Reading and Understanding Legal Descriptions

David Lawson

Washington Underwriter

Fidelity National Title Group

Washington Land Title Association - October 2018

This presentation focuses on legal descriptions which are not simple Lot/Block or condo unit, but require an understanding of how to interpret or locate boundaries on a map.

- Statutory purpose of a legal description: To clearly identify property boundaries, sufficiently for a surveyor to determine boundary locations on the ground.
- **CAUTION**: Writing or amending legal descriptions involves more complexity than might be apparent, requiring training beyond the scope of this presentation. It is strongly recommended that any new legal description or revision of an existing legal description be double-checked by a second experienced person.

Common Types of Legal Descriptions:

- Subdivision
 - Recorded plat, short plat, etc.
- Sectional
 - Federal governmental subdivision of Sections/Townships/Ranges
- Donation Land Claim
 - Boundaries predate the federal government subdivision into Sections, but are reflected in those subsequent federal government surveys
- Metes and Bounds
 - Boundaries described by bearings and distances
- Condominium
 - Airspace described in a survey with lateral boundaries and upper/lower elevations
- Unrecorded Plat
 - This should really be a metes and bounds description, commonly with additional reference to an unrecorded plat

All legal descriptions are based upon survey information in some manner, either original federal government surveys of sections, townships and ranges, or a survey of a plat, condo, etc.

Problematic legal descriptions

- Tax roll descriptions sometimes don't contain enough information to fully identify the property.
 - But lack of plat recording data is normally not a critical defect if the plat name is complete & unique.
- Sectional descriptions based on theoretically perfect sections will create gaps or overlaps
 - SE1/4 SE1/4 theoretically 1320' x 1320' containing 40 acres.
 - W 660' of SE1/4 SE1/4 does not equal WH of SE1/4 SE1/4
 - W 20 acres of SE1/4 SE1/4 does not equal WH of SE1/4 SE1/4
- If two descriptions overlap, first split out of common ownership has paramount title.

Sample platted property legal description:

"Lot ___, Block ___, (<u>Plat Name</u>), according to the plat thereof recorded in (<u>Volume/Page</u>, <u>or Book/Page</u>, <u>or Recording Number</u>), records of ____ County, Washington. (<u>or some variation</u>)

SOUND BREEZE S.W. & SECTION 21, TWP 22 N, R 4 E, W.M. KING COUNTY, WASHINGTON 1959 FREDERICK M. DRAKE - ENGINEER - FEB. 1969 SCALE | INCH . 50 FEET UNPLATTED UNPLATTED Terror Cuddo ever B \$ 670 44' 80° 8 350.04 S. 253rd. STREET 10 11 16 UNPLATTED

Sample condominium unit legal description:

"Unit, Building,	(<i>Condo Name</i>), accor	ding to the	
Declaration recorded	, Survey recorded _	, records of	
County, Washington.	(or some variation)		

Per Condominium Act RCW <u>64.34.212</u> "Description of units":

 A description showing the name of the condo, the recording data for the declaration, the county/state, and the identifying number of the unit is a sufficient legal description of that unit and all rights, obligations, and interests established as appurtenant to that unit by the declaration or bylaws (such as assigned limited common elements or the undivided interest in common elements).

New WUCIOA: RCW <u>64.90.220</u> Description of units is almost identical to the Condo Act provision.

Statutes do not require mention of the condo survey, but most title companies strongly prefer it be included.

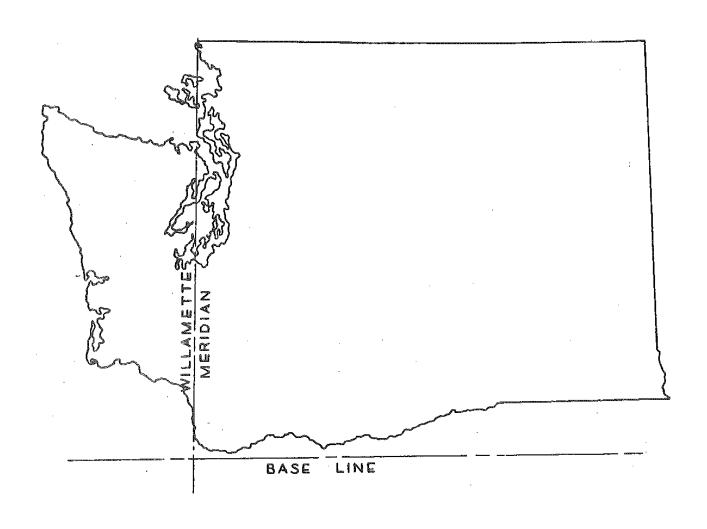
Converting types of measurements

Old surveys often measured land in "Chains" or "Rods" carried by the surveyors.

