Ohio Title Standards

Prepared by the Real Property Law Section of the Ohio State Bar Association

Foreword
This edition of the Standards of Title Examination reflects changes and recommendations initiated by the Board of Governors and approved by the Council of Delegates through December 31, 1995.

The Standards of Title Examination project was initiated by the Real Property Section when the first draft was presented in June of 1951 and has been a continuous project of the section ever since.

"The primary purpose of Standards of Title Examination is to promote uniformity of practice pertaining to marketability of titles. The only sanction for the Standards is the attitude of the Bar as a whole; their effectiveness depends upon a general observance. Enforcement through legislative action is believed not to be proper; the inflexibility resulting from incorporation in statutes is thought to be inadvisable. We are convinced that these Standards may be confidently relied upon until amendment is required by subsequent statute or judicial decision. An attorney can be justified as reasonably prudent when following the course approved by this association." (November 1952, First Edition, Ohio Standards of Title Examination)

The above excerpt from the introductory Forward to the Title Standards is as relevant today as it was then.

As a living document, the Standards of Title Examination are constantly being reviewed and updated through the efforts of the Board of Governors of the Real Property Law Section. This is not an isolated function, however. There are over 2,100 members of the Real Property Law Section of the Ohio State Bar Association in Ohio. The Title Standards Subcommittee relies on input from its members, other members of the Bar, and the title insurance community. Any user of these Standards of Title Examination are encouraged to submit their proposals for improving the Title Standards to the Title Standards Subcommittee of the Real Property Law Section Board of Governors.

Any Forward to the Ohio Standards of Title Examination would be lacking if it did not include an acknowledgment of the contributions made by the original drafters of the Standards: Thomas J. McDermot (Mansfield), Leon P. Loechler (Columbus), Walter J. Morgan (Cleveland), and Sherman S. Hollander (Cleveland). To the list I add the name of Dwight Shipley (Columbus). A special thanks is in order for the efforts over the years contributed by Robert L. Hausser (Marietta) who was present at the beginning of this process and continues to serve and contribute today on the subcommittee and the board.

The contributions of these men to the practice of real property law in Ohio is significant. The important work that these men initiated and promoted is continued to this day, with your help, by the Real Property Law Section Board of Governors of the Ohio State Bar Association.
1.1 GENERAL RULES-MARKETABILITY

Problem A:
What is the general rule as to marketability?

Standard A:
A marketable title is one which a purchaser would be compelled to accept in a suit for specific performance.

Objections to a title should not be made by an attorney when the irregularities or defects do not impair the title or cannot reasonably be expected to expose the client to the hazard of adverse claims, litigation or expense in clearing the title.

Comment A:
The Supreme Court states the following in the syllabus of McCarty v. Lingham, 111 Ohio St. 551, 146 N.E. 64 (1924): "A marketable title imports such ownership as insures to the owner the peaceable enjoyment and control of the land as against all others."

Comment B:
See R.C. Secs. 5301.47, et seq.

(Effective November 1, 1952; Comment B added May 20, 1965)

1.2 REFERENCE TO TITLE STANDARDS IN CONTRACTS FOR SALE OR PURCHASE OF LAND

An attorney drawing a contract for the sale or purchase of land should recommend that the terms of the contract provide that marketability be determined in accordance with Title Standards of The Ohio State Bar Association and that the existence of encumbrances and defects, and the effect to be given to any found to exist, be determined in accordance with such standards.

Comment A:
An attorney, drawing a contract for the sale or purchase of land, should recommend the inclusion of the following language or its equivalent in the contract:

"Marketability of title, if the owner is required to furnish marketable title, shall be determined in accordance with the Title Standards approved by The Ohio State Bar Association."

(Effective November 12, 1960)
2.1 EXAMINATION-PREVIOUSLY BY ANOTHER

**Problem A:**
When an attorney examines a title which he believes should not be approved and he knows that another attorney has approved it, should he communicate with the other attorney?

**Standard A:**
Yes, if practicable, an opportunity should be afforded for discussion and correction.

*(Effective November 1, 1952)*

2.2 EXAMINATION-PERIOD

(Suspended October 27, 1986)

**Problem A:**
What period of time should be required as the basis for an opinion of title?

**Standard A:**
A period of examination made pursuant to the Ohio Marketable Title Act, R.C. §5301.47, et seq., shall be sufficient. [Above Standard 2.2 suspended by the Council of Delegates, Ohio State Bar Association, effective November 15, 1986.](Ohio State Bar Association Report, Vol. 59, No. 48, Section One, December 15, 1986, p. 1968) The Council authorized the following Comment in lieu of the Standard: "There is nothing in the Ohio Marketable Title Act that entitles a title examiner to rely upon a simple forty year search period. He or she must be aware of the several exemptions in the Act that are not barred by the mere passage of 40 years. [Also, see Heifler v. Bradford, 4 O.S. 3d 49, 446 N.E. 2d 440 (1983)]

[The Governors of the Real Property Section, Ohio State Bar Association, issued the following observation in its Report of the Real Property Section (Ohio State Bar Association Report, Vol. 59, No. 41, October 27, 1986, p. 1668):

"This standard is commonly misread by title examiners. In fact the Marketable Title Act does not present any length of time for a search period. Since the Marketable Act does have several provisions which become operative over a period of 40 years, however, it has been commonly misconstrued as providing for such a search period. This misconception has caused the Standard to be more misleading than helpful, and its suspension, while seeking to develop a more accurate standard for this purpose, is recommended."]

2.3 EXAMINATION-FORM

**Problem A:**
What should a report on title contain?

**Standard A:**
The certificate or opinion should include:
(1) The period of time of the examination.

(2) That the opinion is based on an abstract of title or is based on an examination of the public records of _______________ County, Ohio, as disclosed by the public indexes relating to the premises.

(3) That the opinion or certificate does not purport to cover the following: (a) Matters not of record, (b) Rights of persons in possession, (c) Questions which a correct survey or inspection of the premises would disclose, (d) Rights to file mechanics' liens, (e) Special taxes and assessments not shown by the county treasurer's records, (f) Zoning and other governmental regulations, (g) Liens asserted by the United States and State of Ohio, their agencies and officers under the Ohio Solid and Hazardous Waste and Disposal Act [R.C. §§ 3734.21 and 3734.22] and Federal Super Fund Amendments, and under Racketeering Influence and Corrupt Organization acts and receivership liens, unless the lien is filed in the public records of the County in which the property is located.

