

# PROTECT YOUR B UNDARIES.ca



Chris Kamarianakis  
Executive Director,  
Protect Your Boundaries Inc.

## Your source for land survey plans and boundary expertise.

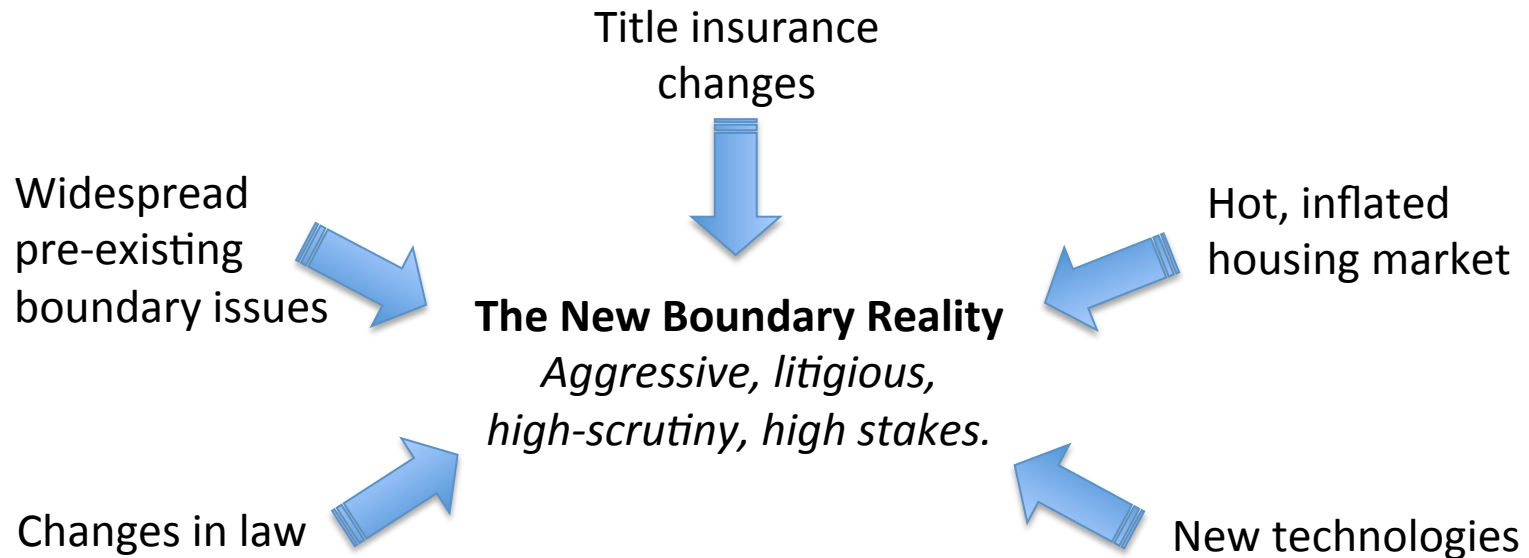
Type an address to find GTA survey plans

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Survey plans provided in association with leading GTA surveyors.  
[Find out more.](#)

TAKE THE TOUR

# The New “Boundary Reality”



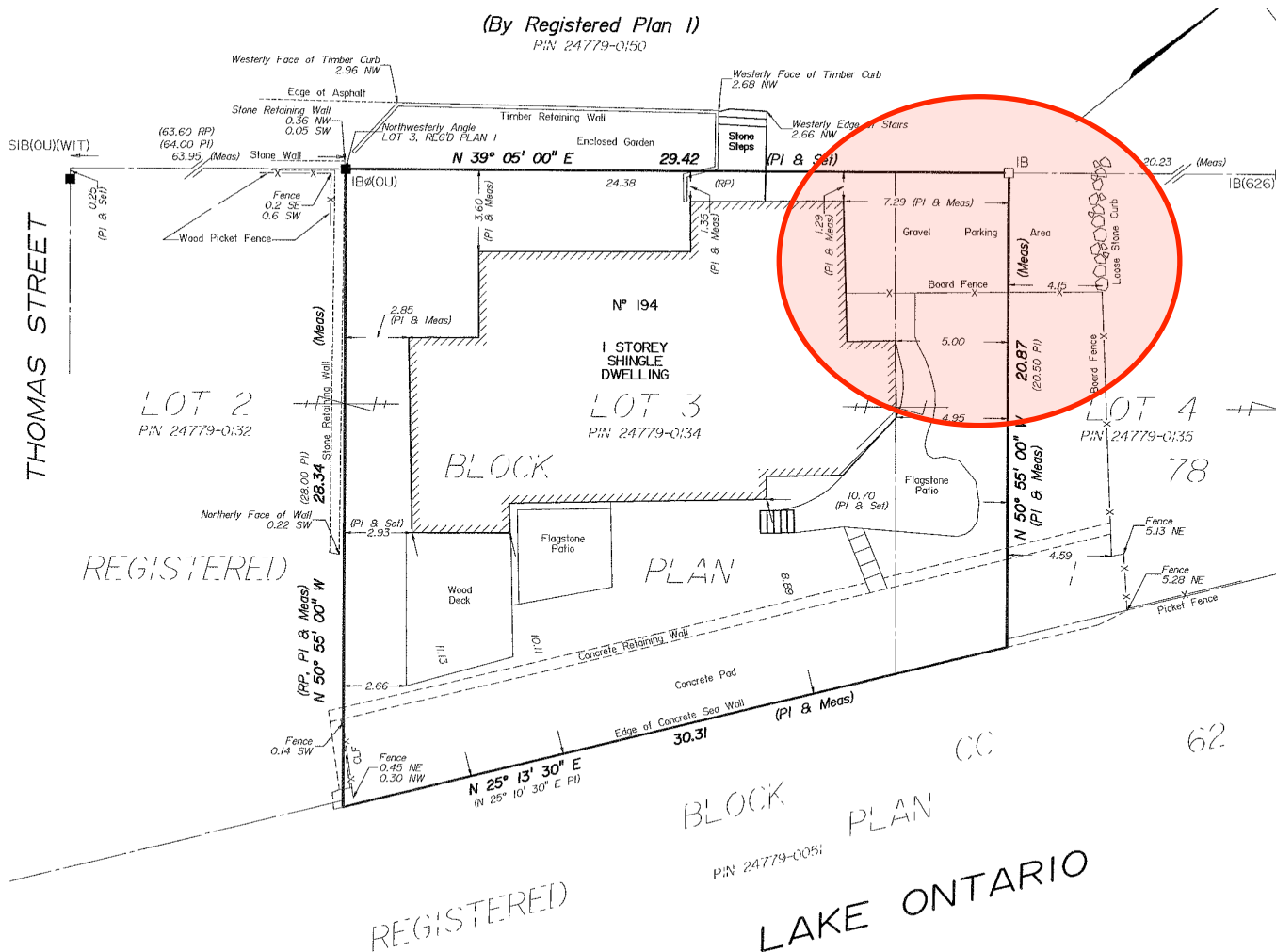
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## BLOCK 78 REGISTERED PLAN 1 TOWN OF OAKVILLE REGIONAL MUNICIPALITY OF HALTON