- 1 mile = 5,280 feet = 80 chains
- 1 chain contains 100 links
- 1 chain = 66 feet = 4 rods
- 1 link = 0.66 feet
- 1 rod = 16.5 feet = 25 links
- 1 acre = 43,560 square feet

Older legal descriptions may even have used paces, but there's no standard conversion.

Federal surveys: measured from the Willamette Meridian



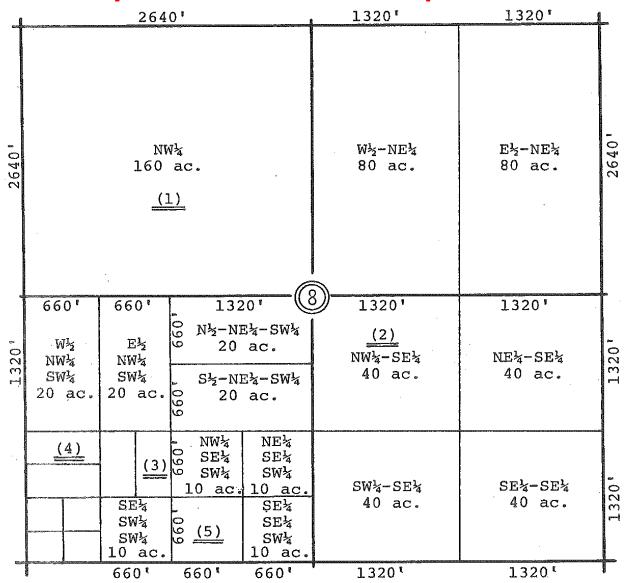
Federal lands were surveyed into Townships & Sections for homesteading or sale

- Townships: intended to be 6 miles on each side
- Sections: intended to be one mile on each side BUT IN REALITY, THEY ARE ALL DIFFERENT SIZES BASED ON FIELD SURVEYING DISCREPANCIES.
- Federal surveyors placed monuments to establish the corners of sections and quarter sections.
- Rugged terrain and other factors prevented sections from ever being perfect square miles.
- This is the source of many gaps and overlaps of legal descriptions.

Townships contain 36 Sections, each approximately 1 mile square

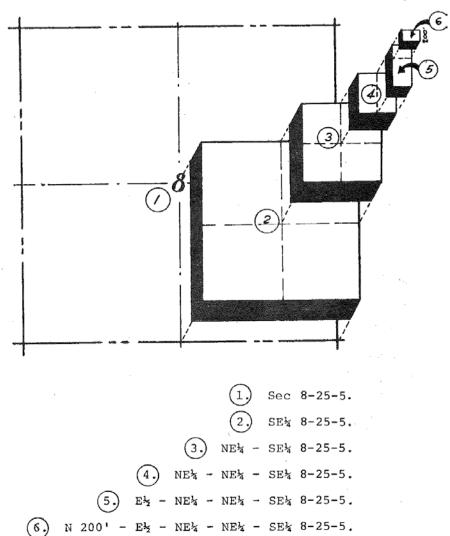
				T24N	R5E			·
	36	31	32	33	34	35	36	31
	1	6	5	4	3	2	I	6
	12	7	8	9	IO	II	I2	7
T23N	13	18	17	I6 723	15 3N	I4	13	18 T23N
R4E	24	I9	20	2 I	E 22	23	24	R6E 19
	25	30	29	28	27	26	25	30
	36	31	32	33	34	35	36	31
	1	6	5	4	3	2	1	6
				T22N	R5E	1	. 4	

Sections were surveyed into quarters and commonly sold in smaller portions



Read Sectional descriptions "backwards"

Example: The N 200 feet of the E half of the NE 1/4 of the NE 1/4 of the SE 1/4 of Section 8, Township 25 N, Range 5 E, ...