(4) An opinion or certification that the ___________ title is vested in ___________ by instrument of record, recorded __________ Records, Volume, _____, Page _____.

(5) That the title is marketable and free from encumbrances except those matters set forth.

(6) Clear and concise language setting forth the defects and encumbrances.

The following basic form is suggested:

The undersigned hereby certifies that he has made a thorough examination of the records of _______________ County, Ohio, as disclosed by the public indexes in accordance with the Ohio Marketable Title Act, relating to premises hereinafter described at Item 1.

This certificate does not purport to cover matters not of record in said County, including rights of persons in possession, questions which a correct survey or inspection would disclose, rights to file mechanics' liens, special taxes and assessments not shown by the county treasurer's records, or zoning and other governmental regulations or liens asserted by the United States or State of Ohio, their agencies and officers under the Ohio Solid Hazardous Waste Disposal Act, Federal Superfund Amendments, and under Racketeering Influence and Corrupt Organization Acts and Receivership Liens, unless the lien is filed in the public records of the county in which the property is located.

The undersigned further certifies that, in his opinion based upon said records, the fee simple title to said premises is vested in __________, by a __________ from __________, dated __________, filed for record _______ at _________ M., and recorded in volume ______ page _____ of the deed records; and that, as appears from said records, the title is marketable and free from encumbrances except and subject to the matters set forth herein at Item 2 to ______ inclusive.

Dated at __________, Ohio the _____ day of __________, 19 ______
3.1 CONVEYANCES-ACKNOWLEDGMENTS

Problem A:
A deed is executed outside of Ohio without an attached certificate showing authority of the notary public. Should objection be made to the title?

Standard A:
No.

(Effective November 1, 1952)

Problem B:
Should an objection be raised because a deed bears the signature of only two witnesses and has certificates of acknowledgments in more than one county of the state?

Standard B:
Yes. Proof should be required that the two witnesses were present at the execution in each County.

(Effective May 21, 1953)

Problem C:
Is a deed defective because the seal of the officer taking the acknowledgment is omitted or because his term of office has expired?

Standard C:
No.

(Effective May 21, 1953)

Problem D:
Should a certificate of acknowledgment be deemed sufficient where the acknowledger is described but not named as (a) "John Doe and his wife" or (b) "personally came the above named grantors"?
Standard D:
Yes.

(Effective May 19, 1955)

Problem E:
Should omission of venue from a certificate of acknowledgment render a title unmarketable?

Standard E:
Omission of venue from the certificate does not render the title unmarketable when the authority of the certifying officer can be established by other records.

(Effective as amended November 21, 1964; originally effective May 19, 1955)

3.2 CONVEYANCES-DESCRIPTIONS

Problem A:
Should an objection to the title be raised because one or more deeds in the chain of title contains an error with respect to the reference to the proper plat book and plat book page of platted land?

Standard A:
If the deed refers to a subdivision by an exclusive descriptive name, an objection should not be raised because of an error in the reference to the plat book and the plat book page where said subdivision is recorded.

(Effective November 1, 1952)

Problem B:
Should objection be made on account of minor typographical errors, irregularities or deficiencies in a description of land?

Standard B:
Such an objection should not be made when a subsequent conveyance contains a correct description.

(Effective May 19, 1955)

Comment B:
Errors, irregularities and deficiencies in property descriptions in the chain of title do not impair marketability unless, after all circumstances of record are taken into account, a substantial uncertainty exists as to the land which was conveyed or intended to be conveyed, or the description falls beneath the minimal requirement of sufficiency and definiteness which is essential to an effective conveyance. Lapse of time, subsequent conveyances, the manifest or typographical nature of errors or omission, accepted rules of construction and other considerations should be relied upon to approve marginally sufficient or questionable descriptions.
3.3 CONVEYANCES-DELIVERY

Problem A:
Should a title be considered unmarketable when it appears from the county records that the grantor died before the deed was filed for record?

Standard A:
Yes, unless waived for lapse of time or unless there is satisfactory proof of delivery before death.

An affidavit of the notary public or the witnesses, of an attorney at law for a party in the transaction, or of other responsible persons who were present at the time of delivery, should be deemed satisfactory proof if setting forth sufficient facts.

Delivery should be presumed after the deed has been of record for twenty-one years, in the absence of other facts raising a doubt.

Comment A:
See Kniebbe v. Wade, 161 Ohio St. 294, 118 N.E. 2d 833 (1954). This case decided after the above standard was adopted.

3.4 CONVEYANCES-SURVIVORSHIP

Problem A:
What language creates an estate with right of survivorship?

Standard A:
Where the operative words of a deed clearly express an intention to create the right of survivorship, such expressed intention will be given effect and the survivor will take by force of the terms of the grant. Upon the death of the other grantee or grantees, the survivor acquires the entire estate, subject to the charge of death taxes.

A conveyance is sufficient to create an estate with right of survivorship when it contains "to A and B for their joint lives, remainder to the survivor of them, his or her heirs or assigns" or the like. A conveyance is not sufficient to create an estate with right of survivorship when it contains "to A or B"; "to A or B, their heirs or assigns"; "to A or B or his heirs and assigns"; "to A and B or the survivor"; or the like.

Any deed or will containing language that shows a clear intent to create a survivorship tenancy shall be liberally construed to do so. Use of the word "or" between the names of two or more grantees or devisees does not by itself create a survivorship tenancy, but shall be construed and interpreted as if the word "and" had been used between the names. (R.C. Sec. 5302.20)
Comment A:
Revised Code Section 5302.20 effective on April 4, 1983.

(Effective as amended November 11, 1989; originally adopted November 1, 1952, and amended May 8, 1969)

Problem B:
What shall be sufficient proof of the first death of a grantee of a survivorship deed?

Standard B:
A certificate of transfer as provided in Section 2113.61 under the Revised Code or an affidavit accompanied by a certificate of death. For contents of the affidavit see Revised Code Section 5302.17.

Comment B:
For property affected by Revised Code Section 5309.09 (Torrenized Property) the procedure for the transfer of the interest of the decedent shall be pursuant to Section 5309.081 of the Revised Code.

Problem C:
Does subsequent incompetency of one or more of such owners alter the interests so created?

Standard C:
No.

