

# **American Land Title Association (ALTA) Practice Exam Sample Study Guide**



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## **Questions**

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- 1. For what purpose must surveyors compensate for systematic errors?**
  - A. To ensure efficient land sales**
  - B. To maintain compliance with local regulations**
  - C. To achieve maximum allowable Relative Positional Precision**
  - D. To minimize client's costs**
- 2. What is a primary function of a title company?**
  - A. To facilitate mortgage loans**
  - B. To oversee property inspections**
  - C. To handle the issuance of title insurance and conduct title searches**
  - D. To provide real estate listing services**
- 3. How should a surveyor denote if no physical access to an abutting street was observed during the survey?**
  - A. Leave it blank**
  - B. Include a note on the plat or map**
  - C. Contact the landowner for clarification**
  - D. Assume access is available**
- 4. What kind of methodologies must be justified to stakeholders before execution?**
  - A. Traditional surveying methods only**
  - B. Remedial surveying techniques**
  - C. Advanced data gathering technologies**
  - D. Low-cost survey methods**
- 5. In the case of a title defect, what does title insurance provide?**
  - A. No protection to the insured**
  - B. A pathway to dispute property tax liabilities**
  - C. Compensation for loss due to the defect**
  - D. Access to legal representation without cost**

- 6. When is it generally advised to avoid preparing a new description for a property?**
- A. When records are incomplete**
  - B. When the record description features a lot in a platted subdivision**
  - C. When there are multiple owners of a lot**
  - D. When the property was surveyed more than five years ago**
- 7. What type of features should a plat or map of an ALTA NSPS Land Title Survey indicate?**
- A. Easements and Servitudes**
  - B. Only public roads**
  - C. Building codes**
  - D. Surveyors' opinions**
- 8. What does the certification outlined in the ALTA/NSPS standards ensure?**
- A. Only that the survey was performed**
  - B. The professionalism and accuracy of the survey**
  - C. The surveyor's personal endorsement**
  - D. The submission of the survey to local authorities**
- 9. Which type of easements should be included in the survey results?**
- A. Public easements only**
  - B. Plottable offsite easements disclosed in documents**
  - C. Historical easements**
  - D. Unrecorded easements**
- 10. What are standard exceptions in title insurance?**
- A. Specific issues that are covered by a title insurance policy**
  - B. Common problems that all properties face**
  - C. Specific issues not covered by a title insurance policy, such as zoning laws or easements**
  - D. Unique risks associated with specific properties**

## **Answers**

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1. C
2. C
3. B
4. C
5. C
6. B
7. A
8. B
9. B
10. C

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## **Explanations**

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**1. For what purpose must surveyors compensate for systematic errors?**

- A. To ensure efficient land sales**
- B. To maintain compliance with local regulations**
- C. To achieve maximum allowable Relative Positional Precision**
- D. To minimize client's costs**

Surveyors must compensate for systematic errors primarily to achieve maximum allowable Relative Positional Precision (RPP). Systematic errors can arise from various sources, such as instrument calibration or environmental factors, leading to consistent inaccuracies in measurements. When these errors are not addressed, it can significantly affect the precision of the survey, which is crucial for determining boundaries and establishing property lines accurately. Achieving a high level of Relative Positional Precision is vital in ensuring that the surveyed data meets the required standards for legal documentation, construction projects, and land development. By compensating for systematic errors, surveyors can provide more reliable and precise measurements, which are necessary for the integrity of surveying work. This attention to precision not only benefits the surveyors themselves by enhancing the quality of their work but also supports clients' needs and expectations regarding land transactions and usage. While compliance with local regulations and minimizing costs are indeed important, the primary focus with respect to systematic errors is ensuring that the positional accuracy of the survey is maintained at its maximum allowable level.