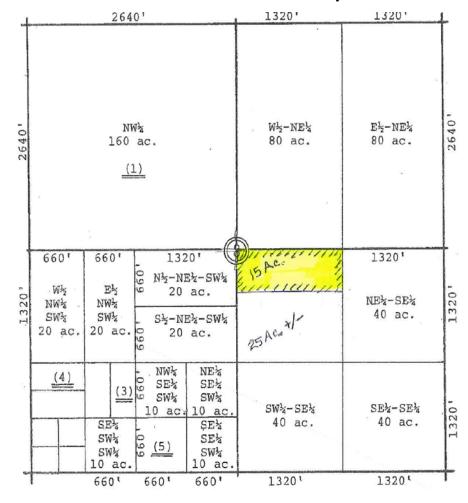


Acreage legal descriptions

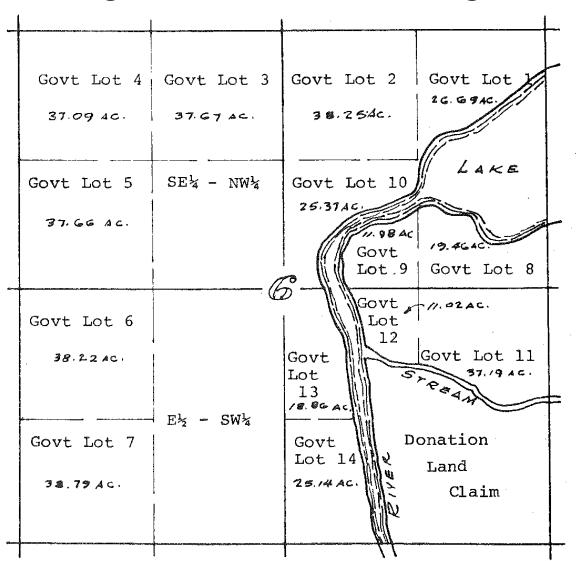
 Because Sections were theoretically a square mile and should contain 640 acres, descriptions based on acreage are not uncommon.

• Example: "The North 15 Acres of the NW 1/4 of the SE 1/4

of Section"

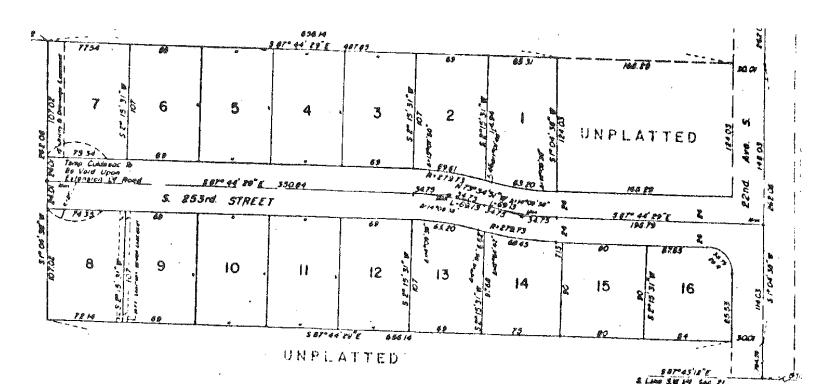


Irregularities in sections are dealt with through creation of Government Lots. Meander lines are surveyed lines approximating the boundaries of navigable water.



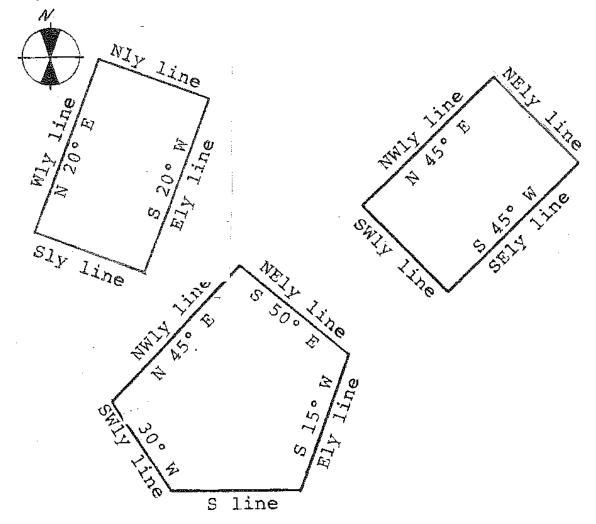
Plats and similar subdivisions

- A platted lot legal description incorporates the surveyor's lot boundaries by reference to that plat.
- Like any other survey, plat surveys can include errors, especially in older plats. Don't be surprised if a new survey shows discrepancies.

