



AMT Title
Services

Selling Your Home

AMT Title Services



WELCOME



Company Concept

At AMT Title Services, we are dedicated to delivering trusted, efficient, and accurate title and settlement solutions for every real estate transaction. Whether you're buying your first home, refinancing, or managing a complex property deal, our experienced team is here to guide you with clarity and care. We take pride in protecting your investment through seamless closings, clear communication, and a commitment to service excellence. AMT, you're not just closing a transaction you're opening the door to peace of mind.

“

Your reliable guide through the closing process. With accurate title work, proactive service, and a commitment to protecting what matters most, we're here to make every transaction seamless and secure.

”

ABOUT

AMT Title Services

AmTrust Title is a national title insurance provider offering a full range of services through its divisions: AMT Title Services Commercial, AmTrust Title Insurance Company, and AMT Title Services Residential. Backed by the financial strength of AmTrust Financial Services, Inc., we deliver trusted, reliable solutions to real estate agents, lenders, brokers, and homeowners across the country. From complex commercial transactions to small-town residential closings, AmTrust Title is committed to protecting your single largest investment—your home or property.



AMT Title Services, formerly known as NETCO, has been a respected name in the industry since 1987. In 2022, NETCO was acquired by AmTrust Title, combining decades of trusted service with the financial power and resources of AmTrust. Operating in all 50 states, AMT Title Services offers flexible closing options, a dedicated customer support team, and a consistent commitment to service excellence.

Whether you're handling a residential purchase, a refinance, or a commercial deal, AMT Title Services is equipped to manage every detail of your title and escrow needs while delivering personalized service at every step.

OUR

Terms To Know

Process overwhelming with so many documents and legal terms. To make things easier, we've highlighted some of the most common words you'll hear during your closing. Knowing these terms will help you feel more confident every step of the way.

1

Contract Tweaks (Amendments)

Minor updates or corrections made to a contract - without changing the original purpose.

2

Home Value Check (Appraisal)

A certified expert's opinion of a property's market worth, based on its features and recent

3

Loan Takeover (Assumption)

When a buyer steps into the seller's shoes by taking over the current mortgage and its payments.

4

Trust Deed (Deed of Trust)

A legal document that secures the loan on your home commonly used instead of a mortgage

5

Property Protection (Hazard Insurance)

Insurance that covers damage to your home from fire, storms, or other risks often required

6

Shared Land Rights (Easement)

A legal right to use someone else's property for a specific reason, like utility access or shared

7

Monthly Breakdown (PITI)

Your full mortgage payment, made up of: Principal, Interest, Taxes, and Insurance by your lender.

8

Authorized to Act (Power of Attorney)

A legal document allowing someone else to act on your behalf, often used if you can't attend a transaction.

9

No-Strings Deed (Quitclaim Deed)

Transfers any ownership interest in a property but offers no guarantees.



10

Purchase Deal (Purchase Agreement)

A signed contract between buyer and seller outlining the property sale terms.

11

On the Record (Recording)

Filing property documents with the county to make ownership official and part of public record in some states.

12

Ownership Transfer (Warranty Deed)

A legal document used to transfer property ownership and guarantees that the seller holds clear title and has the right to sell.

Real estate closings use key documents for clarity and protection. A POA lets someone sign for you, a Purchase Agreement sets sale terms, and deeds (Quitclaim or Warranty) transfer ownership. Once signed, they're recorded with the county to make it official.

Seller Checklist

Gather key documents like your deed, mortgage info, and ID. Complete required disclosures, make any needed repairs, and prepare the home for showings. Review offers carefully and work with your agent or title company to ensure a smooth closing.

Getting Ready to Close

- Provide AMT Title Services with current loan company information, so a payoff statement can be ordered from your lender. If your property is subject to dues by homeowners association provide name and phone number of the association.
- Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- In the event you will not be present to sign documents at closing, and are planning to use a power of attorney for signature of legal documents, have the power of attorney approved by the title company prior to closing.

