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Monthly Update from your Team at Home First Title Group

HFTG Quick Tip:

Verify your clients' names match their government-issued ID exactly. Even a missing middle name or suffix can create unnecessary delays in document preparation and lender approval.

Title Term of the Month: Vesting

What is vesting?

Vesting simply refers to how ownership of a property is legally held. It determines who owns the property, who has the authority to sign documents, and what happens to the property if an owner passes away.

Common examples include:

- Sole Ownership
- Joint Tenants
- Tenants by the Entirety
- Tenants in Common
- Trust or LLC Ownership

Why it matters:

The way a buyer takes title can affect estate planning, future transfers, and legal ownership rights. That's why it's important to discuss vesting with your clients before closing—not at the settlement table.

The Contract Is Ratified... Now What?

The contract is signed, inspections are scheduled, and everyone is focused on closing day. But behind the scenes, your title company is already hard at work to keep the transaction moving. Here's what happens next:

We Open the File
We review the contract, verify key details, and begin coordinating with all parties involved.

We Search the Title
A title search helps identify liens, judgments, unpaid taxes, ownership issues, or anything else that could impact closing.

We Gather Information
Mortgage payoffs, tax information, and HOA or condo documents are requested early to help avoid delays later.

We Coordinate the Details
We work closely with lenders, agents, and other parties to satisfy title requirements and prepare for settlement.

We Clear Any Issues
If a title issue is discovered, our team works to resolve it before closing so there are no last-minute surprises.

We Prepare for Settlement
As closing approaches, we finalize figures, prepare documents, and coordinate signing so everything is ready for a smooth settlement.

A lot happens between contract ratification and closing day. While much of the work happens behind the scenes, every step is focused on one goal: getting your clients to the settlement table with confidence.

Closing Countdown:
7 Ways Agents Can Help Keep Transactions on Track

A successful closing is a team effort. While your title company is working behind the scenes, there are several things agents can do to help avoid unnecessary delays.

1. Submit a Fully Executed Contract
Be sure all signatures, initials, and required addenda are included before sending the file to your title company.

2. Verify Your Client's Information
Confirm names match government-issued IDs and provide the best phone number and email for communication.

3. Ask About Travel Plans
Will your buyer or seller be away before closing? Let your title company know as early as possible so signing options can be explored.

4. Communicate Changes Promptly
Changes to financing, contract terms, closing dates, or ownership should be shared as soon as possible.

5. Order HOA or Condo Documents Early
Association documents often take time to receive. Ordering them early helps prevent last-minute delays.

6. Prepare Your Clients
Remind buyers to avoid large purchases before closing and encourage sellers to bring any requested documentation promptly.

7. Stay Connected
Questions will come up throughout the transaction. Quick responses and open communication help everyone stay on schedule.

HFTG Quick Tip

The fastest transactions aren't always the simplest—they're the ones with the best communication.

Did You Know?

Many title issues are discovered and resolved before agents or clients ever know they existed. From unreleased mortgages to clerical errors in public records, your title team works behind the scenes to clear obstacles before they impact closing.

The Bottom Line

Our goal is the same as yours: a smooth, successful closing. When agents, lenders, and title professionals work together from the start, everyone benefits—especially your clients.