0 5 10 15 Metres

SCALE 1 : 200

david horwood limited

ontario land surveyors

2003

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### SURVEYOR'S REAL PROPERTY - REPORT 2

#### REGISTERED EASEMENTS AND/OR RIGHT-OF-WAY

None

#### COMMENTS

Note the location of your occupation Northeast of the Northeastly Limit of the Property. Specifically the Location of the Board Fence and the Gravel Parking Area.

#### LEGEND

■	Survey Monument Found	RP	Registered Plan 1
□	Survey Monument Set	P1	Plan of Survey by H.D. Sewell, O.L.S.
SIB	Standard Iron Bar		Dated July 29th, 1976.
IB	Iron Bar	D	Deed 438006
IB#	Round Iron Bar		
OU	Origin Unknown		
626	H.D. Sewell, O.L.S.		

#### METRIC

Distances shown on this plan are in metres and can be converted to feet dividing by 0.3048.

#### NOTE

This REPORT can be updated by this office, however NO ADDITIONAL PRINTS of this ORIGINAL REPORT will be issued, subsequent to the DATE of CERTIFICATION. All building ties are perpendicular to property lines unless otherwise noted. Property lines are unfenced unless otherwise noted.

This REPORT was prepared for Barbara Stone and the undersigned accepts no responsibility for use by other parties.

#### BEARING NOTE

Bearings are astronomic, and are referred to the Southeastly limit of Front Street, being N39°05'00"E as shown on a Plan of Survey by H.D. Sewell, O.L.S. Dated July 29th, 1976.

#### SURVEYOR'S CERTIFICATE

I certify that:

1: This survey and plan are correct and in accordance with the surveys act, the surveyors act and the regulations made under them.

2: The survey was completed on the 14th day of July, 2003.