After the Ink Dries

- Your lender will refund all monies left in your escrow account approximately 15 to 30 business days after they receive the payoff funds. The lender will mail a package containing your original promissory note marked 'PAID' and other loan file documents. Retain these for future reference. They may also include a release of lien document. This document needs to be recorded with the county clerk's office to remove the lien of record.
- Your closing statement serves as a substitute form 1099 for tax purposes.
- Call your loan officer or banking institution and give them your new mailing address and request a paid in full package so that you can make sure the release of lien is recorded.
- If you are the seller of a property, be sure to ask your mortgage company what the balance in your current escrow account is and how much you should expect to have refunded to you.
- Cancel your home owner insurance after the closing is funded and ask how much money will be refunded to you. Be sure to give them your new mailing address and contact information.

What to Bring to the Table

- Driver's license or valid ID
- Bring extra house keys, garage door openers, warranties or operational manuals for appliances (heating, AC, stoves, etc.) to transfer to the buyer.
- The lenders and title insurers require single owners who have married during the course of ownership of the property, to have their spouse join in signing the documents at closing.

The Great Four Of Title

Unlike typical insurance providers that accept and price risk, title insurance companies work proactively to identify and eliminate title-related risks before a property changes hands. This preventive approach ensures that buyers and lenders receive a clean, undisputed title free from unexpected claims or issues.

Beyond insurance, title companies play a crucial role in the closing process, confirming that all necessary legal documents are properly signed, recorded, and that any prior claims, liens, or interests tied to the property have been resolved.

1. Coordination

We act as the central hub between realtors, lenders, buyers, sellers, and additional parties ensuring communication flows smoothly and every step of the transaction is aligned for a timely, successful closing.

2. Resolution

Our expert team conducts a detailed search and review of the property's title history. Any issues, encumbrances, or red flags are identified early and resolved efficiently paving the way for a clean transfer of ownership.

3. Escrow Execution

We oversee the signing of all legal documents, manage the proper distribution of funds, and ensure that every detail is handled with precision providing peace of mind and full compliance for all parties involved.

4. Title Coverage

Once the transaction is complete, we issue title insurance policies to both the buyer and lender, protecting their legal rights to the property and offering long-term security against unforeseen title claims.



At AMT Title Services, we deliver smooth, professional closings led by experienced escrow officers. We go beyond expertise by listening to every party's needs and working closely with the real estate community. Your peace of mind is our priority — because at AMT, we're more than a service, we're part of your team.

WHAT IS A Title Commitment?

Exhibit A

Key Transaction Snapshot

What You're Working With Schedule A outlines the core facts of the transaction, including the effective date, proposed coverage limits, current legal owner, and a detailed legal description of the property. Think of this as the transaction's blueprint. you need to be aware of before closing.

Exhibit B

Coverage Limitations & Property Specifics

What's Not Covered and Why Schedule B lists exceptions that your title policy won't cover. It includes standard exclusions applied to all transactions as well as property-specific details like easements or restrictions.

Exhibit C

Behind the Scenes Transparency

Who's Involved & What It Costs Schedule D offers full disclosure of key parties connected to the transaction, including ownership details of the title agent and underwriter, premium cost estimates, and any entities sharing in those fees ensuring full transparency.

Exhibit D

Action Items & Clearance

What Must Be Resolved to Proceed Schedule C identifies any conditions or legal issues that must be resolved before the final title policy is issued. If not cleared, these items may show up as ongoing exceptions in the final policy.

AMT Title Services, we are committed to delivering full transparency to everyone involved in the transaction from buyers and sellers to agents and lenders. Our team ensures that every title commitment is prepared with accuracy and attention to detail, giving our clients peace of mind and the confidence to close with certainty.

T-47

Survey Affidavit

T-47 Residential Affidavit a notarized statement in which the seller discloses any knowledge about the property's boundary lines to the buyer.



Who Uses The T-47 Affidavit?

The buyer needs this document, and the lender and title company review it to decide if the seller's old survey can be reused or if a new one is required. Sellers use it to declare whether property boundaries or improvements have changed. If no changes are reported, the old survey may be accepted; if additions or fence moves are disclosed, a new survey is usually needed.

How Does a Seller Fill Out The T-47?

The seller should first locate the survey obtained when the home was purchased. If it's missing, they can request a copy from the title company that handled the closing.

Filling Out The T-47 FORM

Start with your property's legal description, which can be found on your survey, tax records, or provided by your agent. Basic fields like name, address, and date are simple to complete. The seller (affiant) signs in front of a notary only one owner needs to sign if the property is jointly owned. Leave the GF number blank; it's for the title company's use.