Comment C:
The incident of survivorship is not destroyed.

(Effective November 15, 1969; replaces Problem C of May 21, 1953)

3.5 CONVEYANCES-PARTNERSHIP

Problem A:
What should be required to show the authority of partners to execute conveyances in behalf of the partnership?

Standard A:
A conveyance from a partnership holding the title is sufficient if it recites that the partners executing it are all the partners, in the absence of information to the contrary. When it does not appear that all the partners executed the conveyance, satisfactory evidence of authority should be required.

Authority of the partner or partners executing the conveyance should be presumed after it has been of record for five years.
Problem B:
Should an objection be made to the title because a deed to a partnership does not disclose that the grantee is a partnership?

Standard B:
No, but if the partnership name does not contain the names of all of the partners, a fictitious name certificate must be filed in any county where the partnership owns real property. (Revised Code Section 1777.02)

(Effective November 1, 1952; Standard B amended 10/27/86; effective 11/15/86)

3.6 CONVEYANCES-RECITAL OF MARITAL STATUS

Problem A:
After what lapse of time should the omission from a deed of a recital of grantor's marital status not be regarded as a defect?

Standard A:
The omission of such recital is not a defect when the deed has been of record for more than fifty years, in the absence of notice of subsequent facts indicating the contrary.

(Effective November 1, 1952)

Problem B:
Should an objection be raised when the chain of title discloses that the grantor previously had a spouse who does not release dower?

Standard B:
Yes, unless omission of the release is satisfactorily explained.

(Effective May 21, 1953)

Problem C:
Should a title objection be made where the deed recites that the grantor is divorced and the record of the divorce proceedings is not available for examination?

Standard C:
Yes.

(Effective May 21, 1953)

Problem D:
Should the descriptive terms "single," "widow," and "widower" be considered a sufficient showing of marital status?
Standard D:
Yes.

Comment A:
The descriptive term "relict" is not sufficient.

(Effective May 19, 1955)

Problem E:
Where a trust is not otherwise shown by a recorded instrument, should a release of dower be required from the spouse of a person whose name as grantee, in the deed acquiring title, was followed by "trustee," "as trustee," "agent," or words of similar import?

Standard E:
No, where the conveyance from such grantee is to a bona fide purchaser, unless an instrument has been filed by the claiming spouse of such grantee in accordance with Revised Code Section 2103.021 and if no other instrument containing a description of such lands has been recorded in the office of the recorder of the county in which the land is situated which puts upon inquiry any person dealing with such land that a spouse of such grantee would have a dower interest in such land.

Comment E:
Revised Code Sec. 2103.021 provides that the spouse of such grantee has a continued right to a dower interest when such grantee conveys to a bona fide purchaser only if "such spouse, prior to the recording of such conveyance by such grantee to said purchaser, has recorded in the office of the recorder of the county in which the land is situated, an affidavit describing such land and setting forth the nature of such spouse's interest in such land, and if no other instrument containing a description of such lands has been recorded in the office of the recorder of the county in which the land is situated which puts upon inquiry any person dealing with such land that a spouse of such grantee would have a dower interest in such land." This statute does not purport to cover conveyances to persons who do not qualify as bona fide purchasers.

(Effective as amended November 14, 1992; prior amendment effective May 20, 1965; prior conflicting standard effective November 17, 1956)

3.7 CONVEYANCES-DATES: OMISSIONS AND INCONSISTENCIES

Problem A:
Shall errors or omissions in the dates of a conveyance or other instrument affecting title, in themselves, impair marketability?

Standard A:
No.

Comment A:
Even if the date of execution is of peculiar significance an undated instrument will be presumed
to have been timely executed if the dates of acknowledgment and recordation, and other circumstances of record, support that presumption.

Inconsistencies in recitals or indications of dates, as between dates of execution, attestation, acknowledgment or recordation, do not, in themselves, impair marketability. Absent a peculiar significance of one of the dates, a proper sequence of formalities will be presumed notwithstanding such inconsistencies.

(Effective as amended and supplemented November 12, 1960; originally effective November 1, 1952)

3.8 CONVEYANCES-VARIANCE OF NAME

Problem A:
When shall a variance between the name of the grantee in the next preceding deed be considered a defect of title?

Standard A:
A variance shall not be considered a defect, in the absence of other facts:

(a) when the name of the grantee agrees with the name of the grantor as the latter appears of record in the granting clause, or in the signature, or in the certificate of acknowledgment;

(b) when the variance consists of a commonly recognized abbreviation or derivative;

(c) when the identity of a corporation can be inferred with reasonable certainty from the names used and other circumstances of record, even though the exact name of the corporation is not used and the variations in the name exist from instrument to instrument. Among other variances, addition or omission of the word "the" preceding the name; use or nonuse of the symbol "&" for the word "and"; use or nonuse of abbreviations for "company," "limited," "corporation" or "incorporated"; and inclusion or omission of all or part of a place or location ordinarily may be ignored. Affidavits and recitals of identity may be used and relied upon to obviate variances too substantial or too significant to be ignored;

(d) when the difference is trivial or the error is apparent on the face of the instrument;

(e) when the names, although spelled differently, sound alike or when their sounds cannot be distinguished or when common usage, by corruption or abbreviation, has made their pronunciation identical, and the instruments are not of recent dates;

(f) when a middle name or initial is used in one instrument and not in another, unless the examiner is otherwise put on inquiry;

(g) when both instruments have been of record for more than 21 years.
Problem B:
Should an objection be made because a grantor or grantee is designated by her husband's given name, as "Mrs. John Doe"?

Standard B:
Yes. Evidence as to the person intended by such designation should be required.

Problem C:
Should an examiner rely upon a recital purporting to cure an error in the name of a person in the chain of title?

Standard C:
Yes, unless the variance is so great or unless the other circumstances are such as to create a reasonable doubt of the truth of the recital.

3.9 CONVEYANCES-POWERS OF ATTORNEY

Problem A:
Is one spouse competent to act for the other under a power of attorney to convey the land or to release dower?

Standard A:
Yes.

Problem B:
Should it be presumed that the donor of a power of attorney was living at the time it was exercised?

Standard B:
Yes, if the instrument executed pursuant to the power has been of record for more than twenty-one years, or if the other circumstances justify the presumption.