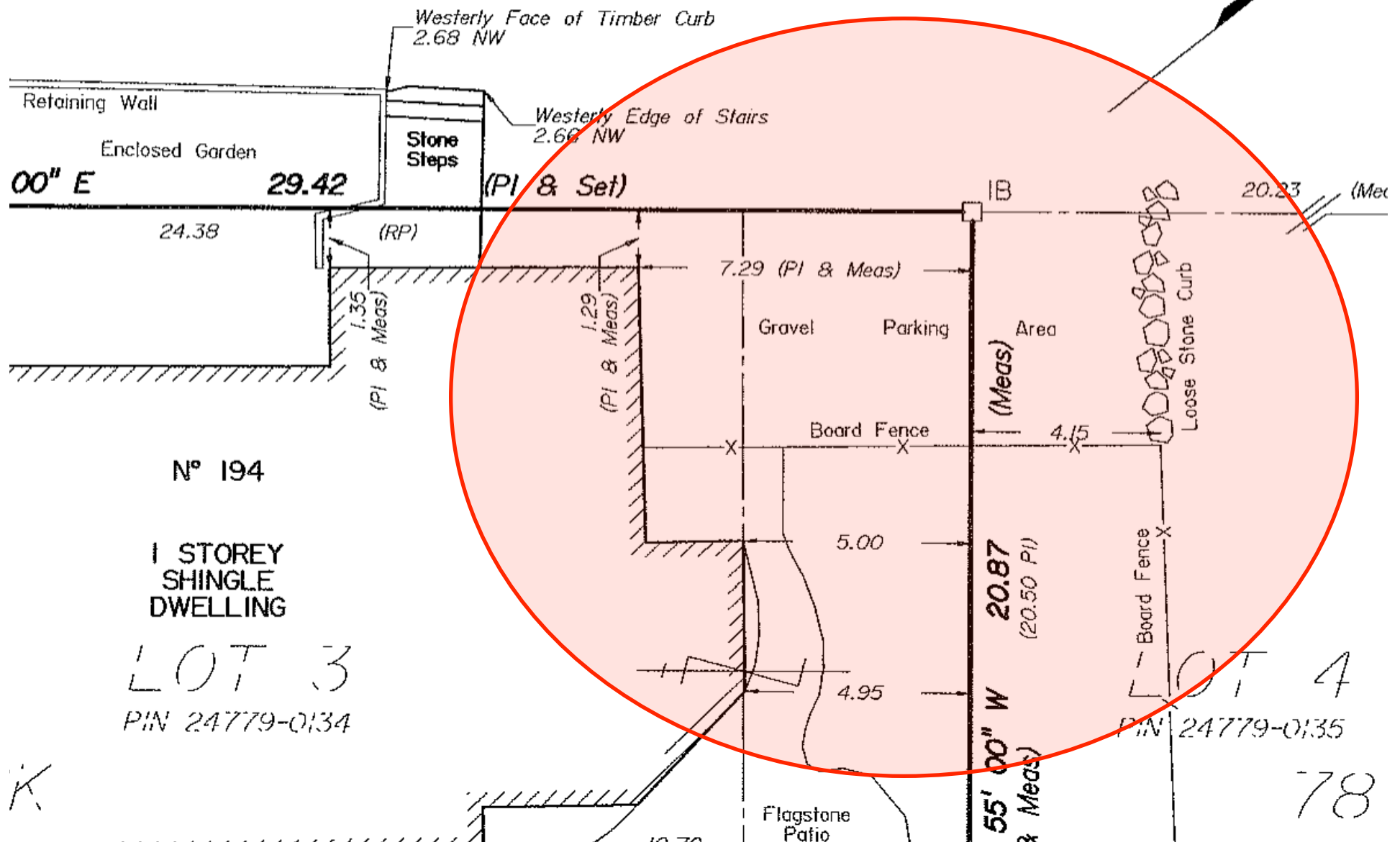
25 July 2003

ASSOCIATION OF ONTARIO  
LAND SURVEYORS  
PLAN SUBMISSION FORM  
1469260

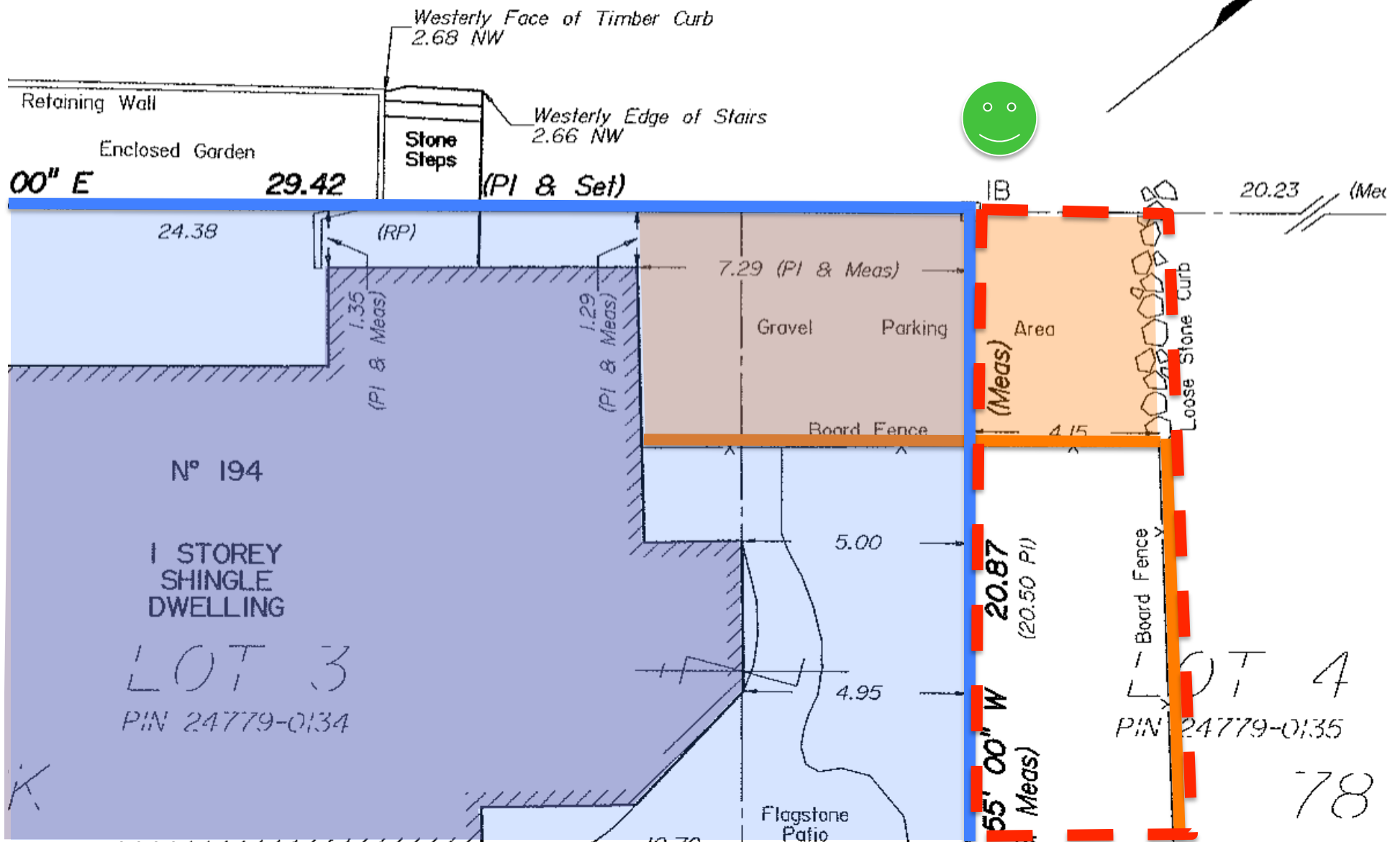


THIS PLAN IS NOT VALID  
UNLESS IT IS AN EMBOSSED  
ORIGINAL COPY  
ISSUED BY THE SURVEYOR

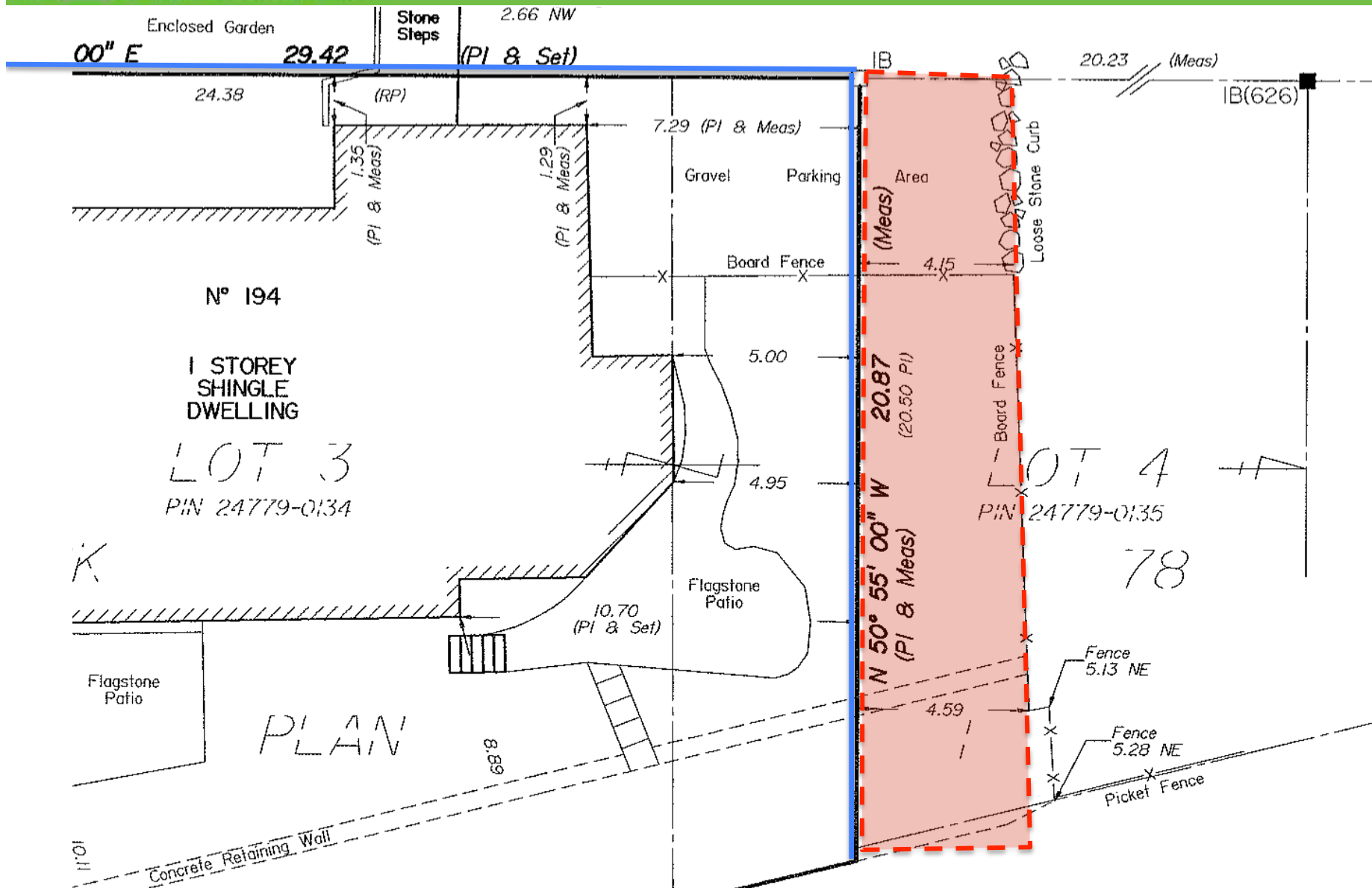
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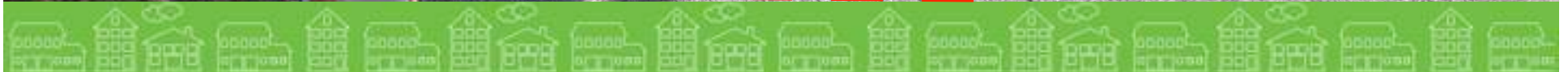
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# PROTECT YOUR BOUNDARIES



