



KEY CLOSING INFORMATION TEXAS

Conducting your home closing with the utmost care and attention to detail is a responsibility that Old Republic Title® takes very seriously. To facilitate a smooth closing, here is some key information that you should generally expect to provide to your escrow officer.

SELLERS

- Your marital and homestead status. This information is necessary to comply with homestead and community property laws.
- Are you a widow or widower? Did you own your home as joint tenants with right of survivorship or as tenants in common? If you owned your home as tenants in common, is there a will? If yes, has the will been probated? If there is not a will, are there any heirs? If so, are they minors?
- Has a divorce occurred? If yes, is it pending or final?
- Do you have a loan on your home? If yes, provide a recent mortgage statement of account that shows your loan number, the contact information for your mortgage company and the date of your last mortgage payment to facilitate a payoff of your loan. Let your escrow officer know if you intend to make any additional payments prior to the day of closing.
- Your social security number or other taxpayer identification number. This information is required for tax reporting and may be necessary to obtain a loan payoff. In addition, oftentimes liens, judgments or lawsuits are filed against someone with the same or similar name as the seller's name. This information may assist us in determining whether a lien, judgment or lawsuit affects the seller's interest in the property.
- Is there a homeowners association? If so, provide the management company's name and contact information as soon as possible. Homeowners associations can be slow in their response time, and this information is necessary to obtain a resale certificate.
- How would you like to receive your proceeds? If you prefer wire transfer, you must provide the bank's name, ABA number, name on the account and account number. If you owe money at closing, any amount over \$1,499.99 must be paid in the form of a certified or cashier's check.
- Will you attend the closing? Special preparations must be made in advance if you cannot attend. Call your escrow officer as soon as possible to avoid a delay in your closing.

BUYERS

- Your lender's name and contact information.
- Your homeowner's insurance company and contact information, once chosen.
- Your home warranty company and contact information, once chosen.

What to Bring to Closing

- Valid, government-issued photo identification.
- Certified or cashier's check for funds over \$1,499.99.
- All keys and garage door openers to the property.
- Wiring instructions, if applicable, that include your bank's name, ABA number, name on the account and account number.