Problem C:
If a power of attorney includes a statement that the power of attorney becomes effective only upon the occurrence of a specified event, as the disability or incapacity or adjudged incompetency of the principal as provided in R.C. Sec. 1337.09, should proof of the occurrence of the contingency be required?
**Standard C:**
Yes, if the instrument provides for the happening of a contingency, proof of that contingent event should be required and recorded.

*(Problem C and Standard C added effective November 11, 1989)*

### 3.10 CONVEYANCES-BY EXECUTOR OR OTHER FIDUCIARY

**Problem A:**
Can an executor convey a good title, under an otherwise valid power, immediately after the probate of the will and the filing of the affidavit required under R.C. Sec. 2107.19?

**Standard A:**
Yes, when sold in good faith and provided proceedings to contest the will have not been commenced and assuming no rights of spouse under R.C. Sec. 2106.16 have been exercised, at the date the deed is delivered. Good faith is ordinarily presumed.

**Comment A:**
R.C. Sec. 2113.23 (G.C. Sec. 10509-24) provides that sales made lawfully and in good faith by the executor and with good faith of the purchaser shall be valid as to such executor. It should be presumed the legislature intended to make a conveyance valid as to a bona fide purchaser when making it valid as to the grantor.

*(Effective as amended May 18, 1994. Originally effective November 1, 1952, and amended May 18, 1972)*

**Problem B:**
Is a conveyance defective because a fiduciary signs and acknowledges as an individual?

**Standard B:**
No, provided the conveyance otherwise clearly shows an intention to convey as fiduciary.

*(Effective May 21, 1953)*

### 3.11 CONVEYANCES-FROM CORPORATION

**Problem A:**
When should the authority and identity of officers of a corporation to execute a corporate deed not be questioned?

**Standard A:**
The authority and identity should not be questioned when the deed is executed by an officer, in the absence of known facts creating a doubt. This standard is not intended to apply to the requirements of an attorney for the purchaser from a corporation or an attorney for such a purchaser's mortgage lender at the time of the closing of the purchase or the loan.
Problem B:
Is a corporate deed sufficiently executed where the name of the corporation does not appear in the signature or certificate of acknowledgment?

Standard B:
The title is not unmarketable where the deed appears to be signed and acknowledged by the corporate officers if the deed as a whole purports to be that of the corporation.

(Effective May 19, 1955)

Problem C:
When should a corporate existence (either foreign or domestic) not be questioned?

Standard C:
Where an instrument of a private corporation appears in the title and has been of record for a period of at least seven years, and the instrument is executed in proper form, the examiner may assume that the corporation was legally in existence at the time the instrument took effect.

(Effective May 11, 1967)

3.12 CONVEYANCES-RIGHT TO PURCHASE

Problem A:
When should a recital, contained in an instrument in the chain of title, of a right to purchase under a contract by a person otherwise a stranger to the title, no longer be considered a cloud?

Standard A:
After the instrument containing the recital has been of record for 15 years, provided the land has been apparently conveyed to a bona fide purchaser since the date of such instrument..

(Effective May 19, 1955)

3.13 CONVEYANCES-DEED FROM STRANGER

Problem A:
Is a cloud on the title created by a deed or encumbrance from a stranger to the record title?

Standard A:
A stray deed or other interloping instrument does not create a cloud on the title unless its recitals or other known circumstances are sufficient to put a purchaser on inquiry. Other known circumstances should include the passage of time and consideration of the Ohio Marketable Title Act (R.C. Sec. 5301.47 et seq.).
Comment A:
The examiner must consider the possible application of the Ohio Marketable Title Act (R.C. Sec. 5301.47 et seq), under which a stray deed can become the "root of title" to a competing chain of record title that is superior to the chain of transactions being searched.

(Effective as amended May 15, 1991; originally effective May 19, 1955)

3.14 CONVEYANCES-DEEDS SUBSEQUENT TO MORTGAGE

Problem A:
Is title unmarketable where a mortgagor has made an absolute deed to the mortgagee subsequently to the mortgage?

Standard A:
Such facts do not make a title unmarketable.

(Effective May 19, 1955)

3.15 QUIT CLAIM DEEDS

Problem A:
Does the fact that a conveyance necessary to the chain of title, including the conveyance to the proposed grantor, is a quit claim deed impair marketability or necessitate inquiry or corrective action?

Standard A:
No.

(Effective November 12, 1960)

3.16 FEDERAL REVENUE STAMPS

(Repealed October 27, 1986)

3.17 CONVEYANCES-BY HEIRS OR DEVISEES

Problem A:
Does the fact that a decedent's estate has not been closed prevent his heirs or devisees from conveying good title?

Standard A:
No, provided any estate or inheritance tax liens to which the estate is subject are either discharged or the real property in question released therefrom, and provided one or more partial accounts of the fiduciary have been approved which appear to show payment of all claims against the estate.
Comment A:
If decedent has been dead more than ten years, any estate or inheritance tax liens will have expired. Sec. 5731.171, R.C. (Ohio Inheritance Tax), Sec. 5731.38 R.C. (Ohio Estate Tax) and Sec. 6324(a)(l), Int. Rev. Code (Federal Estate Tax). If administration proceedings have been pending four years or more, consideration should be given to the effect of Sec. 2117.36, R.C. with respect to claims against the estate.

Depending on the circumstances of the particular case, other things may sometimes prevent the heirs or devisees from conveying good title, such as a pending or possible will contest, a statutory bar to taking an inheritance or devise, an unresolved question concerning the identity of the heirs or devisees, one or more competing rights of the surviving spouse, unpaid legacies which are a charge against the real property in question, etc.

(Effective as amended November 15, 1975; originally effective May 11, 1967)

3.18 UNRECORDED DISCLOSED TRUSTS

Problem A:
Should objection be made to a title dependent upon a disclosed trust not of record?

Standard A:
Yes, unless there is placed of record either (1) excerpts of the operative provisions of the trust agreement, together with an affidavit that it is a true copy of the text in the trust agreement, or (2) a Memorandum of Trust, setting forth (a) the names and addresses of the settlor and trustee of the trust, (b) date of execution, and (c) those powers specified in the trust relative to the acquisition, sale, or encumbering of real property by the trustee or conveyance by the trustee, and (d) any restrictions on those powers. Such Memorandum of Trust shall be executed by the settlor and trustee, attested by witnesses, and acknowledged by a settlor and trustee in accordance with the provisions of Ohio real property law governing the execution and acknowledgment of deeds (R.C. 5301.01, effective August 10, 1994)

(Effective as amended May 18, 1995; originally effective November 15, 1986)

3.19 RE-RECORDING OF DEFECTIVE DEED, AFTER CORRECTIONS

Problem A:
Under what circumstances may a deed containing errors of content or execution be corrected and re-recorded, and be acceptable for clearing of title?