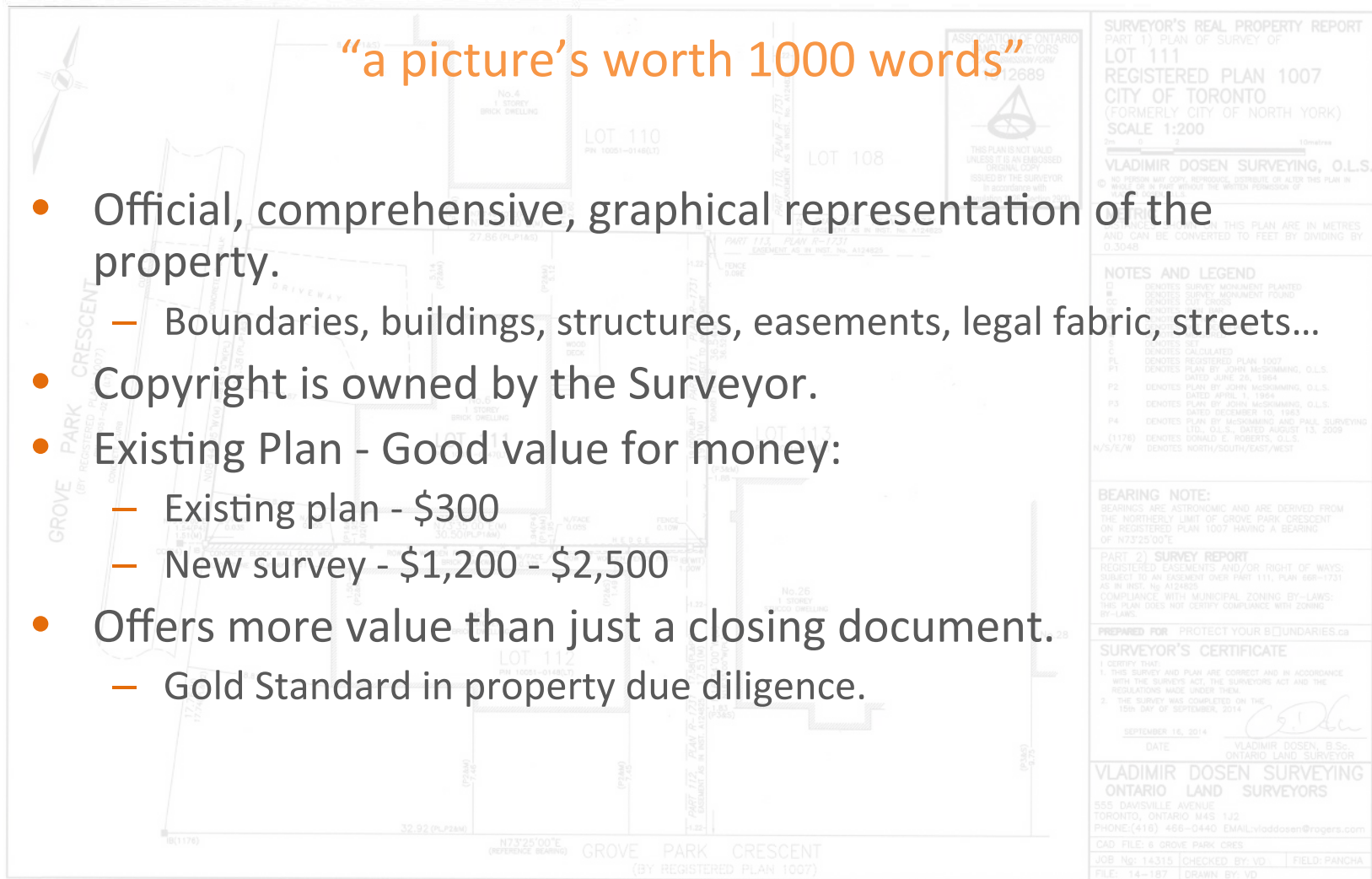
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# The Land Survey Plan

