



# ACTION<sup>®</sup>

## TITLE RESEARCH

### Navigating the Complex World of New Jersey Title Search

New Jersey's colonial land disputes, decentralized governance, and layered coastal claims have made it one of the most complex states for title research. Searchers need a firm grasp of both historical context and hyper-local rules to navigate its unique landscape.



## Navigating the Complex World of New Jersey Title Searches

Title searching in New Jersey is anything but straightforward. Unlike states with centralized systems, New Jersey's mix of county and municipal responsibilities means key property information is scattered across multiple offices. Tax liens, utility balances, and local assessments are often maintained only at the municipal level, requiring direct outreach to dozens of jurisdictions. Add to that the complexities of tidelands claims, unrecorded municipal charges, and the state's dense network of condominiums and homeowner associations—and the result is a highly fragmented, research-intensive process. Navigating this landscape demands not just persistence, but a deep understanding of New Jersey's unique “home rule” governance and local nuances.

**Together, these factors make New Jersey one of the most challenging—and skill-dependent—states for title search work.**

## Why are title searches more complicated in New Jersey?

### 1. Dual Recording Systems: County vs. Municipality

New Jersey has 21 counties, each maintaining its own deed and mortgage records. However, municipalities (over 560 of them!) handle tax records and utility liens. That means a complete title search often requires contacting multiple offices—not just the county clerk.

Also, municipal tax collectors and utility departments maintain their own lien records, often with no online access. Searchers must call or visit local offices to verify clear title.

### 2. Tidelands Claims (Riparian Rights )

If a property is near a waterway, it may be subject to state-owned tidelands claims. These rights can affect the use, transfer, or development of the land—and must be investigated through the NJ DEP. It's an added layer of complexity, especially for coastal and waterfront properties.



### 3. Unrecorded Municipal Assessments and Charges

Things like sidewalk repair costs, street improvements, or open construction permits may not be recorded in official land records—but they can still encumber a property. Only the municipality will have this information, and it's not always easy to find.

### 4. Home Rule Governance Structure

New Jersey's "home rule" system means that each municipality sets its own rules and processes for property records, inspections, and lien certifications. Title searchers need to be familiar with dozens—sometimes hundreds—of local procedures.

### 5. High Volume of Condos and Planned Communities

Especially in places like North Jersey and the Shore, condominiums and HOAs require additional document review—like master deeds, bylaws, and association dues status. These aren't always recorded clearly and can complicate ownership and lien verification. Title searching in New Jersey isn't just about checking land records—it's about navigating a patchwork of local offices, verifying non-recorded liabilities, and understanding special land use rights. Deep local knowledge and persistence are key.

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## How NJ's Quirky Past Still Complicates Today's Title Work

New Jersey's colonial land disputes, decentralized governance, and layered coastal claims have made it one of the most complex states for title research. Searchers need a firm grasp of both historical context and hyper-local rules to navigate its unique landscape.

New Jersey's quirky history has left a lasting imprint on property boundaries and title searches, creating challenges that persist to this day. Here's how:



## 1. Colonial Land Grants = Confusing Boundaries

New Jersey was originally divided between East and West Jersey, with competing land claims granted by different proprietors in the 1600s. These early, overlapping grants—and their sometimes vague or conflicting descriptions—still influence modern property boundaries, particularly in older parts of the state.

## 2. Metes and Bounds Legacy

Much of New Jersey still uses **metes and bounds** property descriptions, which rely on natural landmarks like trees, rocks, or creeks—many of which no longer exist. This leads to unclear or disputed boundaries that title searchers must carefully interpret or confirm through older records.



## 3. Tidelands and Riparian Rights

New Jersey's vast shoreline and colonial history have left thousands of parcels subject to **riparian claims**—where the state asserts ownership over tidelands once covered by water. Properties near rivers, bays, or the coast may be encumbered by these claims, and resolving them often requires dealing with the NJ Department of Environmental Protection.

## 4. Fragmented Local Governance

With over 560 municipalities, each with historical autonomy ("home rule"), New Jersey developed a patchwork of local recordkeeping practices. Title searchers often must contact individual towns for records on taxes, liens, or zoning, adding time and complexity to the process.

## 5. High Density, Small Lots, and Evolving Subdivisions

New Jersey's long history of development—especially in places like Hudson and Essex counties—means title searchers encounter narrow lots, overlapping deeds, or parcels that have been subdivided and reconfigured many times over the years, often without clear or updated documentation.



# What Should You Look for in a NJ Title Search/Production Company ?

01

## Deep Knowledge of NJ's Dual-System Structure

You want a search vendor that doesn't just cover NJ, but one who has roots in the NJ ground and boots ON the NJ ground. New Jersey title work requires navigating both county and municipal records. Your vendor should:

- Understand how to access county clerk records (deeds, mortgages, judgments).
- Have reliable processes for obtaining municipal lien and tax certifications—even from towns with no online access.

02

## Established Municipal Relationships

With over 560 municipalities, each operating differently, a strong vendor must:

- Know who to contact and how to get records from towns directly.
- Have experience handling varying timelines, forms, and fees.
- Offer reliable turnarounds even in towns with manual systems.

03

## Ability to Handle Unrecorded Municipal Issues

Municipal issues—like open permits, code violations, and utility liens—often don't show up in public land records. A good vendor will:

- Know which departments to check beyond the tax collector.
- Provide a full municipal lien search, not just a tax search.

