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**HSTX TITLE**

# SELLER'S CHECKLIST

**USE THIS AS A GUIDE FOR A SMOOTH CLOSING**

## **PRIOR TO CLOSING**

- If you are providing an existing survey, please send a completed T-47 Affidavit to the title company.
- Provide the title company with current loan company information, so that a payoff statement can be ordered from your lender.
- If your property is subject to dues by a homeowners association, provide the name and phone number of the association.
- Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- If you will not be present to sign documents at closing, and are planning to use a Power of Attorney for signature of legal documents, have it approved by the title company prior to closing. The title company must contact you on the day of the closing to make sure you are alive and well and have not revoked the POA. Also, the title company releases the original for recording.

**For more information, contact your HSTX Title Escrow Officer or visit [hstxtitle.com](http://hstxtitle.com).**

## **REQUIRED AT CLOSING**

- Bring a valid driver's license passport or other government issued picture ID and social security number.
- If you would like the funds wired to your account, please provide the wiring instructions from your bank or a voided check.

## **AVOID CLOSING DELAYS**

- The lenders and title insurers require single owners who have married during the course of ownership of the property, to have the spouse join in signing the documents at closing.

## **AFTER CLOSING**

- Cancel your homeowners insurance with your insurance agent if you are moving from the property after closing and funding. If you are remaining at the property after closing, you should notify your agent of this change.
- Your lender will refund all monies left in your escrow account approximately 15 to 30 business days after they receive the payoff funds. The lender will mail a package containing your original Promissary Note marked "PAID" and other loan file documents. Retain these for future reference. They may also include a Release of Lien document. This document must be recorded with the County Clerk's Office to remove the lien of record.
- Your closing statements serves as a substitute Form 1099 for tax purposes.