Property Affidavit

T-47 Residential Affidavit a notarized statement in which the seller discloses any knowledge about the property’s boundary lines to the buyer.

T-47 Property Disclosure Affidavit

Adjustable for Use in Commercial Deals

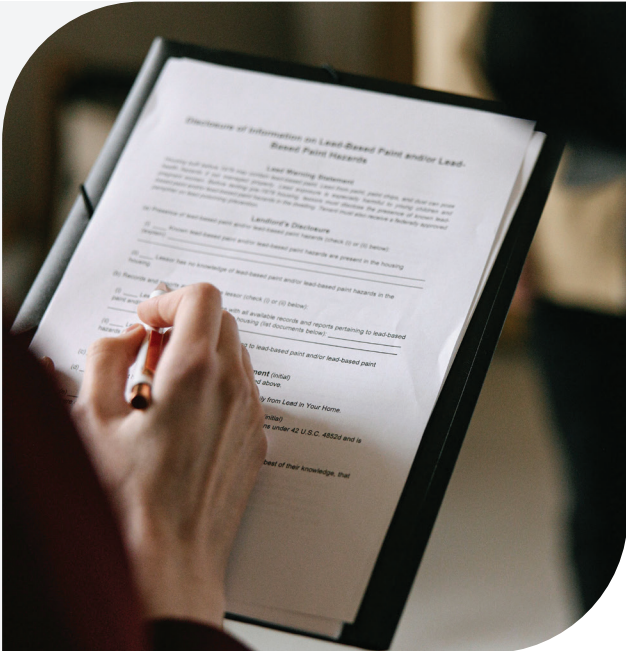
DATE: _____ File No. (GF): _____

AFFIANT’S FULL NAME: _____

AFFIANT’S ADDRESS: _____

PROPERTY DESCRIPTION: _____

COUNTY: TEXAS



Section 4 – Changes To Property

Enter the date you purchased the home (or the survey date if more recent). List any modifications that could affect the survey’s accuracy. If no changes have been made, write “None” at the end of this section.

Based on our knowledge and belief, since

(Date of home purchase) there have been no:

- ✓ Major constructions like home additions, garages, rooms, decks, or pools.
- ✓ Relocation of fences or walls that mark your property’s boundary lines.
- ✓ Neighboring property construction that now extends onto your property.
- ✓ Land actions such as new easements, replats, or utility grants.

If nothing has changed in these areas, you must write “None” at the bottom of this section. Leaving this space blank could delay closing.

Notarization

Bring the completed T-47 to a notary for signing. Notaries can be found at banks, title companies, law offices, or other professional offices.

T-47

Property Condition Affidavit

Timing For Completing The T-47

The T-47 affidavit is included in the Texas home purchase contract and carries specific requirements. Sellers should complete it before listing the property even before receiving an offer to ensure they meet all contractual deadlines for providing the survey and affidavit.



Why Complete The T-47?

Simply put, completing the T-47 can save money often \$350 to \$550 by potentially avoiding the need for a new survey. Buyers typically require title insurance to confirm they are purchasing the property as represented, with correct boundaries and the seller's right to sell. By providing a completed T-47, the seller may eliminate the need for a new survey, though depending on negotiations, either party could end up paying for it if the T-47 is not filled out.

Where To Obtain a T-47

A T-47 affidavit can be provided by your title company, the Texas Department of Insurance, or your real estate agent. Agents often use the Texas Association of Realtors version, such as the TAR 1907 Residential Real Property Affidavit.

Property Survey Map

A land survey is a detailed sketch of your property created by a licensed surveyor. It outlines boundary lines, structures, and legal restrictions, making it an essential part of real estate transactions for buyers, sellers, lenders, and title companies alike.



Bearing & Distance

A property's boundaries are defined by "calls," which specify both the direction (bearing) and distance (in feet) for each segment.

Compass

A compass on a property survey indicates the direction the property faces, with north always marked as the reference point.

Legend

The legend serves as a guide, explaining all the symbols and markings used on the property survey for easy understanding.

Notes & Exemptions

This section lists important remarks about the survey and outlines any exceptions or limitations that may affect the property.