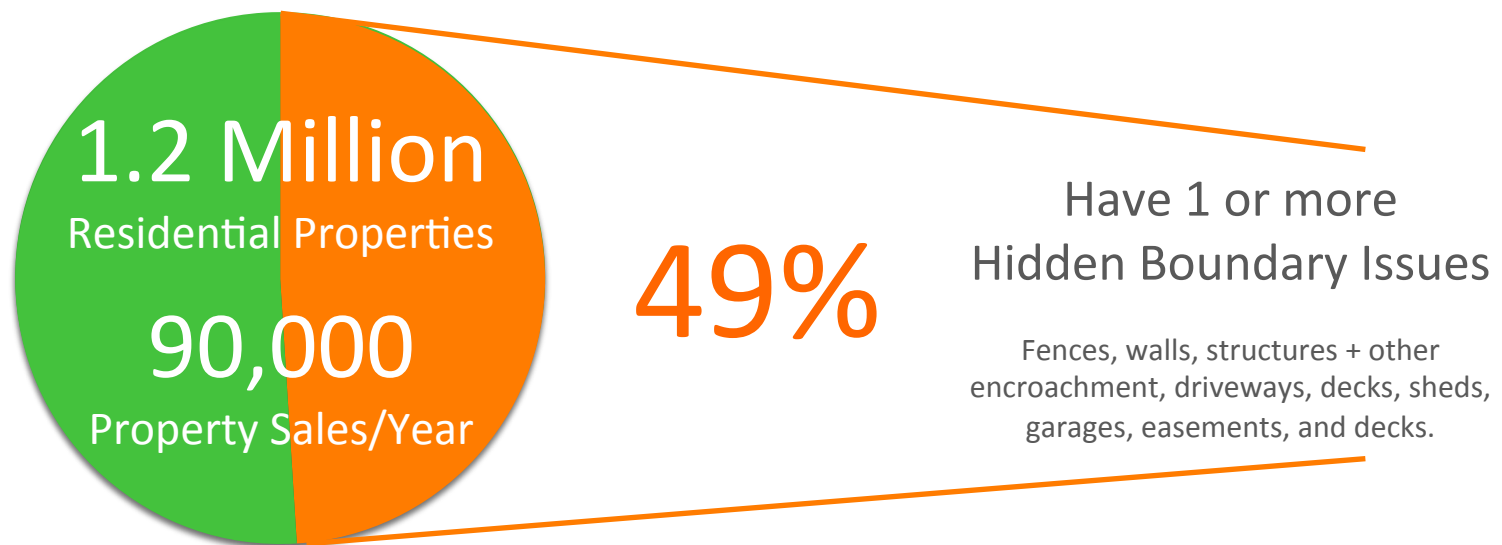
“a picture’s worth 1000 words”

- Official, comprehensive, graphical representation of the property.
  - Boundaries, buildings, structures, easements, legal fabric, streets...
- Copyright is owned by the Surveyor.
- Existing Plan - Good value for money:
  - Existing plan - \$300
  - New survey - \$1,200 - \$2,500
- Offers more value than just a closing document.
  - Gold Standard in property due diligence.



# Boundary Issues in the GTA

How many properties in the GTA have boundary-related issues?



Half of the deals you close this year will have a Hidden Boundary Issue that has the potential to flare into a dispute.

Most common trigger: change of ownership of a property.

Sources: Krcmar Surveyors, Teranet, TREB



# Title Insurance – it's just not enough.

- 5 Companies, all different in coverage.
  - Protects lawyers and lenders – facilitates faster deals.
  - Protects buyer against title, fraud and many boundary defects.
  - Eliminated need for survey plan at closing.
- Does not protect against the most common boundary issues.
    - *Excludes fences, walls, hedges, encroachments on property.*
  - Prior knowledge of an issue excludes it from coverage.

Encourages “blind”, uninformed buying decisions?



# Survey Plans and Title Insurance

*The Client's Best Interest*

*Effective due diligence?*

*Turn a blind eye?*

✓ *Informed buying decision*  
✗ *Protect title insurance*

✗ *Informed buying decision*  
✓ *Protect title insurance*



# Survey Plans and Title Insurance

*The Client's Best Interest*



✓ *Effective due diligence*



✓ *Title Insurance*

- 1 What is my client's intended use of land?
- 2 Do I want my client to buy a house or a title insurance claim?
- 3 How do I best protect my client, my broker and myself?

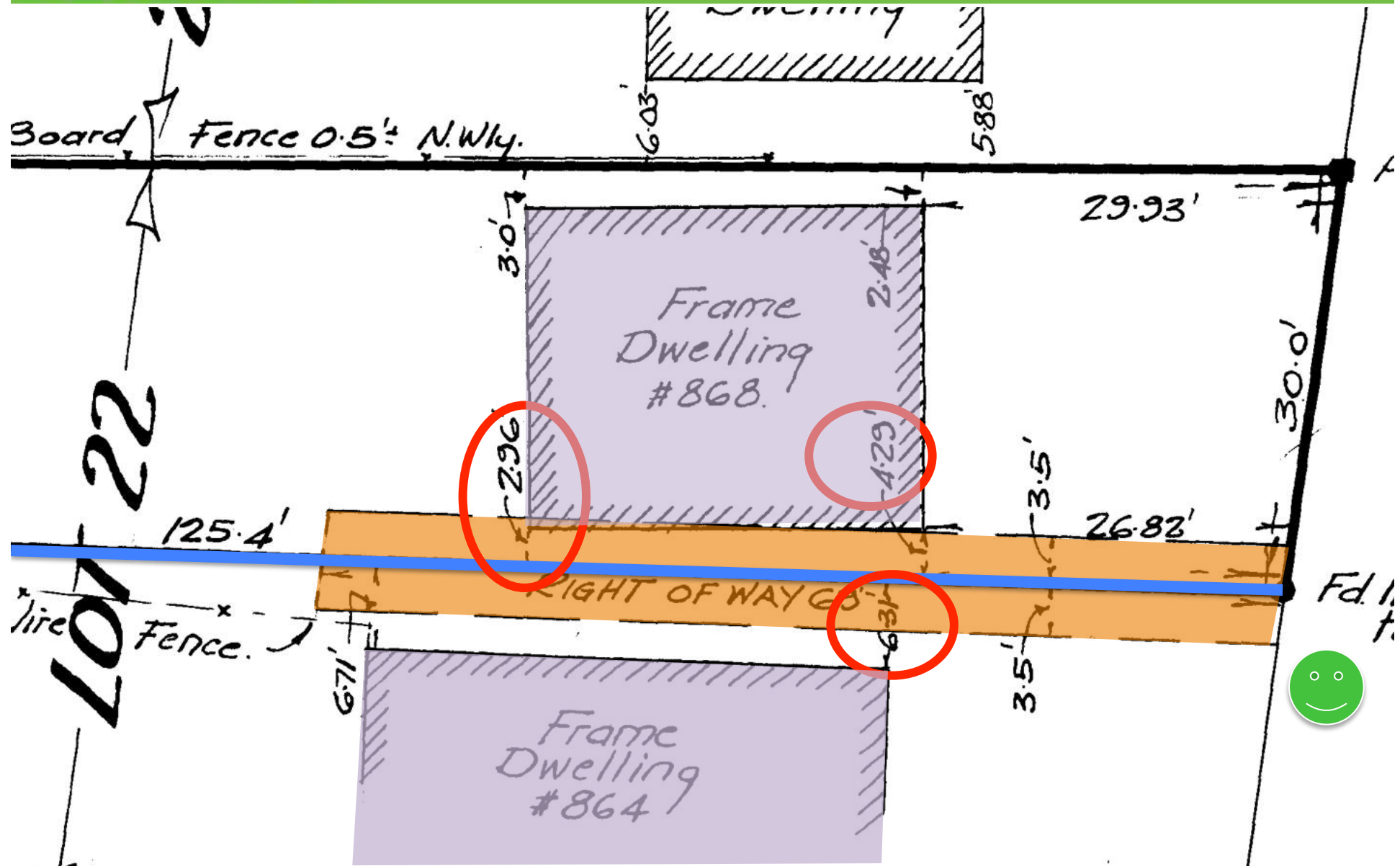
The decision to consult a survey plan should NOT be based on a desire to protect elements of coverage on a title insurance policy.