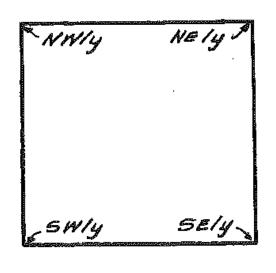


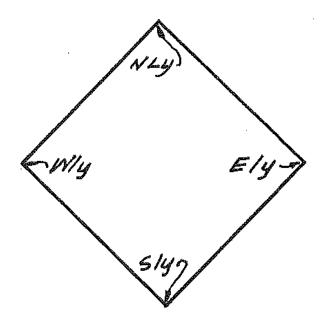
Conventions in describing lot boundaries

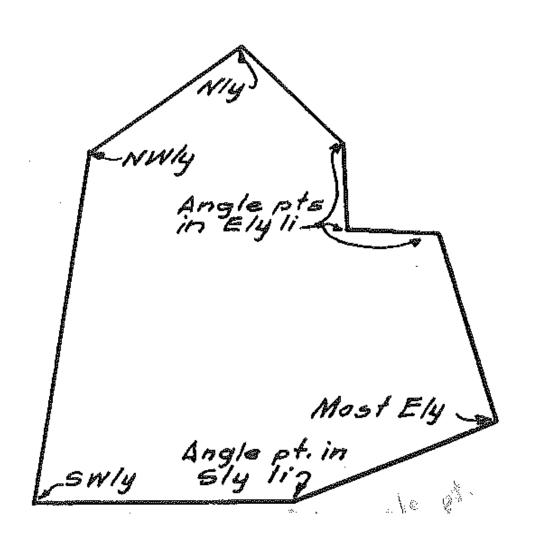
 N, S, E & W, vs. Northerly (NY), SY, EY & WY, vs NEY, SEY, NWY & SWY



Conventions in describing corners

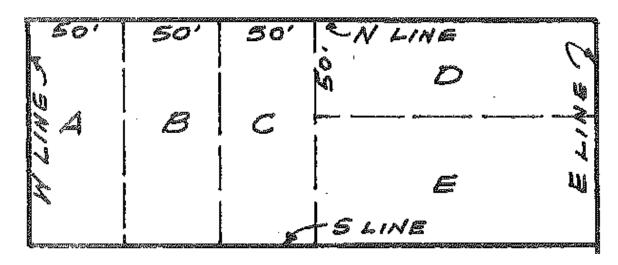






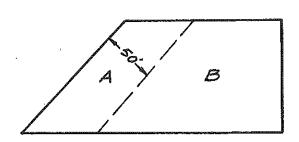
Divisions of a larger lot

- Parcel A: The W 50' of the Lot. (A 50 foot strip closest to the W line)
- Parcel B: The E 50' of the W 100' of the Lot. (A 50 foot strip closest to the E line of the W 100')
- Parcel C: The E 50' of the W 150' of the Lot. (A 50 foot strip closest to the E line of the W 150')
- Parcel D: The N 50' of the Lot, EXCEPT the W 150 '. (Describes the N 50 feet of the entire Lot, then cuts away the westerly 150 feet)
- Parcel E: All of the Lot, EXCEPT the N 50' thereof, and ALSO EXCEPTING the W 150 feet thereof. of the Lot, EXCEPT the W 150'. (Describes the N 50 feet of the entire Lot, then cuts away the westerly 150 feet)



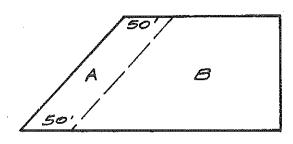
Dangers in interpreting descriptions!

Where is the Westerly 50 feet of this lot?



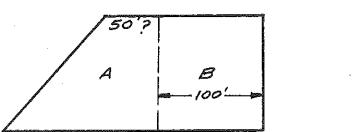
a. Parcel A - the Westerly 50 feet (the 50 feet is measured at right angles to the westerly line).

