

There are many things that can stall a transaction or even cause it to come to a screeching halt. With a little time and effort, you can keep your timeline on track.

Potential Issue	Why Is It Trouble?	What Does Title Need To Resolve?
<b>Bankruptcy</b>	During a current bankruptcy the Trustee must approve the sale.	The court Order, Dismissal Docs, or evidence the Bankruptcy is discharged.
<b>Probate</b>	A Personal representative is assigned to sign on behalf of the estate, and closing documents must match the name on the probate docs.	A Letter of Authority and Order Confirming Sale from the court.
<b>Trust, Family or Business</b>	The closing documents must match the name of the entity in title, i.e. the Trust, and the Trustee must have the authority to sell the property and the Trust still is in effect.	An original, current signed Certificate of Trust; a copy of the powers of the Trust.
<b>Marriage</b>	This often results in a legal change of name; also the spouse may have a dower or homestead interest in the home and will need to sign the appropriate documents.	The name of spouse and any name change information.
<b>Divorce</b>	With a divorce, the title company must act in compliance with the decree, which may include payoffs & quit claim deeds.	A signed complete copy of Divorce Decree with property settlement.
<b>Death</b>	Depending on how title is held, either probate or a death certificate is needed to clear title to sell the estate.	An original death certificate OR documentation as required under Probate.
<b>Liens, Mechanics, etc.</b>	A mechanic's lien and others must be addressed to clear title; the interest of the lienholder must be released.	A Payoff Statement and Original Discharge OR Release of Lien.
<b>Liens, Tax &amp; Child Support</b>	These liens carry a heavier burden than mechanics liens, and attach to the property; the homeowner must resolve them before closing.	A current Payoff Statement AND Release of Lien
<b>Delinquent Taxes</b>	Properties with taxes that are too far in arrears run the risk of foreclosure; the correct amount must be paid to bring to current to clear title.	Taxes paid in full at closing AND a Release of Interest.
<b>Special Assessments</b>	Special assessments, which are common with condos, or could be to repair/replace sidewalks, sewer, streets work, etc., are a lien against the property and must be paid.	Any communications homeowner has received concerning any current, future or ongoing assessments.

**STILL NOT SURE ?  
CALL ME!**

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