



5 Title Issues That Can Delay a Transaction

1. Statement of Identities:

It is imperative the forms are submitted to title in a timely manner. Last minute submission can cause an array of issues, Liens could be discovered at the last moment. Demands for certain General Index liens can take many days to obtain. For example, an IRS demand can take up to at 22 days to obtain.

2. Recent Construction:

If the property is being sold and was completed within the lien period, an Indemnity is required. Providing the indemnity documentation at the last moment could hold up your transaction, especially if a Mechanic's lien pops up in the search. A demand and release for a Mechanic's lien is required and can take some time to obtain.

3. Trust Documentation and/or Probate Documents:

Submitting trust or probate documentation at the end of the escrow transaction can put your transac-

tion at a risk of being delayed. Other documentation may be required.

4. Sellers Being Out of Country:

Sometimes the American Consulate does not have immediately availability. Specialized notaries can notarize documents, under the Hague Convention, but may take some time to arrange. Swedish Consulate is sometimes an alternate to notarizing documents for the U.S. if the person is in a Country where the American Consulate does not exist.

5. Corporate Documents for FinCen:

Providing documentation at the last moment could delay your transaction. Buyers in an entity that are purchasing all-cash are required to provide their corporate documents and identification. Many parties could be involved and required to provide their identification.

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