Parcel B - all of the lot, except the Westerly 50 feet.



b. Parcel A - the Westerly 50 feet, measured along the North and South lines. (A narrower strip than in la.)

Parcel B - all of the lot except the Westerly 50 feet measured along the North and South lines.

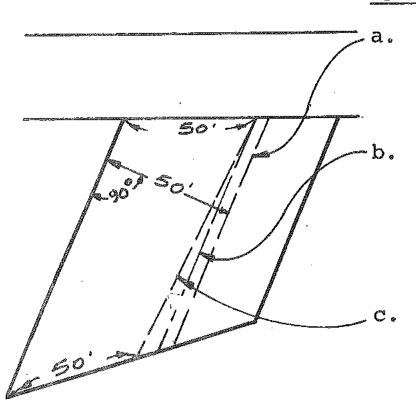


c. Parcel A - all of the lot, except the East 100 feet (the east line of this parcel is 100 feet west of the east line of the lot - Parcel A may or may not have a 50 foot frontage on the north line).

Parcel B - the East 100 feet.

Or the westerly 50 feet of this lot?

By dimension



West 50 feet is a strip of land 50 feet wide, measured at right angles to the west line of the lot.

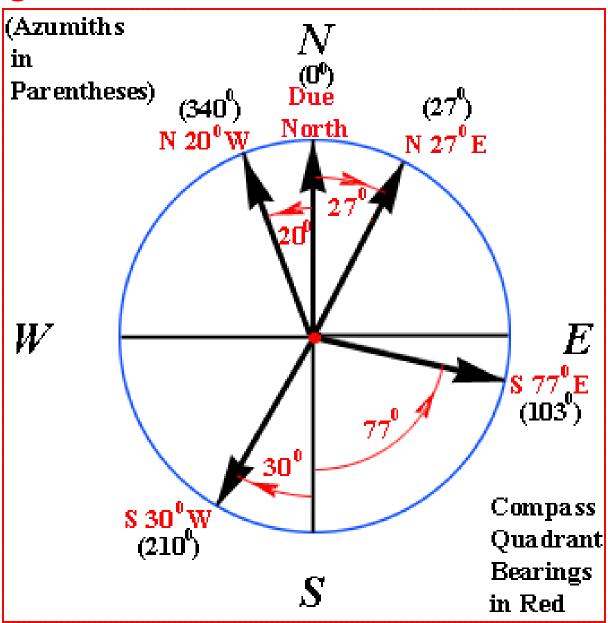
West 50 feet measured along the north line of the lot is a strip between parallel lines, the distance between said lines being measured on the north line of the lot.

West 50 feet front and rear is a strip of variable width, having a frontage of 50 feet, and a width of 50 feet along the opposite or rear line of the lot.

Metes & Bounds (Bearings & Distances)

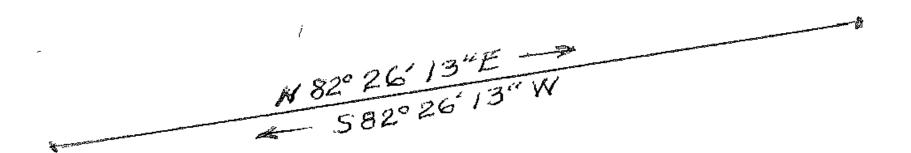
- Bearing: an angle measured easterly or westerly from a line pointing north or a line pointing south.
- A circle has 360 degrees (360°)
 - Each degree is divided into 60 minutes (60')
 - Each minute is divided into 60 seconds (60")
- There are 90 degrees between a line pointing N and a line pointing E (or between S & W, or S & E, or N & W)
- All bearings are phrased as the angle that the line is veering easterly or westerly from a line pointing either N or S.
 - N 7° E means a line rotated 7 degrees easterly of a line pointing N (a line that is just slightly easterly of N).
 - S 89° W means a line rotated 89 degrees westerly of S (a line that is slightly southerly of W).

Bearings:



Where are North, South East & West?

- "NORTH" can have different meanings
 - Magnetic North vs. True North vs. along or parallel to a N-S Sectional line or a N-S lot line
- E & W can have different interpretations, too, being at right angles to a N-S line, or parallel to a Sectional line.
- Each line has two bearings associated with it.
 82°26′13″ W follows the line in a SWY direction, starting from the E end. But the same line's bearing is N 82°26′13″ E when starting from the W end. Which way are you going?



