

Avoid Common Closing Delays

Remember – Prior planning prevents inconvenience. Awareness of the following items will help to ensure a smooth closing



Loan Requirements

Be sure that you return all lender requested documents and complete lender required tasks so they are able process your loan and get you through underwriting as soon as possible, in order to keep your closing date as scheduled. Failing to turn in documents in a timely manner can slow down the closing process.



Tax Information

If any delinquent taxes are found in your name during the title process, you will need to pay them prior to or at closing, and you must furnish an original tax receipt, otherwise you will not be able to close until payment of these taxes can be confirmed.



Power of Attorneys

If either party intends to use a Power of Attorney at closing; i.e., will not be there to sign:

- The title company must approve the Power of Attorney prior to closing as well as the lender.
- The original Power of Attorney must be delivered to the title company prior to closing, as the original must be recorded with the County Clerk ahead of all other closing documents.
- The title company must be able to contact you via telephone on the day of closing to be certain you are alive and well and have not revoked the Power of Attorney.



Common Names

If you have a common surname, please complete a Confidential Information Statement and return it to the title company prior to closing.



Marital Status

A. Texas is a community property state. If you purchased your property when you were single and you have married, the title company will require that your spouse join in signing the deed at closing, due to Texas Homestead and Community Property Laws.

B. If you are divorced and your divorce proceeding was handled in a county other than the county you are in, please have a certified copy of the Divorce Decree delivered to the title company prior to closing.



Out of Town Mail-outs

If any documents must be mailed out of town:

- All documents must be signed exactly as requested.
- All documents must have proper notarization. Any documents mailed out of the country must be notarized in English.



Review Important Documents

There are a few important documents that the Buyer and their REALTOR® will need to review prior to closing. They include the Survey, Title Commitment, HOA documents (if applicable) and the Closing Disclosure. When the title company sends these documents, review them in a timely manner and alert your REALTOR® and/or the title company to any errors or discrepancies.