Standard A:
The answer depends on the nature of the defect. In general, a change made to clarify or to complete a document may be accomplished by refileing, but a change made to alter the nature of the document is ineffective.

Comment A:
The following are examples of changes that are permissible to: correct a spelling to add an initial
in the name of grantor or grantee; to show the correct tax-mailing address of the grantee; to make a minor correction in the legal description; to correct a minor defect in the attestation or acknowledgment.

If the grantors should reacknowledge the instrument before it is refiled, then an error or omission may be corrected; or a missing marital status may be recited; or correction made to correct serious errors or admissions in a legal description.

The following are examples of changes that are impermissible: to add or delete a grantee; to make major changes in the legal description — for example: Lot 1 conveyed, whereas Lot 11 intended to be conveyed; to add or delete restrictive covenants or easements.

Particular circumstances can alter generalities. A grantee may not confer good title on himself or herself by adding or deleting a few words to a deed and recording it; nor may a grantor diminish (although he or she may augment) a title previously conveyed.

(Effective May 18, 1994)

4.1 ENCUMBRANCES-COURT COSTS

Problem A:
When should an objection be made to a title because of unpaid court costs assessed against one or more owners in the chain of title?

Standard A:
An objection should be made only when such unpaid costs are a lien.

Comment A:
Court costs are a lien only when execution has been duly levied on the property or when a certificate of judgment has been filed during the judgment debtor's ownership of the property.

(Effective November 1, 1952)

4.2 ENCUMBRANCES-ESTATE (INHERITANCE) TAX

Problem A:
Is a decedent's real property divested of the lien of the state estate (inheritance) tax by a conveyance by an executor acting pursuant to a testamentary power of sale?

Standard A:
No, if decedent died prior to April 1, 1972; yes, if decedent died on or after that date, provided the conveyance is to a bona fide purchaser for an adequate consideration.

Comment A:
As to the estates of persons who died prior to April 1, 1972, there is not sufficient authority to justify omission of the lien from the title report. As to the estates of persons dying on or after that
date, see R.C. Sec. 5731.37(A)(2), as amended, effective April 1, 1972. The lien is divested generally after ten years from the date of decedent's death. R.C. 5731.171 (Inheritance Tax); R.C. Sec. 5731.38 (Estate Tax).

(Effective as amended November 11, 1972; originally effective May 21, 1953 and amended at various times)

**Problem B:**
Should a title be considered unmarketable in the hands of a purchaser, encumbrancer or lessee for value, as disclosed by the record, whose grantor acquired title by gift, the donor of which gift survived the gift, if made prior to July 1, 1968 (R.C. Sec. 5731.04, Inheritance Tax), by more than two years; and, if made after June 30, 1968 (R.C. Sec. 5731.05, Estate Tax), by more than three years?

**Standard B:**
No.

(Effective as amended November 13, 1971; originally effective November 16, 1957)

### 4.3 ENCUMBRANCES-RELEASE BY ATTORNEY

**Problem A:**
Does the attorney for a judgment creditor have implied authority to release specific land for a lien, or to satisfy the judgment upon partial payment, or to assign the judgment?

**Standard A:**
Only the judgment creditor may assign, waive or partially release the judgment. The attorney may release the judgment only if the judgment is paid in full. An attorney for a judgment creditor by reason of the limited agency relating to the case, cannot, without specific authority from his client, assign, waive or partially release the judgment. See *Card v. Walbridge*, 18 Ohio 411 (1849); *Wilson, et al. v. Jennings, et al.*, 3 Ohio St. 528 (1854), *Beard v. Westerman*, 32 Ohio St. 29 (1876); *Countee v. Armstrong*, 9 Dec. Rep. 62 (1876); *Holdon v. Lippert*, 4 O.C.D. 527, 12 C.R. 767 (1894); and *Harrison v. Kirk Bride*, 16 O.D. 389 (1883).

(Effective as amended November 16, 1957; originally effective May 21, 1953)

### 4.4 ENCUMBRANCES-LEASES

**Problem A:**
Should an oil, gas or coal lease be shown when satisfactory evidence is furnished that rentals are in default and that minerals are not being produced?

**Standard A:**
No, provided further that the primary term of the lease has expired.
Comment A:
See R.C. Sec. 5301.332.

(Effective as amended May 20, 1965; originally effective May 21, 1953)

Problem B:
May an examiner omit from his opinion reference to a recorded lease when the terms expressed in the lease have expired?

Standard B:
Yes, in the absence of notice of renewal arising from possession, record or otherwise.

(Effective November 12, 1960)

4.5 ENCUMBRANCES-FORECLOSED MORTGAGES

Problem A:
Should any record of a mortgage release in the office of the County Recorder be required when the mortgaged land has been conveyed pursuant to a proper foreclosure sale?

Standard A:
No.

(Effective May 21, 1953)

Problem B:
Should the title to real estate be considered unmarketable if any lien thereon has been judicially extinguished but no record of its cancellation has been noted on the record of such lien?

Standard B:
No. The examiner is, however, reminded of the Federal right of redemption pursuant to 28 U.S.C. §2410(c), which provides, in pertinent part, as follows:

"Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under internal revenue laws, the period shall be 120 days or the period allowable for redemption under state law, whichever is longer,..."

To which reference should be made.

(Effective May 16, 1957. Standard B was amended September 1999.)
4.6 ENCUMBRANCES-JUDGMENT AGAINST HEIRS

Problem A:
Where a will authorizes the executor to sell real estate and sale is made pursuant to such power, do judgments against the heirs or devisees affect the marketability of title to the land so sold?

Standard A:
No.

(Effective November 12, 1960)

4.7 ENCUMBRANCES-BUILDING AND USE RESTRICTIONS WITH FORFEITURE PROVISIONS

Problem A:
After what period of time should a breach of building and use conditions which entail a forfeiture of title be disregarded?

Standard A:
A title should not be considered unmarketable because of a breach of a condition or conditions as to building and use which entail a forfeiture of title if satisfactory proof is furnished that such breach has existed for more than thirty years.

