Title document review checklists

When a box is checked, the next person knows exactly what was compared to what, and doesn't redo it. Adjust each list to your underwriter's guidelines and your office's procedures.

File / property: _____ Closing date: _____

Payoff letter

- [ ] Borrower names match vesting and the commitment.
- [ ] Loan number matches the mortgage being satisfied on Schedule B.
- [ ] Good-through date covers the scheduled closing date, with room for a short delay.
- [ ] Per diem noted, and the amount on the settlement statement reflects the right number of days.
- [ ] Wiring instructions verified by phone through an independently sourced number, per your office's procedure.

Checked by: _____ Date: _____

Estoppel certificate

- [ ] Certificate is from the right association and identifies the right unit or lot, and the owner names match vesting and the commitment.
- [ ] Effective period covers the scheduled closing date; if closing moves past it, an amended certificate is requested.
- [ ] If the property sits in more than one association, such as a condominium inside a master association, there is a certificate from each one.
- [ ] Regular assessments, special assessments, and other amounts due each carry to the right line on the settlement statement.
- [ ] Transfer fees, capital contributions, and the estoppel fee are allocated between buyer and seller the way the contract says.
- [ ] Payment instructions for the association confirmed per your office's wire procedure.

Checked by: _____ Date: _____

Schedule B-1 requirements

- [ ] Every requirement is logged with a status, an owner, and a date.
- [ ] The party who has to act is named for each one: seller, buyer, lender, association, or your own office.
- [ ] Each mortgage or lien to be paid at closing is tied to a payoff letter or estoppel in the file.
- [ ] Documents received match what the requirement asks for: right parties, right property, signed and acknowledged where required.
- [ ] When a revised commitment arrives, new or changed requirements are compared against the prior version and added to the log.
- [ ] Any requirement to be resolved other than as written is documented with the underwriter's approval, not marked satisfied by default.

Checked by: _____ Date: _____

Settlement statement

- [ ] Purchase price, deposits, and seller credits match the contract and any addenda.
- [ ] Each payoff and estoppel figure matches its current letter or certificate, including per diem through the funding date.
- [ ] Prorations use the figures and the proration date the contract sets.
- [ ] Commissions match the brokers' commission instructions.
- [ ] Title charges and recording fees agree with the commitment and your office's own calculations.
- [ ] On financed deals, the figures reconcile with the lender's Closing Disclosure.
- [ ] Any line that changed since the last draft is rechecked against its source before the closer signs off.

Checked by: _____ Date: _____

Your licensed team makes every decision on the file: every curative call, every wire approval, every sign-off.

General information, not legal advice.
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