DOCUMENTS TO GATHER BEFORE YOU SELL

A room-by-room document plan for ownership, loans, taxes, insurance, occupancy and repairs.

ORGANIZE THE FACTS. FIND THE GAPS. MOVE TOWARD CLOSING.

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STEP 1 - BUILD THE FILE

Start with one secure property folder

A complete file helps a buyer, agent, title company, or attorney spot issues early. Gather copies first. Keep originals protected unless a closing professional specifically asks to inspect them.

PROPERTY ADDRESS	PARCEL / TAX ID
NAMES SHOWN ON DEED	**TARGET CLOSING OR MOVE DATE**

Suggested folder order

[ ] 01 - Ownership and authority

[ ] 02 - Mortgages, liens and payoffs

[ ] 03 - Taxes and insurance

[ ] 04 - Occupancy and utilities

[ ] 05 - Repairs, permits and warranties

Simple file naming

Use a date, document name, and property shorthand. Example: 2026-08_Mortgage-Statement_Cresthaven.pdf. Save photos in a separate folder and keep an untouched copy of every signed document.

Protect private information

Use a secure upload method when available. Do not send passwords, full bank login details, Social Security numbers, or unneeded account numbers by ordinary email. Ask the recipient what can be redacted.

STEP 2 - CONFIRM OWNERSHIP AND BALANCES

Ownership, authority, loans and liens

The name on a purchase agreement must line up with the deed and the legal authority to sell. Payoff figures shown on monthly statements are estimates, so the closing company will request formal payoff statements.

Ownership and authority

[ ] Most recent recorded deed or deed reference

[ ] Government photo ID for each expected signer

[ ] Marriage, divorce, name-change, or death records if names differ

[ ] Trust certificate or trust pages showing trustee authority

[ ] LLC or corporation authority documents, if an entity owns the property

[ ] Probate letters or court orders, if an estate is involved

[ ] Current power of attorney, if signing for a living owner

Loans, liens and payoff contacts

[ ] Latest first-mortgage statement

[ ] HELOC or second-mortgage statement

[ ] Loan servicer name, phone, and loan number

[ ] Home improvement, solar, HVAC, or assessment financing

[ ] HOA balance, transfer fees, and contact information

[ ] Known judgments, tax liens, child-support liens, or code liens

[ ] Bankruptcy or foreclosure case information, if applicable

Payoff request notes

Lender / lienholder: ____ Request date: ______________ Good-through date: ______________
Contact / reference number: ____ Follow-up date: ______________

STEP 3 - SHOW THE CARRYING COSTS AND CONDITION

Taxes, insurance, occupancy and repairs

These records help estimate closing adjustments, identify open obligations, and explain the property's current condition. Missing paperwork does not automatically prevent a sale, but it should be flagged early.

Taxes and insurance

[ ] Latest Shelby County property tax bill

[ ] Latest City of Memphis tax bill, if applicable

[ ] Receipts for taxes paid or payment-plan records

[ ] Current homeowner insurance declarations page

[ ] Flood insurance or flood-zone documents, if applicable

[ ] Recent insurance claim records and repair proof

[ ] Special assessments or government notices

Occupancy and utilities

[ ] Current lease, amendments, and tenant contact details

[ ] Security-deposit and prepaid-rent records

[ ] Move-out, occupancy, or possession agreement

[ ] Utility account list and recent statements

[ ] Vacancy, winterization, or property-management records

[ ] HOA rules, resale package, and gate/access details

[ ] Mailing address for notices after closing

Repairs, permits and property history

[ ] Inspection reports, contractor estimates, paid invoices, and warranties

[ ] Roof, HVAC, electrical, plumbing, foundation, sewer, pest, or mold records

[ ] Building permits, certificates of occupancy, and code-enforcement notices

[ ] Survey, boundary, easement, encroachment, or shared-driveway documents

[ ] Receipts for appliances or systems included in the sale

STEP 4 - CLOSE THE GAPS

Missing-document action plan

Write down what is missing, who can provide it, and the next date you will follow up. Give urgent attention to ownership, authority, foreclosure, tax-sale, bankruptcy, and active court issues.

Missing item	Who has it / contact	Requested	Due	Received

Final handoff review

[ ] Every file is readable and labeled with the property address.

[ ] The owner names match the deed, or name differences are explained.

[ ] All known loans, liens, taxes, leases, and notices are disclosed to the closing professional.

[ ] Original signed documents remain secured; only requested copies were shared.

[ ] Questions and unresolved items are summarized on one page.

Educational checklist only. It is not legal, tax, title, insurance, or financial advice. A title company, attorney, lender, insurer, tax office, or other professional may require different documents for your transaction.