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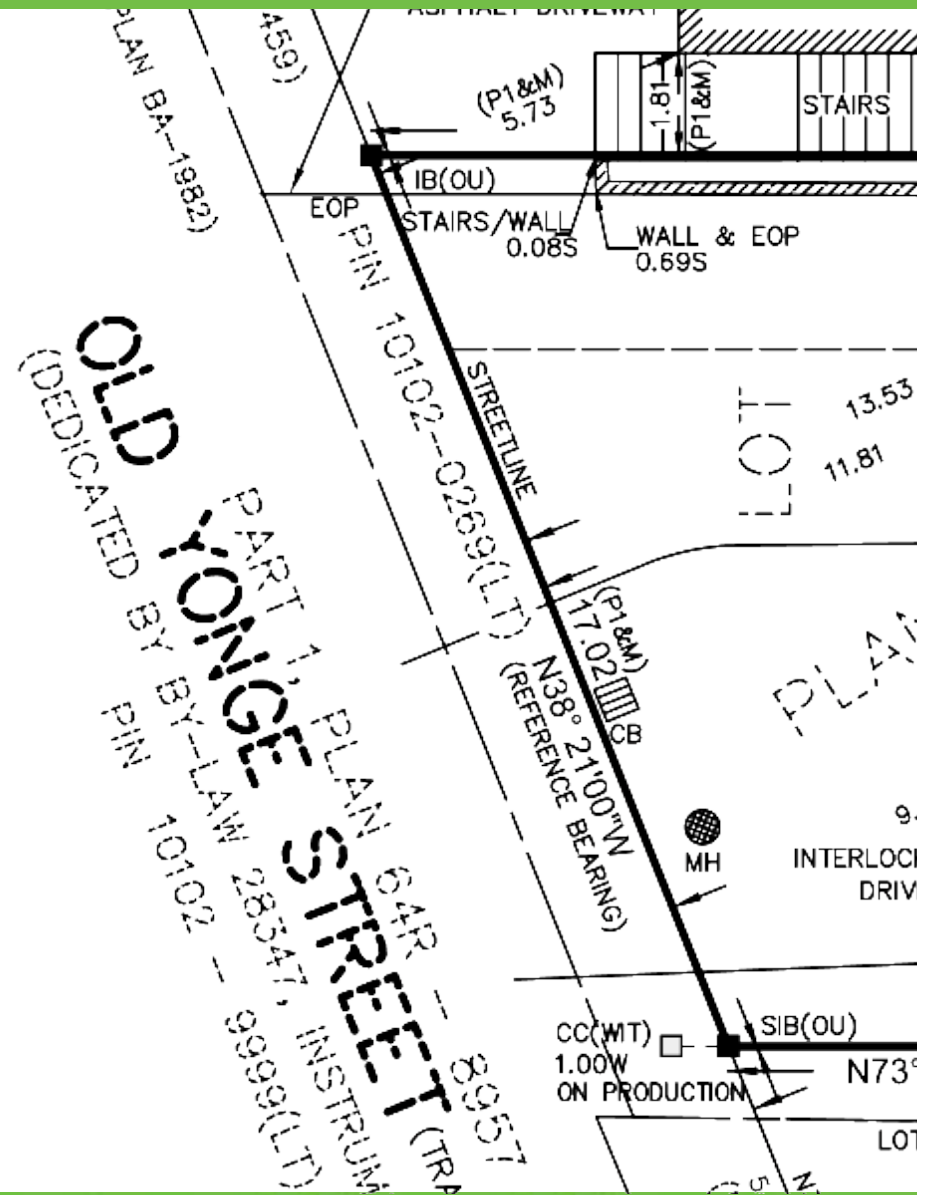
## How a Survey Plan Helps Buyers and Sellers

**Buyers:** Smarter bidding through more effective due diligence.

- *Is what I see what I'm buying?*
- *What issues might I have to deal with?*

**Sellers:** Cleaner offers through disclosure and transparency.

- *Remove barriers (conditions) to clean bids.*
- *Protect against trailing liabilities.*



# When is the Right Time for a Survey Plan?

## 1. Before Bidding

- Scary-looking properties;
- Old neighbourhoods;
- Obvious fence issues;
- Obvious dimension discrepancies;

Avoid a bad decision

## 2. Condition on Offer

- Older neighbourhoods;
- Suspicion of encroachments;
- Shared driveway/access issues?
- Large estate lots.

Good due diligence

## 3. At Closing

- Newer subdivisions;
- No visible suspect encroachments;
- Few new structures built;
- Client committed to buy “no matter what”;

Know what you bought

“A land survey plan is an essential document in any real estate transaction”

Bob Aaron Lawyer and Columnist



## How does this help YOU?

By encouraging your customer to use a survey plan you:

- BUYING SIDE:** - Close more, cleaner deals.
- SELLING SIDE:** - Maximize selling price.
  - Increase deal capacity.
- EITHER SIDE:** - Increase your value offering.
  - More happy customers.
  - Protect yourself against property lawsuits.