**2. What is a primary function of a title company?**

- A. To facilitate mortgage loans**
- B. To oversee property inspections**
- C. To handle the issuance of title insurance and conduct title searches**
- D. To provide real estate listing services**

A primary function of a title company is to handle the issuance of title insurance and conduct title searches. This involves researching public records to determine the legal ownership of a property and uncovering any potential issues that may affect the title, such as liens, easements, or other encumbrances. By ensuring that the title is clear, title companies protect buyers and lenders from future disputes over ownership and claims against the property. Issuing title insurance is a crucial step in real estate transactions as it provides financial protection for homeowners and lenders in case any title issues arise after the purchase. This aspect of title work is fundamental to ensuring that real estate transactions proceed smoothly and that all parties involved have the necessary confidence in the property's ownership history.

**3. How should a surveyor denote if no physical access to an abutting street was observed during the survey?**

**A. Leave it blank**

**B. Include a note on the plat or map**

**C. Contact the landowner for clarification**

**D. Assume access is available**

Including a note on the plat or map is the appropriate course of action when a surveyor observes that no physical access to an abutting street is present. This practice is crucial for several reasons. Firstly, it provides a clear and documented account of findings that can inform future property transactions or developments. Such annotations serve as a critical piece of information for anyone who relies on the survey, as it addresses potential access issues directly. By documenting this observation, the surveyor ensures that all parties involved have a clear understanding of the property's access situation. This note can help to prevent conflicts or misunderstandings regarding land use, regulations, and access rights in the future. It demonstrates professionalism and diligence in conducting the survey and adheres to accepted standards in the surveying industry.

**4. What kind of methodologies must be justified to stakeholders before execution?**

**A. Traditional surveying methods only**

**B. Remedial surveying techniques**

**C. Advanced data gathering technologies**

**D. Low-cost survey methods**

The choice of advanced data gathering technologies must be justified to stakeholders before execution due to the potential for significant impacts on project outcomes, cost efficiency, and data accuracy. These technologies often involve substantial investments and can lead to improved precision in data collection, analysis, and project management. Stakeholders require assurance that these advanced methodologies will yield superior results compared to conventional methods, warranting their adoption. Justifying the use of these technologies involves presenting evidence of their effectiveness, potential return on investment, and how they align with the overall project goals. Stakeholders are particularly interested in understanding how advanced technologies can streamline processes, mitigate risks, and enhance the quality of deliverables. Traditional surveying methods, remedial techniques, and low-cost survey methods may not necessitate the same level of justification since they are often based on well-established practices or designed to address specific issues post-factum. However, when introducing cutting-edge tools and methodologies, comprehensive justification is essential to ensure stakeholder confidence and project success.

**5. In the case of a title defect, what does title insurance provide?**

- A. No protection to the insured**
- B. A pathway to dispute property tax liabilities**
- C. Compensation for loss due to the defect**
- D. Access to legal representation without cost**

Title insurance provides compensation for loss due to a title defect. This insurance is designed to protect property owners and lenders from financial losses that arise when a title issue is discovered after the purchase of a property. Such defects can include liens, encumbrances, errors in public records, or even issues related to previous owners that were not discovered during the title search. When a title defect is present, the title insurance company typically investigates the claim and may provide compensation for the financial loss that results from the defect. This ensures that the insured parties have some level of financial security and protection against issues that could affect their ownership rights. The other choices do not align with the primary function of title insurance. While title insurance does not inherently provide access to free legal representation or specific pathways to address property tax liabilities, its main role is to address title defects and compensate for any related losses.

**6. When is it generally advised to avoid preparing a new description for a property?**

- A. When records are incomplete**
- B. When the record description features a lot in a platted subdivision**
- C. When there are multiple owners of a lot**
- D. When the property was surveyed more than five years ago**

It is generally advised to avoid preparing a new description for a property when the record description features a lot in a platted subdivision. This is because platted subdivisions already have established and recorded descriptions that are specifically designed to provide clear and definitive boundaries and features of each lot within the subdivision. Changing the description could create confusion or disputes regarding property lines and ownership. In contrast, options that involve incomplete records, multiple owners, or the age of a survey might warrant a fresh description for clarity, especially if there are complications or changes to consider. However, with platted subdivisions, maintaining consistency with the existing description helps ensure that all parties are on the same page regarding property boundaries and ownership rights. This adherence to the established description minimizes the risk of legal issues arising from misinterpretations or discrepancies.

