SEPTEMBER 2026

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Locations in MD – DC & VA

Monthly Update from your Team at Home First Title Group

AGENT ACTION ITEMS

Ask Your Seller Early:
✓ Have you refinanced since purchasing the property?
✓ Have you ever had a HELOC or home equity loan?
✓ Have any mortgages been paid off recently?
✓ Have you received notices about judgments, liens, or unpaid taxes?
✓ Is the property owned by a trust, LLC, or estate?

A little information upfront can give your title team a head start if something unexpected appears in the title search.

TITLE TERM OF THE MONTH

Satisfaction / Release
A Satisfaction or Release is the document recorded in land records showing that a mortgage or deed of trust has been paid and the lien has been released from the property.
Why it matters:
Until the proper release is recorded, a paid-off loan may still appear as an outstanding lien during a title search.

QUICK TIP

Paid off doesn't always mean released. If your seller has documentation showing a prior mortgage or HELOC was paid in full, encourage them to keep it handy. It could be helpful if the lien still appears in land records.

DID YOU KNOW?

An old mortgage appearing on title doesn't necessarily mean the seller still owes money.
Sometimes the debt was paid years ago, but the release was never recorded—or wasn't recorded correctly. That's when the detective work begins.

PAID OFF DOESN'T ALWAYS MEAN RELEASED

Your seller paid off that mortgage years ago. The balance is zero. The account is closed.
So why is it showing up in the title search?
Because paying off a loan and releasing the lien from the property's land records are two separate things.

When a mortgage or deed of trust is paid in full, a release or satisfaction should be recorded to show that the lien no longer affects the property. Occasionally, that final step doesn't happen or the document is recorded incorrectly.
That's when your title team gets to work.

We may need to research the original loan, contact the former lender or servicer, locate payoff documentation, or work through other available options to establish that the debt was satisfied and clear the lien from title.

WHY AGENTS SHOULD CARE

An old lien doesn't necessarily mean your seller still owes money. But it can delay closing if it isn't discovered and addressed early.
This is one of the reasons title work begins well before settlement day.
Finding these issues early gives us time to work toward a solution without creating a last-minute scramble.

The Bottom Line

Sometimes the biggest title issues have nothing to do with the current transaction. We're digging into the property's history so old paperwork doesn't become your client's new problem.

Title Search Surprise: What Else Can Show Up?

An unreleased mortgage is just one of the things a title search can uncover.
Even a transaction that looks completely straightforward can have something hiding in the property's history—and often, the seller has no idea it's there.

Judgments & Liens

A judgment or lien against an owner may attach to the property and need to be addressed before ownership can transfer.

Unpaid Taxes or Assessments

Outstanding property taxes, water bills, municipal charges, or special assessments may need to be satisfied at settlement.

Estate & Ownership Issues

A deceased owner, missing heir, divorce, trust, or improperly transferred ownership can create additional steps before title can be cleared.

Recording Errors

Names get misspelled. Documents get indexed incorrectly. Legal descriptions contain errors. Something seemingly small in the land records can require research and correction.

Old Mortgages & HELOCs

Yes, even the loan your seller swears they paid off 15 years ago. If the proper release wasn't recorded, it may still appear in the title search.

Finding It Doesn't Mean the Deal Is Dead.

A title issue isn't automatically a deal-breaker. Many issues can be resolved with the right documentation, research, and communication. The key is finding them early.

That's why getting the contract to your title company promptly matters.
The sooner title work begins, the more time we have to investigate and work toward a solution without everyone scrambling three days before settlement.

Title work isn't just checking a box before closing. It's making sure the person selling the property has the legal right to sell it—and that your buyer can receive clear, insurable title.
We'd much rather uncover a surprise early than have one waiting at the settlement table.