**It doesn't have to be your decision!**



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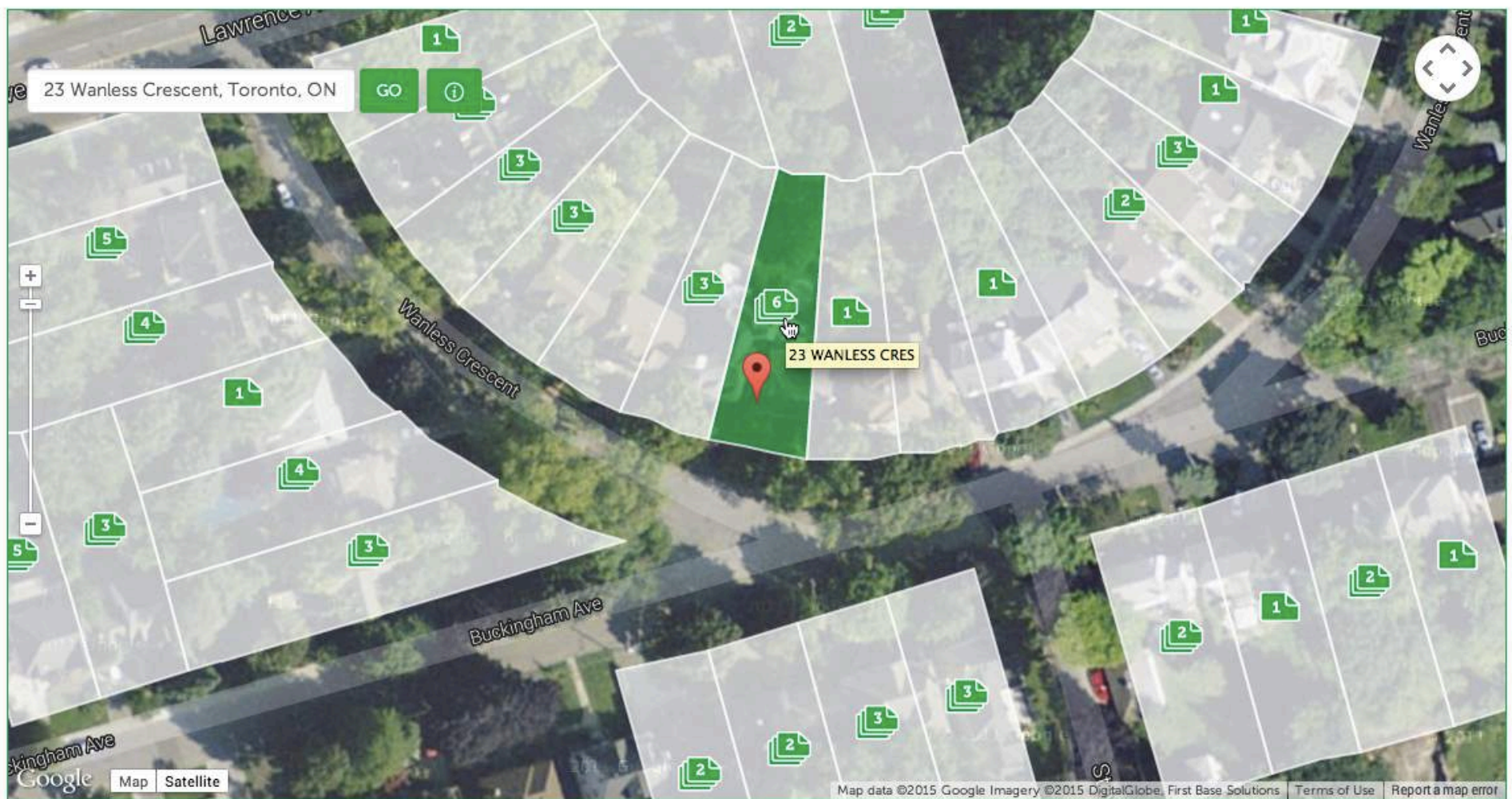
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CLOSE

ADDRESS:  
23 WANLESS CRES



[Click here to enlarge](#)

Survey plan date: 2008  
Rank: ★★★★★  
Price: \$ 300.00  
Source: Land Survey Records

BUY

ADDRESS:  
23 WANLESS CRES



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CLOSE

ADDRESS:  
23 WANLESS CRES

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LOW RESOLUTION PREVIEW  
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Survey plan date: 2008  
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BUY

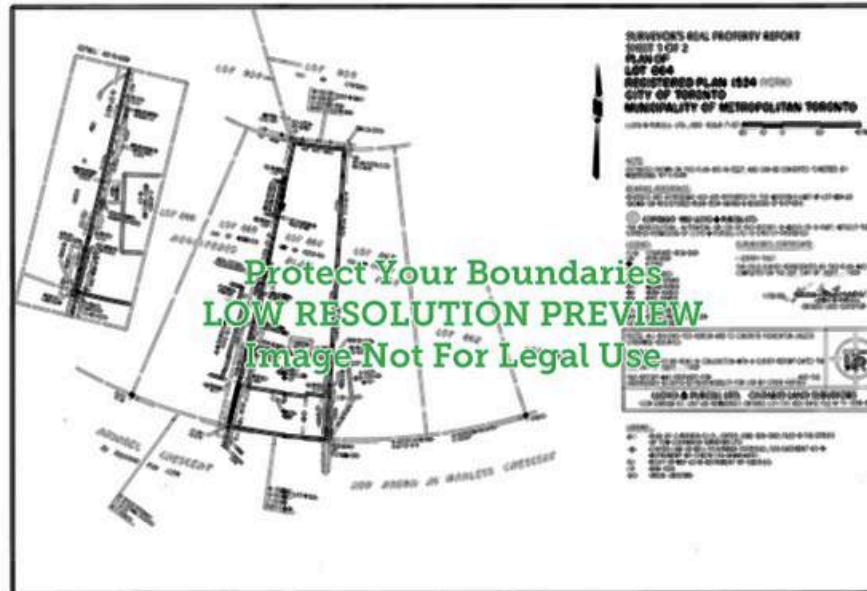
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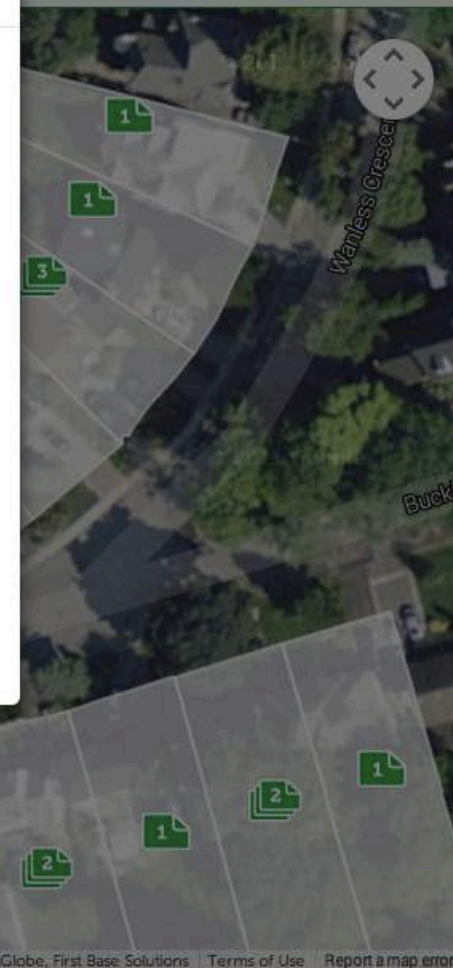
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[LINK TO A SURVEYOR](#)



