



Checklist for Sellers

Prior to Closing:

- ★ Provide Tiago Title with current loan company information, so a payoff statement can be ordered from your lender. If your property is subject to dues by a homeowners association, provide name and phone number of the association.
- ★ Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- ★ If a power of attorney is to be used at closing in lieu of being present, Tiago Title and the mortgage company must review and approve it prior to closing. We must be able to contact the principal of the power of attorney on the day of closing.

Must Haves at the Closing:

- ★ Social Security number
- ★ Driver's license
- ★ Bring extra house keys, garage door openers, warranties or operational manuals for appliances (heating, AC, stoves, etc.) to transfer to the buyer.
- ★ Spouses of all seller(s) are required at Closing. (Does NOT apply to Corporations or Partnerships)

Preventing Closing Delays:

- ★ Cancel your homeowners insurance with your insurance agent if you are moving from the property at closing. If you are remaining at the property after closing, you should notify your agent of this change.

After Closing:

- ★ Your mortgage company should 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 promissory note marked 'PAID' and other loan file documents. Keep these for future reference. They may also include a release of lien document. This document needs to be recorded with the county clerk's office to remove the lien of record.

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