Structures of metes & bounds descriptions

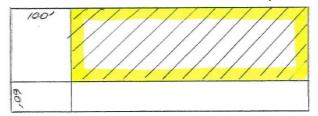
- Preamble: That portion of ____ (identify section/township/range or portion thereof, or Lot/Block) described as follows:
- Identify the "Point of Beginning" or "True Point of Beginning" (TPOB) of the parcel boundaries, which often requires starting ("commencing") at some other known point, then describing how to get to the TPOB;
- Followed by metes and bounds which follow the perimeter of the property, returning to the TPOB;
 - The word "thence" is commonly used at the start of each subsequent segment of the boundary being followed.
- Subparagraph(s), if needed, excepting portions (roads, etc.); AND/OR subparagraphs adding more land.

Exceptions from legal descriptions

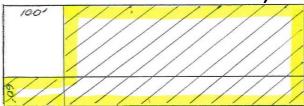
- It is common for a description to except one or more portions which lie within roads, <u>or</u> were previously sold to someone else, <u>or</u> are being retained by the seller:
 - EXCEPT the E 30 feet for road;
 - ALSO EXCEPT the N 100 feet of the west 60 feet thereof.
- Beware of the "double negative" effect of excepting a portion, then excepting another portion. Is it excepting two different portions, or is it excepting only the first portion, then adding part of that first portion back into the final boundaries?
 - (Pay attention to phrasing and punctuation. Final interpretation may depend on historical chain of title.)

Example: Lot 1, followed by:

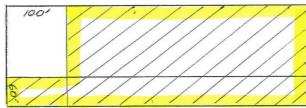
• EXCEPT the W 100 feet; ALSO EXCEPT the south 60 feet thereof.



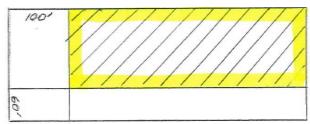
EXCEPT the W 100 feet, less the south 60 feet thereof.



EXCEPT the W 100 feet, EXCEPT the south 60 feet thereof.

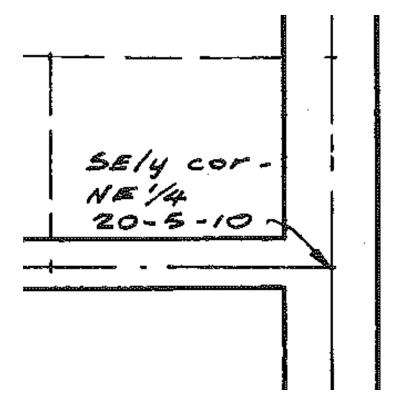


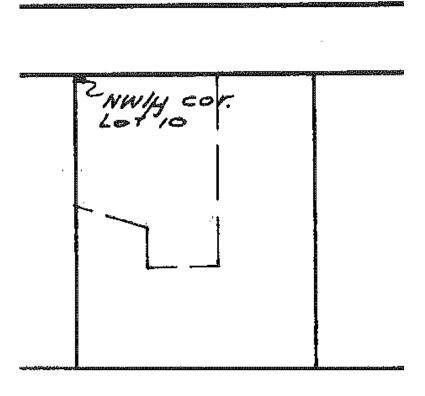
• EXCEPT the W 100 feet; EXCEPT the south 60 feet.



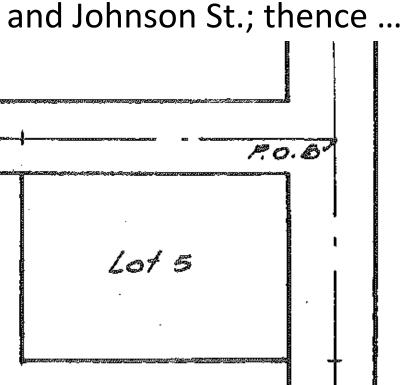
Getting to the True Point of Beginning

 Beginning at the SE corner of the NE ¼ of Section ___; running thence ... Beginning at the NW corner of Lot 10; running thence ...