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# PROTECT YOUR B<sup>□</sup>UNDARIES

- FIND A SURVEY PLAN
- CUSTOM PLAN SEARCH
- TALK TO A SURVEYOR
- GET A NEW SURVEY



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real estate services



PLANalert Listing Notification



PROSPECT PACKAGE INSERTS



BLOG/NEWSLETTER CONTENT



WWW.BOUNDARYBOSS.COM blog



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Thank You!

# PYB PLANalert – plan notification

Chris Kamarianakis <[chris@protectyourboundaries.ca](mailto:chris@protectyourboundaries.ca)>

February 5, 2015 at 10:05 AM

To: [mmiranda@sutton.com](mailto:mmiranda@sutton.com)

[Hide Details](#)

Survey Plan for 1154 Roselawn Avenue, Toronto (Listing# W3109055)



Dear Mario;

Congratulations on your listing for 1154 Roselawn Avenue, Toronto.

I want to let you know that we have checked our database and a survey plan for this property is available for purchase at [ProtectYourBoundaries.ca](http://ProtectYourBoundaries.ca), the largest online database of Survey Plans for the GTA.

Survey Plan Year: **1980**  
Property: **1154 Roselawn Avenue, Toronto**  
Price: **\$300 plus HST**  
Delivery: **Immediate - High Resolution PDF Online ([View preview](#))**  
Direct Link: **[Click to buy Survey Plan>>>](#)**

By way of introduction, [ProtectYourBoundaries.ca](http://ProtectYourBoundaries.ca) is a licensed survey firm providing unprecedented ease of access to the GTA's largest collection of survey plans in partnership with Teranet, LSR and leading survey firms of Ontario.

Mario, we're dedicated to providing you tools that help you continually improve your level of service to your customers. This notification service is free. If you have any other listings that you may need an existing survey plan for, let us know and we'll send you email notifications if survey plans exists for those properties.


Kind regards;

Chris



# PYB Buyer/Seller Package Inserts

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## Land Survey Plans

**"A land survey is the most important document in a real estate transaction."**  
-- Bob Aaron, real estate lawyer and Toronto Star property law columnist.

A land survey plan is a specialized map of a parcel of land AND an essential legal document that shows:

- > The size and shape of the property and its legal property lines/boundary;
- > The structures and physical features of a property (e.g. buildings, fences, decks, pools, hedges);
- > Right-of-ways and easements;
- > Structures that encroach and cross over the boundary.

A recent study\* shows that **49% of all properties in the Greater Toronto Area have hidden boundary issues** that could flare into a neighbour dispute or legal action.

Talk to your real estate agent about smart survey strategies:  
**Get your property survey plan and Be BoundaryWise.™**

www.ProtectYourBoundaries.ca

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### Survey plans for buyers

- > A survey plan helps you confirm that "what you see is what you get".
- > Reviewing the survey plan with your agent and lawyer, helps you identify potential boundary issues before you commit to an offer or final purchase.
- > A survey plan will help you understand ownership interests, (e.g. encroachments and easements), and the implications of any boundary issues. For example, a neighbour's fence or shed could be encroaching on the property, or an easement may conflict with your plans for the backyard.
- > Speak to your real estate agent about inspecting the property boundaries and the right time to consult a survey plan in your home-buying process.



### Survey plans for sellers

- > Full disclosure of all relevant property information is key to protecting yourself and ensuring a smooth transaction.
- > Nothing slows a sale down like a potential buyer's last-minute discovery that you have an unresolved boundary dispute under way or that your fence, shed, deck or driveway is encroaching on a neighbour's property.
- > If everyone is aware of the "as-is" condition of the land, it can help minimize expensive consequences to both parties and limit any "trailing liabilities" for the seller.
- > Including a survey plan in your seller's package tells potential buyers that there are no hidden boundary issues. This often reduces the number of conditions on offers and encourages better bids - a good thing for you!



### You should know

- > Only an Ontario Land Surveyor can provide legal boundary advice and opinion. Work with your agent and lawyer to determine when to consult a surveyor.
- > Existing/historical survey plans are a snapshot of a property at the time of the survey. If in doubt, have a new survey performed.

\* 2014 Study by Krcmar Surveyors Ltd.

www.ProtectYourBoundaries.ca

- > Find Your Survey Plan
- > Boundary Information and Tools
- > Learn to Read a Survey Plan
- > Talk to a Surveyor



# PYB Boundary Articles

## The Land Survey Plan - A Picture's Worth 1,000 Words

Land survey plans are an essential part of our land ownership system – and have been since the GTA was first settled in the mid-1700s. These plans have legal standing – they precisely record and illustrate the official extent of each parcel of land in our city, delineating what belongs to one property versus the next.

**"A survey plan is an essential document in any real estate transaction."**

*Bob Aaron, real estate lawyer and Toronto Star property law columnist.*

A cursory examination of a survey plan reveals a wealth of information about your property in an easy-to-understand format – the location of **buildings, fences, sheds, decks, and, in some cases, trees and hedges**, all in relation to the boundary (or property line).

It's essential information for any homeowner who is buying or selling a property, applying for a building permit, embarking on an exterior construction project, or working through a dispute with a neighbour.

Do you know exactly where your property boundaries are? **Talk to your agent about smart survey strategies.** Find your survey plan at [www.protectyourboundaries.ca](http://www.protectyourboundaries.ca) and get BoundaryWise™.