Property Information

This section provides key details about the property's location, including its address, neighborhood, lot and block number, as well as the city and county where it is situated.

Surveyor & Date

This section lists the name of the surveyor who conducted the survey along with the date it was completed, ensuring accountability and accuracy of the report.

7509 PENNRIDGE CIRCLE
ROWLETT, TX 75088

FIRM REGISTRATION NO. 10194366

SURVEY PLAT



BARRY S. RHODES Registered Professional Land Surveyor (214) 326-1090

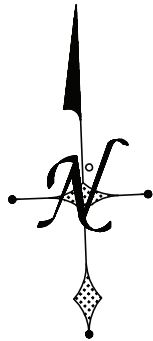
This is to certify that I have, this date, made a careful and accurate survey on the ground of property located at No. 1234 Main ST, in the city of FORT WORTH Texas.

Lot Seventeen (17), Block Fourteen (14) of Falcon Ridge Phase 4, an Addition to the City of Fort Worth, Tarrant County, Texas, according to the Plat thereof recorded in Cabinet A, Slide 10786, of the Plat Records of Tarrant County, Texas.

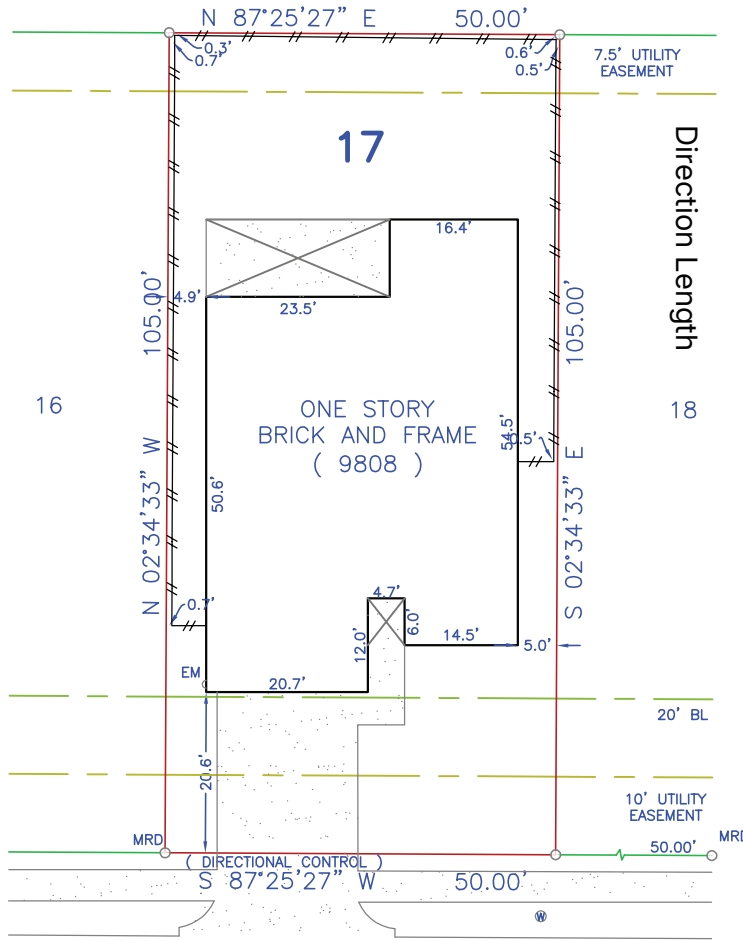
Property Info

Compass

Directional Guide



TEXAS UTILITIES ELEC. COMPANY
VOL. 8935, PG. 1574



Surveyor & Date

Property Info

Notes & Exceptions

1234 Main ST

Legend

Bearing & Distance

PROPERTY SUBJECT TO
EASEMENTS & RESTRICTIONS
D206043599, D207411542
D207132429

Disclosure Disclaimer

ACCEPTED BY: _____

Symbol Guide

The plat hereon is true, correct, and accurate representation of the property as determined by survey, the lines and dimensions of said property being as indicated by the plat: the size, location and type of building and improvements are as shown, all improvements being within the boundaries of the property, set back from property lines the distance indicated, or visible and apparent easements.