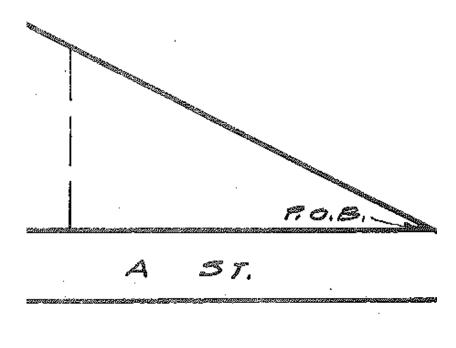




 Beginning at the NE corner of Lot 5, said corner being at the intersection of the centerlines of 15th Ave and Johnson St.; thence .



 Beginning at the intersection of the SWY margin of State St. and the N margin of "A" St.; thence ...



Understanding "ties" and "more or less"

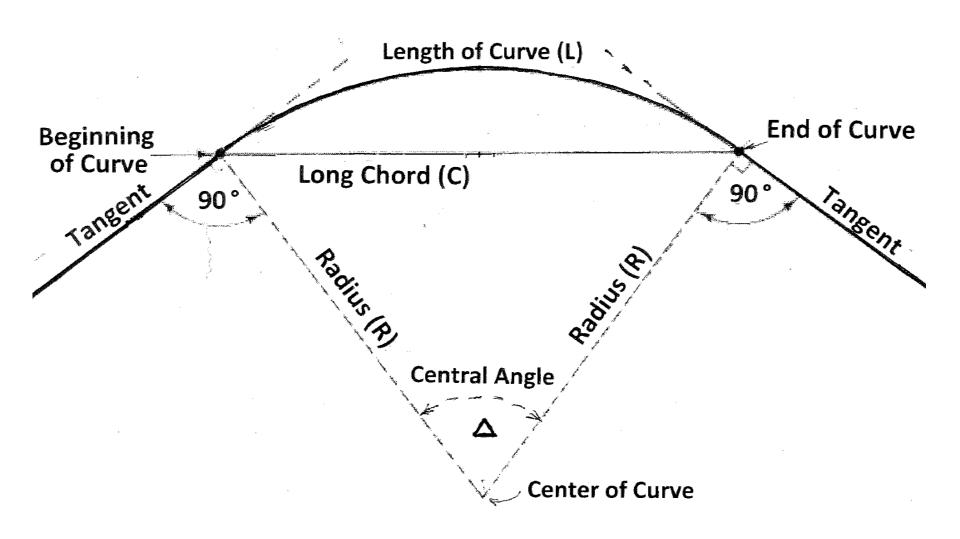
A metes & bounds line can include a "tie" forcing the line to go to a particular point or in a certain direction. Any stated distance is really "more or less" even if not phrased that way:

- Thence NEly to the SW corner of the land conveyed to Smith by deed recorded ____; (the angle and distance are whatever it takes to reach that corner)
- Thence S 72° W 400 feet to the shore of Lake ___; (this line is lengthened or shortened to reach the shore)
- Thence N 38° E 726.35 feet to the NE corner of the NE quarter of Lot ___; (both the angle and distance are adjusted to actually reach that corner)
- Thence along Wolf Creek N 23° W 76 feet to a line which bears S 38°36′14″ W from the TPOB; (two ties, one following the creek meanderings, not the bearing, the other creating an ending point that must be where that line to the TPOB intersects the creek)

Standard curves are part of the arc of a circle. They can be described by:

- the direction of the curve, left or right, based upon whether the curve is veering to the left or right as you follow the curve
 - (or concave in a particular direction)
- the radius length
- the radial bearing (angle to the center of the curve)
- and either:
 - the length of the curve as measured along its arc,
 OR
 - a central angle (angle between the radial bearing at the beginning of the curve and at the end of the curve), OR
 - a long chord bearing and distance.

Curve measurements & relationships



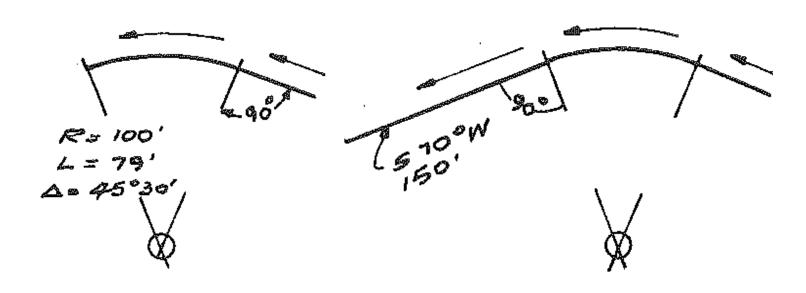
Tangent curves, tangent lines:

"Tangent curve": a curve whose radius bears 90° from the last line.