Comment A:
Satisfactory proof may be affidavits as to the facts of breach, recorded instruments in the chain of title, certificate of registered surveyor.

(Effective November 12, 1960)

4.8 ENCUMBRANCES-SUBSCRIPTION OF SUBDIVISION PLAT BY LIEN HOLDERS

Problem A:
Is the statutory dedication of subdivision plat affected by failure of lien holders to join in the dedication?

Standard A:
No.

Comment A:
However, the rights of the lien holder continue unaffected by the platting and dedication.

(Effective May 8, 1969)
4.9 ENCUMBRANCES- CURRENT AGRICULTURAL USE VALUATION

Problem A:
Is the title examiner under a duty to report that the land has been certified for Current Agricultural Use Valuation for reduced taxation?

Standard A:
Yes.

Comment A:
Pursuant to R.C. Sec. 5713.31 et seq., so long as the owner of farm land annually renews the qualifications for reduction in taxation, no lien arises. However, in any year that the land loses its agricultural tax status, there arises a charge levied upon such land in an amount equal to the tax savings during the three preceding tax years. This lien continues upon the title of a subsequent owner. There is no limitation upon the duration of the lien.

(Effective November 9, 1991)

4.10 ENCUMBRANCES-MORTGAGE RELEASE BY CORPORATION

Problem A:
When should the authority and identity of a person or persons executing a mortgage release on behalf of a corporate mortgagee be questioned?

Standard A:
The authority and identity should not be questioned in the absence of known facts creating a doubt.

(Effective May 9, 2001)

4.11 ENCUMBRANCES – RELEASE OF RE-RECORDED MORTGAGES

Problem A:
When a mortgage has been re-recorded and there is a valid release by separate instrument of record making reference to the volume and page of either of the original recording or of the re-recording of the mortgage, but not both, should the mortgage be treated as having been properly released?

Standard A:
Yes, but only if such release was recorded after the re-recording of the mortgage.

Comment A:
Mortgages are re-recorded to correct clerical or scrivener’s errors, and re-recording does not alter, amend or otherwise change the obligations of the mortgagors under the mortgage. Historically, mortgages were often released by marginal notation, which clearly indicated the mortgagee’s intention to release the mortgage as recorded, and as re-recorded, since the notation
of release was on the original instrument. Now, pursuant to R.C. 5301.28, county recorders may, and frequently do, require that all releases of mortgages be made by separate instrument. Those separate instruments may, in error, fail to reference the original volume and page of recording of the mortgage and/or the volumes and pages of any re-recordings thereof. Such defects in releases of mortgages being made by separate instruments do not cause the subject real estate to be considered unmarketable and an examiner may omit from his opinion reference to any such re-recorded mortgage if: (a) a release of mortgage by separate instrument correctly references either the volume and page of the recording or of any re-recording thereof, and (2) such release was recorded after all re-recordings of the mortgage. If the release was recorded before the mortgage was re-recorded, the re-recording of the mortgage may constitute an attempt by the mortgagee to assert a mortgage canceled in error, and in such an instance the re-recorded mortgage should still be identified as an encumbrance against the real property.

(Effective November 7, 2003)

5.1 PROBATE COURT PROCEEDINGS- INVENTORY

Problem A:
Does omission of the real estate from the inventory and appraisement cast a cloud on the title?

Standard A:
No, such omission standing alone does not affect marketability.

(Effective November 1, 1952)

5.2 PROBATE COURT PROCEEDINGS- DEBTS AFTER FOUR YEARS

Problem A:
Should objection be made to the title of a purchaser from the heirs on account of decedent's unpaid debts (a) where the estate had not been administered and more than four years have elapsed since decedent's death, or (b) where the final account has not been approved in the administration and more than four years have elapsed since the granting of letters without suit to subject the real estate having been commenced?

Standard A:
No.

Comment A:
The rule of this standard is set forth in R.C. Sec. 2117.36. The lien of estate (inheritance) tax is not barred by the four year statute of limitations. R.C. Sec. 2117.06 should also be considered.

Advisory Note:
This standard has been referred to the Title Standards Committee of the Real Property Section for study and possible revision to conform with the recent amendments to R.C. Sec. 2117.06.
5.3 PROBATE COURT PROCEEDINGS- CERTIFICATES FOR TRANSFER

Problem A:
Do errors in a certificate for transfer from probate court affect the title?

Standard A:
No. Objections on account of errors in a certificate for transfer should not be made (a) unless the errors are such as to cause future difficulties to a client in obtaining a transfer on the tax records, or (b) unless the terms of the certificate raise a reasonable doubt of the facts of ownership shown by other records of title.

(Effective May 21, 1953)

Problem B:
Should a recital as to heirship in an instrument, verified pleading or decree be accepted as proof of the facts stated in lieu of a certificate of transfer or an affidavit of transfer?

Standard B:
Yes, provided the instrument or verified pleading has been of record for more than thirty years and is not in conflict with other instruments of record.

(Effective as amended November 17, 1956; originally effective May 21, 1953)

5.4 PROBATE COURT PROCEEDINGS- SUMMARY LAND SALE

Problem A:
Should failure to give notice of any kind in summary land sale proceedings pursuant to R.C. Sec. 2127.11 render the title unmarketable?

Standard A:
No.

Problem B:
Is a summary land sale valid when prosecuted under R.C. Sec. 2127.11 by a commissioner appointed by the court as provided by R.C. Sec. 2113.03 in estates under $3000?

Standard B:
No, only an executor or administrator is authorized to institute summary land sale proceedings.

(Effective as amended January 18, 1991; originally effective May 21, 1953)
5.5 PROBATE COURT PROCEEDINGS- RECORDING OF OUT-OF-COUNTY PROCEEDINGS

Problem A:
If administration proceedings in an Ohio estate are not admitted to record locally, should objection be made to the record title if such proceedings are not required to be so admitted to record by statute or the Civil Rules?

Standard A:
Yes.

Comment A:
Before title can be considered to be marketable of record, it is necessary to admit to record locally at least those portions of the foreign proceedings which are necessary to show that the title which was derived through such proceedings is at the time in question free from liens and defects resulting from or related to such proceedings.