04

## Turnaround Times and SLAs

Ask about:

- Standard turnaround time for full title packages (with and without municipal search).
- Rush options for time-sensitive closings.
- How they handle delays from unresponsive towns or agencies.

05

## Quality Control and Error Resolution

Ensure your vendor has:

- Built-in QC checks before reports are delivered.
- Clear escalation paths if something looks off.
- A proven track record of low claim risk and high report accuracy.

For a point of reference, Action Title Research boasts a 99.99% non-claim rate, with more than 2 Million searches under our belt.



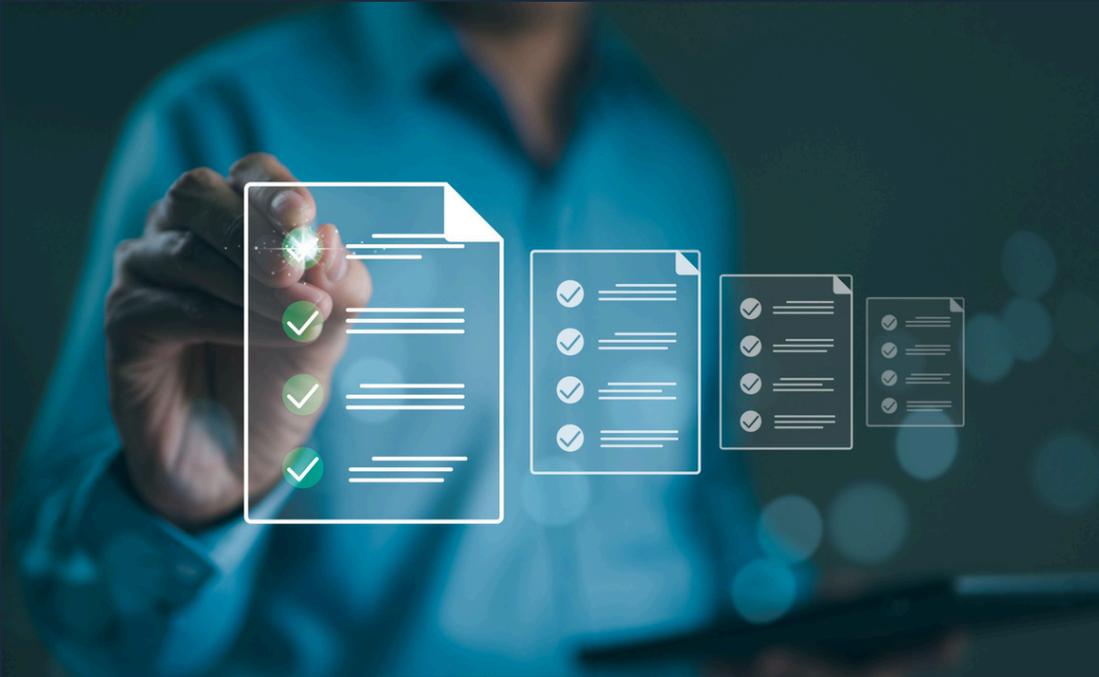
## 06

### Technology & Integration Capabilities

Modern vendors should offer:

- Digital order placement and tracking
- Integration with your title production software
- Downloadable or API-ready search results

Action Title Research integrates with all the major title production software.



## 07

### Scalable System

Whether you're growing or scaling back, you need a system that scales with you. So whether you need only 3 searches or 300, there's no need to add or reduce staff.

## 08

### Professional Liability Insurance

Errors & Omissions insurance is an essential component in protecting you against future claims, and professional search agencies will provide some level of coverage, commonly between \$1 Million and \$2 Million. For a point of reference, Action Title Research offers a \$5 Million E&O insurance policy.



# New Jersey Solutions Offered by Action Title Research

## County Search

Not all county searches are equal—particularly in the complex state of NJ. With decades of title research experience, we put even the most basic county search through our stringent QC process. We provide expert, statewide coverage across New Jersey’s 21 counties and hundreds of local municipalities—mastering the state’s home rule complexities and local-level requirements.



## SyncSearch™

Upgrade your county search to a SyncSearch: a typed report with ownership, legal description and liens, delivered to you in either XML or JSON formats to easily integrate with your title production software. SyncSearch saves you time and money and significantly improves your workflow efficiency.



## SmartStax™

The last thing you want is to be halfway through a file and discover that you’re missing ancillary searches such as tax, tide, flood, upper courts, PATRIOT Act, etc. SmartStax allows you to easily order ancillary searches on top of county searches. Our NJ experts will assess your property’s location and needs and bundle the required searches.



## SmartSearch™

The most comprehensive of our offerings, SmartSearch automates the busywork, saving your team time and effort. It combines SmartStax™ ancillary search bundles into a comprehensive, QC-checked package that simplifies examination and streamlines commitment letter prep. SmartSearch outputs are pre-typed, workflow-ready, and integrate with leading Title Production software.



Ready to Get Started? Contact me at your convenience:



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[Schedule a call with me](#)



### About Action Title Research®

Specializing in the Northeast US, Action Title Research is a technology-driven title search provider delivering accurate, efficient, and scalable solutions across the real estate industry. Leveraging proprietary automation and expert quality control, Action Title Research streamlines workflows, accelerates closings, and ensures precision at every step. With a focus on innovation and operational excellence, the platform offers on-demand access to services that help clients scale with speed and confidence. Backed by a track record of over two million completed searches and a 99.99999% non-claim rate, Action Title Research is setting a new standard for reliability and performance in title search.

To learn more, visit <https://actiontitleresearch.com/>.

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