** We should assume a curve is tangent unless stated otherwise!

The 1st sketch shows the end of a straight line, continuing thence on a tangent curve to the left with a radius of 100', central angle of 46°30' and an arc length of 79'.

The 2nd sketch shows the boundary continuing on a line tangent to the end of the curve.



Compound, reverse and non-tangent curves

"Compound curve": a second curve with a different radius.

"Reverse curve": a second curve bending in the opposite direction.

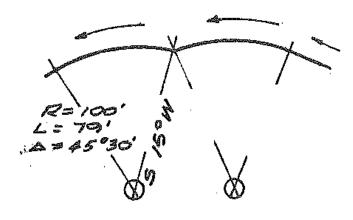
• Reverse curve:

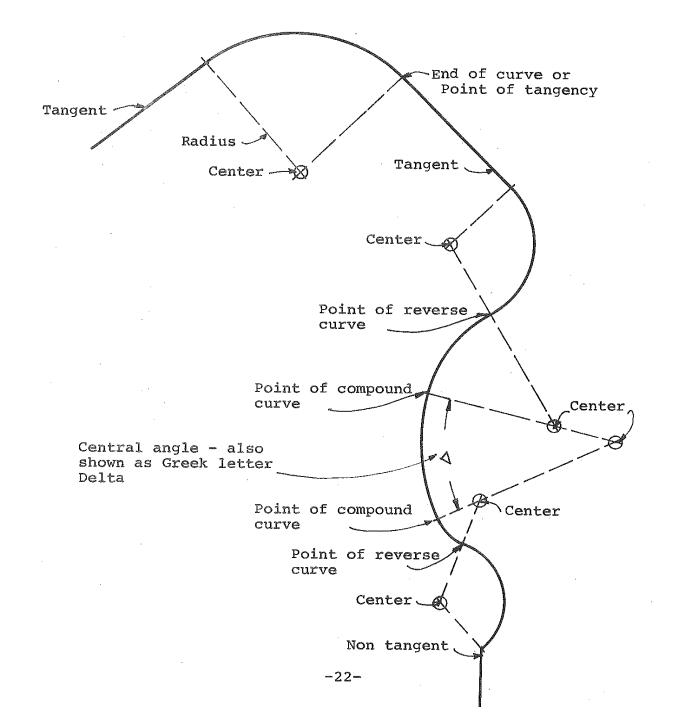
A = 1/2°

Compound curve:

R= 50. L= 97.74. A= 1/2°

Non-tangent curve:





Comparing a description to a survey – check the "Legend" for types of lines

LEGEND:		6	OTODIL OFINED MANUALE
		0	STORM SEWER MANHOLE
	PROPERTY LINE	\bigcirc	TELEPHONE MANHOLE
	BUILDING SETBACK LINE	(6)	GAS METER
	CENTERLINE		CATCH BASIN
	/ / / BUILDING LINE		
	6" CONCRETE CURB	O -	TRAFFIC SIGNAL POLE
	EDGE OF ASPHALT	\otimes	CROSSWALK POLE
xxx	-×FENCE AS NOTED	● PP	POWER POLE
	FENCE AS NOTED	← PP	POWER POLE W/GUY WIRE
age with deadership and the later	CONCRETE WALL	‡	LIGHT STANDARD
TOS DAGE CONTROL (The Charles MACK)	% A.√ CONCRETE SURFACE	*	PHONE RISER
	A SA PAR AND AND		CABLE TV RISER
V	FIRE HYDRANT	Ε	ELECTRIC VAULT
8	FIRE CONNECTION		
\boxtimes	WATER METER	Р	POWER TRANSFORMER
×	WATER/GAS VALVE	T	TELEPHONE VAULT
	·	L/S	LANDSCAPED AREA
w	WATER VAULT	_	
W	WATER MANHOLE	•	FOUND AS NOTED
\$	SANITARY SEWER MANHOLE	T.E.	TRASH ENCLOSURE
Осо	SANITARY SEWER CLEAN OUT		

