Property with Severed Mineral, Oil & Gas (MOG) Rights
Buyer FAQ

1. What does it mean that the MOG rights are severed?
It means you are buying the home and the surface of the land, but not the mineral, oil, or gas rights below the ground. Those underground rights are owned by someone else.

2. What do I own if I buy this property?
You own:

- The house
- The yard and surface land
- The right to live in, use, improve, and enjoy the property

You can build, landscape, fence, garden, and use the property like a typical homeowner.

3. Is this common?
Yes. Severed mineral rights are very common in North Carolina and across the U.S., especially in older properties or areas with historical mineral ownership.

4. Will someone come onto my property to drill or extract resources?
This is very rare, especially in residential areas.
If extraction were ever considered, the mineral owner would have to:

- Follow state and federal laws
- Obtain permits
- Provide proper notice
- Use reasonable access

They cannot simply show up unannounced.

5. Does this affect my day-to-day life?
For the vast majority of homeowners, no.
Most people who own properties without MOG rights never experience any activity at all related to those rights.

6. Does this lower the value of the home?
Not necessarily. Value is usually driven by:

- Location
- Condition
- Price
- Comparable sales

Homes without MOG rights are routinely bought, sold, financed, and insured.

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7. Can I get a mortgage and insurance on this property?
In most cases, yes. Many lenders and insurers regularly handle properties where mineral rights are severed. Your lender and attorney can confirm specifics.

8. Why would someone still buy a home without MOG rights?
Buyers often decide:

- The home and location meet their needs
- The price reflects the situation
- The likelihood of underground activity is very low

They are comfortable owning and enjoying the surface property.

9. Can I ever buy the mineral rights later?
Sometimes, but not always.
Mineral rights are separate property interests and may be owned by individuals, families, or companies who may or may not be willing to sell.

10. What should I do if I have concerns?
You are encouraged to:

- Review the disclosures carefully
- Ask questions
- Consult a real estate attorney if desired

All information is disclosed upfront so you can make an informed decision.

Bottom Line
You are purchasing the home and land you live on.
You are not purchasing underground resource rights.
This is normal, legal, and common, and for most homeowners, it has no practical impact on daily living.