed in the package.	Letters pp.58-60; Will pp.61-68; Probate Docket pp.69-72
🚩	**Incomplete legal description** The search report omits the recorded plat reference. A reconciled proposed description appears below for professional and underwriter consideration.	Vesting Deed p.3; Search Report p.12
⚠	**Survey and recorded plat conflict** The survey depicts a fence and driveway crossing the west boundary and shows a 10-foot utility easement not plotted consistently with the subdivision plat.	Boundary Survey p.73; Recorded Plat p.74
🚩	**Prior-owner deed of trust remains unreleased** A deed of trust securing $214,500 appears against the property, but its borrower is the prior owner, Daniel R. Brooks, rather than the current vested owner. No release or satisfaction appears in the uploaded search.	Brooks Deed of Trust pp.19-27; Vesting Deed pp.2-3; Search Report p.8
🚩	**Prior-owner IRS lien lacks evidence of prior disposition** A $48,720 Notice of Federal Tax Lien names Daniel R. Brooks and predates his conveyance to the current owner. The uploaded search contains no certificate of release, property discharge, nonattachment, or other evidence showing how the lien was addressed when title transferred.	IRS Notice of Federal Tax Lien pp.48-51; Brooks-to-Ellis Deed pp.14-18; Current Vesting Deed pp.2-3

ADDITIONAL REVIEW ITEMS

Status	Finding and result	Source
	$3,842.17 delinquent taxes The uploaded tax search reports a delinquent balance with continuing charges and contains no evidence of payment or redemption.	Tax Search pp.75-77
	Judgment name variation Resolve Jordan M. Ellis versus Jordan Michael Ellis through identity evidence, release, or direction.	Judgment Search p.47; Vesting Deed p.2
?	**Mortgage assignment missing** The search summary references an assignment, but the recorded instrument is not included; the current mortgagee is therefore not confirmed.	Search Summary p.7; Mortgage pp.28-41
?	**Gap period remains** The uploaded search ends July 15, 2026, leaving the period through the customer-entered closing date outside the supplied review.	Search Certification p.4; client closing date

INSURABILITY READINESS CONSIDERATIONS

Status	Finding and result	Source
	Prior-owner monetary liens The deed of trust and IRS lien both name prior owner Daniel R. Brooks and should have been addressed in connection with the prior transfer, but the uploaded search contains no recorded evidence establishing their release, discharge, nonattachment, or other disposition. The current-owner deed of trust and delinquent taxes remain routine curative requirements.	TitleOps AI Analysis: Brooks Deed of Trust pp.19-27; IRS Lien pp.48-51; Brooks-to-Ellis Deed pp.14-18; Current Vesting Deed pp.2-3
	Estate authority The supplied probate record does not fully establish the proper parties and authority necessary to convey the estate's interest.	TitleOps AI Analysis: Probate documents pp.58-72
	Survey / plat The boundary encroachment and utility-easement discrepancy may require a specific exception, corrective instrument, or other underwriter-approved treatment.	TitleOps AI Analysis: Survey p.73; Plat p.74
?	**Search completeness** The limited root, missing assignment, and uncovered gap period prevent confirmation that the supplied search is complete for this transaction.	TitleOps AI Analysis: Search Certification p.4; Search Summary p.7; Developer Deed pp.14-18

PROPOSED SCHEDULE A LEGAL DESCRIPTION

Lot 18, HARBOR VIEW, according to the plat thereof recorded among the Land Records of Anne Arundel County, Maryland in Plat Book 77, Page 42.
Basis: complete description in the vesting deed and prior developer conveyance, matched to the recorded subdivision plat. The search report was abbreviated, and the current survey shows a boundary/easement discrepancy requiring resolution. Final use remains subject to record-image, survey, professional, and underwriter verification.

PROPOSED SCHEDULE B-I REQUIREMENTS

#	Commitment-ready proposed language	Source
01	Furnish satisfactory evidence establishing the complete legal description shown above and use the approved description consistently in the deed and proposed insured instruments.	Deed / prior deed / plat
02	Extend the submitted full search beyond the developer conveyance to an acceptable root and search period under the Company's Maryland search standard, and address every additional matter disclosed.	Search Cert.; root deed
03	Furnish the death certificate, will, complete probate docket, current Letters of Administration, and satisfactory evidence establishing the authority and proper parties required to convey the estate's interest.	Estate No. 48217
04	Resolve the boundary encroachment and utility-easement discrepancy shown by the current survey and recorded plat by corrective instrument, release, affidavit, endorsement, or other disposition acceptable to the Company.	Survey; Plat 77/42
05	Release or other disposition satisfactory to the Company of the Deed of Trust dated June 6, 2008, executed by Daniel R. Brooks, prior owner, to Chesapeake Community Bank, original principal amount $214,500.00, recorded among the Land Records at Liber 30117, Folio 226.	Brooks Deed of Trust pp.19-27; Search Report p.8
06	Satisfaction and Release of the current-owner Deed of Trust dated August 17, 2021, executed by Jordan Ellis to Lakeview Community Bank, original principal amount $286,000.00, recorded among the Land Records at Liber 39211, Folio 184.	Ellis Deed of Trust pp.28-41
07	Furnish and review the recorded assignment to Harbor National Bank and confirm the current holder before accepting any payoff or release.	Search Summary p.7
08	Furnish recorded evidence satisfactory to the Company establishing that the Notice of Federal Tax Lien against Daniel R. Brooks, prior owner, in the amount of $48,720.00, recorded among the Land Records at Liber 40118, Folio 77, was released, the Land was discharged, the lien did not attach, or the lien was otherwise properly disposed of in connection with the prior transfer; absent satisfactory evidence, refer the matter to the issuing underwriter.	IRS Notice of Federal Tax Lien pp.48-51; Brooks-to-Ellis Deed pp.14-18
09	Establish that the judgment against Jordan M. Ellis does not attach; otherwise obtain a satisfaction or disposition acceptable to the Company.	Judgment Search p.47
10	Pay delinquent real property taxes of $3,842.17 plus accrued charges and furnish evidence of payment or redemption.	Tax Search pp.75-77
11	Establish marital and principal-residence status and obtain any required joinder or acceptable underwriter documentation.	File affidavits
12	Complete a continuation or gap search through the required effective date and address all additional matters disclosed.	Search Certification p.4

PROPOSED SCHEDULE B-II EXCEPTIONS

#	Proposed exception language	Source
01	Taxes and assessments for 2026 and subsequent years, not yet due and payable.	Tax Search
02	Terms and obligations of the Perpetual Ingress and Egress Easement recorded in O.R. Book 8112, Page 440.	Easement pp.52-57
03	Restrictions and assessment rights in the Harbor View Declaration recorded in O.R. Book 7901, Page 122, as amended.	Declaration pp.72-89
04	Easements, restrictions, reservations, and setback lines shown on the Harbor View plat recorded in Plat Book 44, Page 19.	Plat pp.70-71
05	Matters disclosed by an accurate survey and inspection of the Land.	Survey not supplied
06	Rights or claims of parties in possession not shown by the Public Records.	Possession not established