TITLE AND ABSTRACTING WORK FURNISHED BY

THERE ARE NO ENCROACHMENTS, CONFLICTS, OR PROTRUSIONS, EXCEPT AS SHOWN.

Scale: 1" = 20'

Date: 08/07/19

G. F. No.: 1900181900785

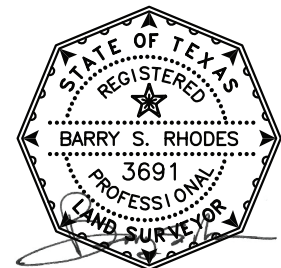
Job no.: 201905753

Drawn by: MF

USE OF THIS SURVEY FOR ANY OTHER PURPOSE OR OTHER PARTIES SHALL BE AT THEIR RISK AND UNDERSIGNED IS NOT RESPONSIBLE TO OTHER FOR ANY LOSS RESULTING THEREFROM. THIS SURVEY WAS PERFORMED EXCLUSIVELY FOR

LEGEND	
WOOD FENCE	TEXT
CHAIN LINK	IMPROVEMENTS
IRON FENCE	BOUNDARY LINE
WIRE FENCE	EASEMENT SETBACK
	RESIDENCE
MRD - MONUMENTS OF RECORD DIGNITY	
○ 1/2" IRON ROD FOUND	
○ 1/2" YELLOW-CAPPED IRON ROD SET	
□ SET 'X'	
□ FOUND 'X'	
○ 5/8" IRON ROD FOUND	
⊙ PK NAIL FOUND	
⊙ - CABLE	⊙ - ELECTRIC
⊙ - CLEAN OUT	⊙ - POOL EQUIP
⊙ - GAS METER	⊙ - POWER POLE
⊙ - FIRE HYDRANT	⊙ - TELEPHONE
⊙ - LIGHT POLE	⊙ - WATER METER
⊙ - MANHOLE	⊙ - WATER VALVE

(UNLESS OTHERWISE NOTED)



Survey Details & Date

HOMEOWNER ASSOCIATION

Property Transfer Certificate

A resale certificate, along with the community's governing documents, forms the resale package in a home sale. It gives buyers clear insight into the neighborhood rules and the financial responsibilities owed to the homeowners association.



HOA Property Status Report

This report details a home's standing with its homeowners association, including the HOA's financial health, the seller's account status, any unpaid or pending violations, and fees due at closing. It ensures buyers understand their obligations before purchase.

Purpose of the HOA Resale Report

The report reveals the seller's standing with the HOA, confirms the association's financial stability, and reduces financial risk. It ensures buyers are aware of any outstanding payments, preventing the HOA from being left unpaid.

Handling the HOA Resale Package

When buying a home in an HOA, an addendum specifying mandatory membership is signed with the purchase contract. This addendum outlines which party pays for the HOA resale package and any transfer fees. The title company then requests the resale statement from the HOA management office.

The HOA's management company prepares the resale certificate on behalf of the association. Fees vary by community, and some require payment before processing the request. The responsible party is contacted for payment, and any remaining fees can be settled at closing.

PROPERTY

Review Checklist

This checklist helps ensure all key areas of the property are reviewed during an inspection. It includes structural elements, systems, and other important features that may affect the property's condition or value.

Inspection Success Tips

- Trim Overhanging Branches Away from the Home
- Clean Siding and Brick to Eliminate Stains
- Place Splash Blocks Beneath Downspouts
- Clear Gutters and Fix Any Damage
- Replace Rotted Wood and Apply Matching Paint
- Clear Items Piled Against the House or Garage
- Trim Overhanging Branches Away from the Home
- Fix or Replace Broken Window Screens
- Sweep and Clean the Chimney
- Inspect and Clean the Heating System
- Test the A/C to Ensure It Cools at Least 20°F Below Outdoor Temperature
- Inspect the Condensing Unit and Remove Debris
- Check All Smoke Detectors and Replace Batteries as Needed
- Ensure Toilets Are Firmly Mounted and Don't Rock
- Check That All Tubs and Showers Are Leak-Free
- Repair All Masonry Cracks Using a Licensed Mason
- Fix All Leaking Faucets



AMT Title Services closing locations in
and other surrounding areas, visit:
www.amtrusttitlegroup.com