Survey, ILC & OEC — one conversation, not three

Bottom line: a request for OEC — or a lender's extended loan policy — is what **triggers** the survey or ILC. Owner's Extended Coverage (OEC) is the broader protection; to grant it we have to remove the standard "survey exception" from the policy — and to do that we need a surveyor's picture of the property. So the survey/ILC is the **input**, OEC is the **output**. Loop us in early and we'll tell you which one the deal actually needs.

WHAT EACH ONE DOES

1 · OEC — the request

- **Buyer's call, in the contract** — a checkbox; the buyer typically pays the added premium.
- **Broader protection** — deletes standard exceptions: unrecorded easements, **survey/boundary matters**, mechanics' liens.
- **The trigger:** asking for OEC is what creates the need for a survey or ILC.
- **New construction** also needs lien affidavits to delete the mechanics'-lien exception.

2 · ILC — the lighter input

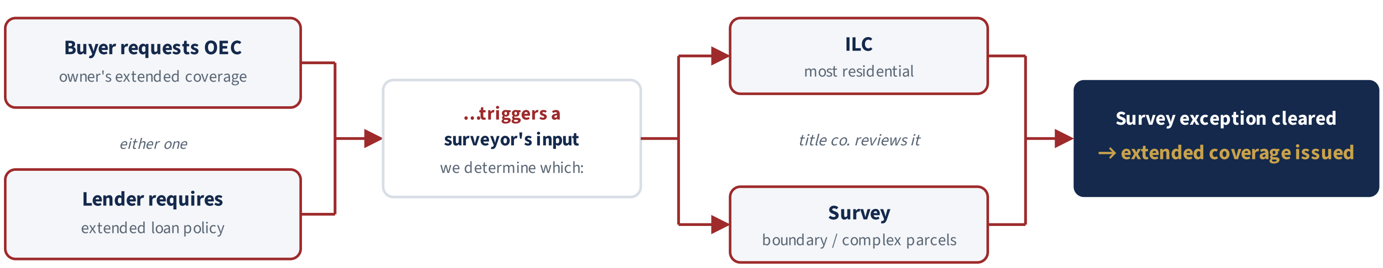
- **Faster and cheaper** — the practical choice on a platted subdivision lot.
- **Shows improvements vs. the lines** so we can see if anything crosses a boundary.
- **Covers most residential** — new construction and metes-and-bounds included — to remove the survey exception for OEC.
- **Know its limits** — not a boundary survey; **CCTE makes the call** on whether it's enough.

3 · Survey — the full input

- **Establishes legal boundaries** — corners monumented, lines certified.
- **Catches the expensive surprises** — a fence over the line, an undisclosed easement.
- **When it's actually needed** — a real boundary or encroachment question, or a genuinely complex parcel.
- **Holds up** in a boundary dispute and for the broadest endorsements.

Heads up — even if the buyer waives OEC, the **lender's policy is extended by default**, so the lender may still require an ILC or survey.

HOW THEY FIT TOGETHER



Either an OEC request or the lender's loan policy triggers the survey/ILC — the input that unlocks extended coverage.

FOR YOUR CLIENTS — SAY IT JUST LIKE THIS

→ **"It's not busywork."** A survey or ILC is what lets us upgrade your title protection.

→ **"Most deals just need an ILC."** New construction and metes-and-bounds included — we save you a full survey when we can.

→ **"Coming from the Front Range?"** Mountain Colorado usually needs a survey product (an ILC) where Denver resi often doesn't — plan for it.

→ **"Decide early."** The OEC call drives what the surveyor does — and the clock. A full survey can take **weeks** to schedule and complete, so flag it up front.

Not sure which your deal needs? Loop us in early — we'll handle the heavy lifting.

Reach out anytime. 719-539-1001 · info@centralcoloradotitle.com

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