YOUR FIRM'S LETTERHEAD GOES HERE

YOUR TITLE REPORT, IN PLAIN ENGLISH

SAMPLE

14 Sample Street, Anytown, NY 11700

Prepared for Harbor Lane Homes LLC, buyer · Title No. SAMPLE-1001 · Report dated 6/1/2026

No mortgages or court judgments were found. Five things need to be handled before closing.

Before you buy, a title company searches the public record to confirm the seller has the right to sell and to find anything attached to the property: loans, unpaid taxes, court judgments, town permits. This summary puts the 32-page report in everyday language.

What came back clean

- ✓ No mortgages on the property.
- ✓ No court judgments against the seller's estate or your company.
- ✓ No building or housing violations on file with the town.
- ✓ No bankruptcy filings.
- ✓ The street is a public road.

What has to be handled before closing

1. Unpaid property taxes

SELLER'S SIDE

Two years of property taxes are unpaid, about $8,500 before interest and penalties, and the older year has become a county tax lien. That is common when an owner has passed away and the estate is still being settled. Unpaid taxes are normally paid out of the seller's money at closing. Your attorney will confirm the exact payoff.

2. Estate paperwork

SELLER'S SIDE

The owner passed away in 2025 and the house is being sold by the executor of his estate. He received it in 2021 from the estate of the previous owner. The title company wants proof that neither estate owes estate taxes or debts. The seller's attorney gathers those documents.

3. An open building permit from 1999

DECIDE WITH YOUR ATTORNEY

In 1999 the town issued a permit for fire-damage repairs, a stoop, a deck and moving a shed. The town never did its final inspection, so the permit is still open. Open permits stay with the house, not the owner, so it would become yours after closing if nothing is done. Your attorney will explain what the contract says about who closes it out.

4. No survey on file

DECIDE WITH YOUR ATTORNEY

A survey is a measured drawing of the lot showing where the house, deck and shed sit. The title company could not find one. Without a survey, the title insurance will not cover boundary problems. You can order a new one or close without it.

5. Your company's paperwork

YOU

Because the buyer is an LLC, the title company needs proof of who is allowed to sign, who the members are, and a federal reporting form. The closing cannot be scheduled until that form is turned in by both sides.

Your to-do list

1. Sign the LLC resolution your attorney prepares.
2. Send your operating agreement and a list of members with mailing addresses.
3. Complete the federal reporting form as soon as it arrives.
4. Tell your attorney whether you want a new survey.
5. Bring photo ID to closing. Give tax ID numbers by phone or secure link, never by regular email.

What could slow closing down

- The federal reporting form. Nothing gets scheduled until both sides finish it.
- Proof for two estates, which the seller's attorney has to collect.
- The open permit, if the town has to inspect before closing.

For the agents: who is holding what

Seller's attorney	Tax payoff figures, proofs for both estates, final water bill, seller's reporting form.
Buyer's attorney	Permit plan under the contract, survey order, LLC resolution.
Buyer	LLC documents, member list, reporting form, survey decision.
Title company	Needs 48 hours' notice before closing to update its searches.

Five words worth knowing

Title	Legal ownership of the property.
Exception	Something the title insurance will not cover unless it is fixed first.
Lien	A claim on the property for money owed, such as unpaid taxes.
Executor	The person a court approved to handle the estate of someone who has died.
Open permit	Town-approved work that never received its final inspection.

This summary was prepared from Title Report SAMPLE-1001 and is sent to you by your attorney's office. It is general information, not legal advice, and it does not replace the title report or your contract. If anything here differs from what your attorney tells you, your attorney's advice controls.