(Effective as amended November 13, 1971; prior conflicting Standard effective May 11, 1967)

5.6 PROBATE COURT PROCEEDINGS- MENTAL ILLNESS PROCEEDINGS

Problem A:
Where the indices of a probate court contain a notation of the name of a person in the chain of title to real property but no disclosure of the person's status is available because of R.C. Sec. 5122.31, or any similar provision, should such notation alone cause an objection to be made as to the competency of such persons?

Standard A:
No.

Comment A:
Unless it affirmatively appears from the information disclosed, or permitted to be disclosed without a formal court order, that the probate court has denied or removed such person's rights to contract or other "civil rights" either in whole or in part, including the right to convey or contract for the conveyance of real property, an index notation alone is not sufficient information upon which to base an objection.

(Effective May 12, 1983)

6.1 PROCESS-SERVICE BY PUBLICATION WHEN NAME AND ADDRESS OF DEFENDANT ARE UNKNOWN

Problem A:
Where both the name and residence of a defendant are unknown to the plaintiff, must the Plaintiff seek a court order respecting the publication of notice in addition to the affidavit required in Civil Rule 4.4?
Standard A:
Yes. Rule 4.4(a) of the Ohio Rules of Civil Procedure (adopted July 1, 1970) did not overrule R.C. Sec. 2703.24 (amended effective October 4, 1955), which requires that, when it appears by affidavit that the name and residence of a necessary party are unknown to the plaintiff, the court shall make an order respecting the publication of notice.

(Substitute Standard effective as amended May 15, 1991; originally effective November 17, 1956. Original Standard has been incorporated in Civil Rule 4.4A)

6.2 SERVICE BY PUBLICATION- NECESSITY TO IDENTIFY REAL PROPERTY

Problem A:
Where service is had by publication in an action relating to title to real property, must the publication identify the real property?

Standard A:
Yes.

Comment A:
Neither Rule 4.4(a) of the Ohio Rules of Civil Procedure nor former R.C. Sec. 2703.17 specifies that the publication contain a description of the real property to be subjected to the action. To "identify" the real property does not make it mandatory for the party to set forth entire metes and bounds description. Other methods of identification may be used, and it is suggested that reference to intersections, roads and streets, official municipal street numbers or county designated house numbers, county auditor's permanent parcel numbers, or other like descriptions would be sufficient.

(Effective November 13, 1971. Comment A was amended January 18, 1991)

7.1 COURT PROCEEDINGS- VERIFICATION OF PLEADINGS

Problem A:
Does the omission or irregularity of a verification of a pleading render a title unmarketable which is based upon a subsequent decree in the case?

Standard A:
No.

(Effective May 16, 1957)

8.1 MARKETABLE TITLE ACT

Problem A:
Can a title instrument which otherwise qualifies as a root of title but which results from defective legal proceedings be deemed a proper root of title?
Standard A:
Yes.

Comment A:
It is unnecessary to examine the legal proceedings which form the basis for the title instrument in question.

(Effective November 15, 1969)

Advisory Note:
Certain copies of the Title Standards and the two leading treatises on real property in Ohio have a lengthy commentary either preceding Title Standard 8.1 or following it as an appendix. The commentary is deleted as it is felt that sufficient litigation concerning the Marketable Title Act has defined the law in Ohio. Title Standard and Comment remain unchanged, and examiners are cautioned not to rely on any specific number of years for an examination to be complete.

(Effective November 9, 1991)

9.1 OHIO RULES OF CIVIL PROCEDURE- RETURN RECEIPT UNDER RULE 4

Problem A:
Is it a requirement that the return receipt be signed by the addressee himself?

Standard A:
No.

Comment A:
Certified mail service as provided under the Ohio Rules of Civil Procedure does not require "actual service" upon the defendant, but is effective upon a "certified delivery." Due process is effectively met by the standard delineated in Mullane v. Central Hanover Bank and Trust Co., 339 U.S. 306, and In re Foreclosure of Liens, 62 Ohio St. 2d 333. The standard provides that for certified mail service to be valid, such service "...must be reasonably calculated under all the circumstances, to apprise interested parties of the pendency of the action and to afford them an opportunity to present their objection." (Emphasis added.) Mitchell v. Mitchell, 64 Ohio St. 2d 49, 51, 413 N.E.2d 1182 51, 18 003d 254 (1980).

(Standard A originally effective April 29, 1971. Amended November 11, 1972, and further amended effective November 7, 1981)

Problem B:
When the return receipt is signed by someone other than the addressee, is it a requirement that the addressee's name appear on the return receipt as the post office provides?

Standard B:
No.
Comment B:
However, in multiple-defendant cases each return receipt should show data sufficient to enable the examiner to identify the addressee to whom the receipt pertains. If the name of the addressee does not appear on the receipt or is illegible, the examiner should attempt to identify the addressee by comparing the certified number, the address where delivered, the postmark or other data shown on the receipt with the clerk's records concerning the mailing and with the other return receipts in the file.

"Certified mail service ... is valid where the envelope containing the documents to be served is delivered to a person other than the defendant at the defendant's address." Mitchell v. Mitchell, 64 Ohio St. 2d 49, 51, 413 N.E.2d 1182, 18 003d 254 (1980).

Further, both Rule 4.1 and 4.3 of the Ohio Rules of Civil Procedure provide that once the clerk has properly addressed the envelope to the person to be served at their last known address, affixed postage and sealed the envelope as certified mail, return receipt requested, the clerk must instruct the delivering postal employee to show to whom delivered, date of delivery, and address where delivered.

(Standard B originally effective April 29, 1971. Amended November 11, 1972, and further amended effective November 7, 1981.)

Problem C:
Is it a requirement that signatures on the return receipt be legible?

Standard C:
No.

Comment C:
The illegibility of a signature should be considered objectionable only when the identity of the signatory would be especially significant (as in Title Standard 9.4 for example) and such identity is not otherwise ascertainable from the record.

Problem D:
Is it a requirement that the return receipt bear the certified number?

Standard D:
No.

Comment D:
But see Comment B, above.

Problem E:
Is it a requirement that the return receipt show: (1) to whom delivered, (2) the date of delivery, and (3) the address where delivered, as the post office form provides?
Standard E:
No.

Comment E:
The receipt should ordinarily be considered sufficient if it appears to show that delivery was made by the postal authorities either to the addressee or to another for the addressee, notwithstanding the fact that it is incompletely or improperly filled out. See Comment B, above.

