



MAY 2026

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Locations in MD – DC & VA

Monthly Update from your Team at Home First Title Group

You're Under Contract... So Why Does It Feel So Quiet?

The contract is signed. Everyone celebrates. And then... nothing? No updates. No big milestones. Just a whole lot of “waiting.” Here's the truth: **This is when your title team gets to work.** And while it may feel quiet on the surface, there's a lot happening behind the scenes to make sure your closing actually happens.

What Your Title Company Is Doing Right Now

Once a contract is ratified, we immediately start digging into the details:

- Verifying legal ownership of the property
- Searching for liens, judgments, or unpaid taxes
- Reviewing the full history of the property
- Checking for anything that could delay or derail closing
- It's not flashy—but it's everything.

Real Talk: Issues Happen More Than You Think. -- Even the cleanest-looking transactions can have surprises.

We've seen things like:

- A lien from years ago that was never properly released
- A prior mortgage that was paid off... but not recorded correctly
- Simple clerical errors that could have turned into major problems later

And most of the time? No one knows they exist until we find them.

The Part You Don't See (But Matters Most). Finding an issue is one thing. Fixing it is another.

Behind the scenes, we're:

- Tracking down documentation
- Coordinating with lenders, attorneys, and prior parties
- Clearing title so ownership can transfer cleanly and legally

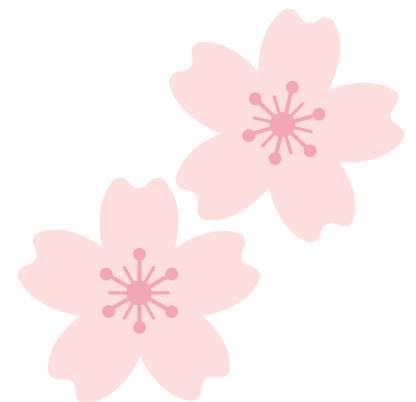
This is where experience matters—and where a good title team makes all the difference.

Why This Matters to You

At the end of the day, this process ensures:

- Buyers receive clear, insurable ownership
- Sellers can legally transfer their property
- Everyone gets to the closing table without last-minute surprises

The Bottom Line – *Just because it feels quiet... doesn't mean nothing is happening. It means the right work is being done. At Home First Title Group, we're working behind the scenes every day to make sure your transaction moves forward smoothly—so when closing day comes, there are no surprises.*





Title Tip: Who Actually Owns the Property?

It sounds simple—but ownership isn't always as straightforward as it seems.

Before closing, one of the most important things we confirm is how title is currently held—and how it should transfer.

Common Ways Property Is Held

Sole Ownership – One individual owns the property

Joint Tenants – Equal ownership with rights of survivorship

Tenants in Common – Shared ownership, but not necessarily equal

Trust or LLC Ownership – Often used for estate planning or investment purposes

Why It Matters

The way title is held impacts:

Who needs to sign at closing

How proceeds are distributed

What happens in the event of death

Potential legal or tax implications

What to Know

Even small details—like a missing spouse or outdated deed—can delay closing if not caught early. That's why we review ownership carefully and confirm everything upfront.

Our Role

At Home First Title Group, we make sure ownership is clear, accurate, and ready to transfer—so your closing stays on track.

Join us for an evening of great vibes, networking,
and fun at Chesepiooc Real Ale Brewery!

BEER

You Are Invited

SPRING FLING

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RSVP

CHESEPIOOC REAL ALE BREWERY
2408 Crofton Blvd.
Crofton, MD 21114
Wednesday, May 20th
5:00pm

What to Expect
Brews
Eats
Indoor/outdoor
Games

Sponsored by: **Home First/Title Group**

Wednesday,
May 20th

5:00 PM – 8:00 PM

Crofton, MD

Meet local industry
professionals

Grab your CE card

Enjoy brews, eats &
games

Mix, mingle & make
meaningful connections

Whether you're growing
your business or
just looking for a great
time, this is the place to be!

Scan the QR code to RSVP