**7. What type of features should a plat or map of an ALTA NSPS Land Title Survey indicate?**

**A. Easements and Servitudes**

**B. Only public roads**

**C. Building codes**

**D. Surveyors' opinions**

A plat or map of an ALTA NSPS Land Title Survey is required to indicate easements and servitudes because these features are critical for understanding the rights associated with a property. Easements are legal rights to use a portion of another person's land for a specific purpose, such as access or utilities. Servitudes are similar; they could encompass rights associated with accessing water, drainage, or other services. Reflecting these on the survey helps in identifying any potential limitations or obligations that might affect the property, thus providing valuable information to potential buyers, lenders, and title insurers. The other options don't align with the requirements of a comprehensive land title survey. While public roads may be indicated, only showing them would not provide a complete picture of the property's legal landscape. Building codes are regulations rather than physical features that would be shown on a plat, and surveyors' opinions would typically be expressed in the form of notes or reports rather than detailed on the map itself. All these factors emphasize the importance of easements and servitudes in representing the legal use of land.

**8. What does the certification outlined in the ALTA/NSPS standards ensure?**

**A. Only that the survey was performed**

**B. The professionalism and accuracy of the survey**

**C. The surveyor's personal endorsement**

**D. The submission of the survey to local authorities**

The certification outlined in the ALTA/NSPS standards is designed to ensure the professionalism and accuracy of the survey. This certification signifies that the survey adheres to the established industry standards, which includes a comprehensive and precise assessment of the property in question. By meeting these standards, surveyors demonstrate their commitment to delivering high-quality work that can be relied upon by stakeholders involved in property transactions, including buyers, lenders, and title companies. This certification not only enhances the credibility of the surveyor but also protects the interests of clients by ensuring that all critical aspects of the property boundary and existing developments are accurately documented.

**9. Which type of easements should be included in the survey results?**

- A. Public easements only**
- B. Plottable offsite easements disclosed in documents**
- C. Historical easements**
- D. Unrecorded easements**

Including plottable offsite easements that have been disclosed in documents is essential in survey results because these easements are legally binding and have been officially recorded in some form of documentation. They can significantly impact the use and value of the property being surveyed. Identifying the boundaries and implications of offsite easements helps in providing a clear understanding of how they might affect the property, ensuring that all parties are aware of any limitations or rights associated with the property. For instance, knowing that an easement for access or utility use exists allows a property owner to plan accordingly for future developments. Moreover, including documented easements increases the accuracy and completeness of the survey, which is crucial for any legal, financing, or development processes. Other types of easements, like public easements, historical easements, or unrecorded easements, may not have the same definitive impact or may lack the necessary documentation to be considered as part of the survey, thereby making them less relevant for inclusion in the results. Public easements might not specifically relate to the property in question, historical easements may no longer be applicable, and unrecorded easements can lead to uncertainties or disputes over land use if they are not officially documented. Thus, focusing on the pl

**10. What are standard exceptions in title insurance?**

- A. Specific issues that are covered by a title insurance policy**
- B. Common problems that all properties face**
- C. Specific issues not covered by a title insurance policy, such as zoning laws or easements**
- D. Unique risks associated with specific properties**

Standard exceptions in title insurance refer to specific issues that are typically not covered by a title insurance policy. These exceptions often include items such as zoning laws, easements, and other limitations or claims that are known to affect the property but are not insurable risks under the policy. This means that while the title insurance provides protection against certain defects or issues, it does not cover every possible concern that could arise with the ownership or use of a property. For instance, zoning laws dictate how a property can be used and may restrict certain types of development; these issues are outside the realm of what title insurance is designed to protect against. Easements, which grant others the legal right to use a portion of a property for a specific purpose, are also common exceptions because they are legally established rights that existing owners and buyers need to be aware of but do not represent defects in the ownership of the title itself. Understanding these standard exceptions is crucial for property owners and buyers, as it informs them of the limitations of their title insurance policy and highlights the need for thorough due diligence when assessing a property.