(Standards C, D, and E originally effective April 29, 1971. Amended effective November 11, 1972)

Problem F:
Is it a requirement that the return receipt be a part of the file?

Standard F:
Yes.

Comment F:
If the receipt is missing from the file, the examiner, in an appropriate case, may wish to rely upon the docket entry made by the clerk in accordance with Rule 4.1(1) or Rule 4.3(B)(1) with respect to the fact of notification.

Rules 4.1(1) and 4.3(B)(1) of the Ohio Rules specifically provide that "the clerk shall file the return receipt or returned envelope in this action."

(Standard F originally effective April 29, 1971. Amended November 11, 1972, and further amended effective November 7, 1981)

Problem G:
When the return receipt is not signed by the addressee himself, is it necessary that inquiry be made concerning the identity of the recipient, his relationship to the addressee or his connection with the place of delivery?

Standard G:
No, unless there are other factors which would be sufficient to create a reasonable doubt in the mind of the examiner concerning the propriety of the delivery.

Comment G:
The fact that the record fails to reveal any apparent relationship between the recipient and the addressee or the place of delivery is not of itself sufficient ground for questioning the propriety of the delivery. In the absence of other circumstances which would create a reasonable doubt in the mind of the examiner, it should ordinarily be presumed that delivery was made by the postal authorities to an appropriate person at a proper address. If the circumstances as a whole are sufficient to create such a doubt, satisfactory proof of ultimate delivery to the addressee himself should be required. If furnished, such proof should be made a matter of record. (See Comment A, above.)
9.2 PROCESS-NAME UNKNOWN

Problem A:
Does Rule 15(D) require personal service in a case covered by R.C. Sec. 2703.24?

Standard A:
No.

(Effective April 29, 1971)

9.3 OHIO RULES OF CIVIL PROCEDURE- OUT-OF-COUNTY PROCEEDINGS

Problem A:
Should objection to the record title be made if a certified copy of the proceedings is not filed with the certified copy of the judgment transmitted in accordance with Civil Rule 3(F)?

Standard A:
Yes.

(Effective as amended November 13, 1971; originally effective April 29, 1971)

9.4 OHIO RULES OF CIVIL PROCEDURE- DOMESTIC RELATIONS PROCEEDINGS

Problem A:
Should objection be made to a title derived through an uncontested divorce, alimony or annulment action when the certified mail return receipt or the sheriff's return of service in the action shows that summons was served on the defendant by delivering it to the plaintiff?

Standard A:
Yes.

Comment A:
In such an action under the circumstances described, proof that the defendant actually received the summons should be required. If furnished, such proof should he made a matter of record.

(Effective November 13, 1971)

9.5 OHIO RULES OF CIVIL PROCEDURE- OUT-OF-STATE DEFENDANTS

Problem A:
In an action affecting title to real property in which service by publication is authorized by law, when service of summons has been attempted on an alleged out-of-state defendant by certified mail, but the envelope is returned with an endorsement showing failure of delivery, may service be completed by filing an affidavit of due diligence in accordance with Civil Rule 4.3(B)(1)?
Standard A: No.

Comment A: In such an action under the circumstances described, service should be effected by some other authorized method, including service by publication if the whereabouts of the defendant prove to be unknown. (Civil Rule 4.4(B), amended effective July 1, 1971.)

*Effective November 13, 1971*

10.1 CONDOMINIUMS-BYLAWS

Problem A: If the bylaws of a condominium are amended must the declaration be amended?

Standard A: Yes.

Comment A: The bylaws are attached to the declaration and for the bylaws to be amended, it is necessary to amend the declaration in the manner provided for in the declaration which shall be not less than 75% of the voting powers. (R.C. 5311.05(B)(9), 5311.06(A) and 5311.08(A).)

Problem B: Must the bylaws be signed, witnessed and acknowledged by the owner?

Standard B: No.

Comment B: A true copy of the bylaws must be attached to the declaration. Chapter 5311 makes no requirement as to the execution of the bylaws. However, see R.C. 5311.05(A) as to the requirements for execution of the declaration.

*Effective May 20, 1976*

10.2 CONDOMINIUMS-DRAWINGS

Problem A: R.C. 5311.07 provides that the drawings shall bear the certified statement of a registered surveyor and registered architect or registered surveyor and licensed professional engineer. May the certified statement be made by one person acting in both of these capacities, if he is so qualified?

Standard A: Yes.
Comment A:
If one individual does perform both functions his certification should clearly show that he is making the statement in both capacities.

Problem B:
Must the drawing show that the building or buildings are completed when the declaration is filed?

Standard B:
Yes.

Comment B:
R.C. 5311.05 and 5311.07 provide that the declaration shall state the principal materials of which the building or buildings are constructed and that the drawings shall show them as constructed. They must be finished to such an extent that the drawings and certification required by R.C. 5311.07 may be made. Some improvements may be deferred, however, until the sale to satisfy the requirements and wishes of the purchaser.

(Standards A and B Effective May 20, 1976)

Problem C:
Should the drawings show the building or buildings in such detail that the boundaries of the cubicles in space comprising the units can be located and reconstructed therefrom?

Standard C:
Yes.

Comment C:
The detail so required is no more than that required for a proper plat of a boundary survey. A plat of a boundary survey is sufficiently detailed if it can be used to locate and reconstruct the boundaries of the land in the field. Similarly, the drawings of the building or buildings are sufficiently detailed in this respect if the three dimensional boundaries of the cubicles in space comprising the units can be located and reconstructed in the field.

(Standard C Effective November 13, 1976)

10.3 CONDOMINIUMS-DECLARATION

Problem A:
Must the percentages of interest in the common area and facilities appertaining to each unit that are set forth in the declaration total one hundred percent?

Standard A:
Yes
Comment A:
R.C. 5311.04 provides that the common areas and facilities shall be owned by the unit owners as tenants in common and shall remain undivided, that the percentages of interest of the units in the common areas and facilities shall be those percentages set forth in the declaration, and that such percentages shall not be altered except by an amendment to the declaration approved by all of the unit owners affected. If such percentages total less than one hundred percent, an interest in the common area and facilities would remain in the declarant after he no longer owned any of the units. If such percentages total more than one hundred percent, it would be impossible to determine the respective interest of the unit owners in the common areas and facilities in the absence of a corrective amendment unanimously approved by the unit owners.

(Effective November 13, 1976)

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