

THICK vs. THIN: WHAT'S THE DIFFERENCE?

A “thick” title plant is one built by looking at every page of every recorded document to determine what parcel of real property the document pertains to, and indexing the document to that parcel, even when the document lacks sufficient information to do so. “Thin” title plants use the legal description from the county clerk's grantor/grantee index, which is often incomplete, missing or in error (because the document contains an erroneous legal description).

While a thin title plant is cheaper than a thick one (after all, thin title plants are basically a copy of what you'd find at the courthouse), they are much more labor intensive to use. When searching a thick title plant the searcher usually only has to run the search just one way in order to retrieve a complete chain-of-title; in a thin title plant the searcher must run the search many different ways in order to account for variations in the way the legal description was captured by the county clerk's employees.

Title Data *only* maintains traditional, thick title plants, and our customers know the difference. And in many counties we assign arbitrary index numbers (an “arb” number) to those parcels which are still legally described by metes and bounds, so that our customers do not have to search the whole survey in order to retrieve a parcel's chain-of-title.

Sure, it costs more to identify recorded documents with bad legal descriptions, or determine where a document should be indexed when there's no legal description at all. And the maintenance of proprietary cadastral maps to help you find your non-subdivided tract and its associated arb number is not without cost. Which is why a subscription to a thick title plant will usually cost you more than to do business with a thin title plant vendor. But, if you are producing your own title work, how much longer is it taking you to search title from a thin title plant, and do you cross your fingers each time, hoping you didn't miss something?