



**T**he Kerry Law Society suggest that applicants for loans should provide a Map prior to the Building Societies' Surveyors' first inspections and that on this first inspection, the Surveyors should check that the property is situated within the boundaries shown on the Map. They point out that this would eliminate the need for further checking on this.

The Committee considers that this would be a well worthwhile practice to achieve where possible. It is, of course, more appropriate to individual sites in the country. The Committee points out that not all Building Societies use Engineers or Architects for inspections and that in the case of the Societies who use Valuers, additional checks might require to be made on identity. They point out that a frequent cause of problems in cases like this are septic tanks and/or percolation areas being situated outside the ownership of the borrower and there not being in existence any form of documentation to confer easements on him. A valuer would, in most cases, be unable to certify authoritatively in cases like these. It was felt, however, that in cases of Building Societies who use Architects and Engineers, it would save time and expense and be generally helpful to the parties concerned. Solicitors acting for purchasers of sites and potential borrowers should remember to remind their clients of the potential time savings and financial savings involved in this useful suggestion.

**UPDATE:** Where in the case of once - off houses the Purchaser's solicitor is certifying title to a lender the solicitor should insist there be furnished a map showing the boundaries of the site/the location of the septic tank/water supply/rights of way and the map should be sent to the lender's valuer to confirm formal identification of the property. Before sending the map to the lender's valuer the Purchaser should be furnished the map for the purpose of confirming identification of the property being purchased and the services thereto.

## CHECKING IDENTITY

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