

Virginia Audit File Documentation

Key Documents to be Reviewed

PRE-CLOSING

Contract (if purchase transaction)

Full Abstract

Over Limit Approval (if liability exceeds authority)

Final Commitment

Evidence of Patriot Name Search

Evidence of PACER Search - To be run upon receipt of order

Documentation to support disbursements (invoices, etc.)

Written payoff statement

Payoff and close letter to lender for HELOC

Evidence of prior owner's policy (if reissue credit given)

Subordination Agreements (if applicable)

Lender Instructions

CLOSING

Signed CD/HUD-1/ALTA

Power of Attorney (if applicable)

Identification for all parties to the transaction

Survey or Survey Affidavit

Owner/Seller Affidavit

Old Republic Title Privacy Policy

Notice of Availability

Evidence of PACER Search – To be run at time of settlement.

Any additional necessary affidavits and/or forms, such as an Escrow Agreement.

POST-CLOSING

Evidence of a Bring to Date

Evidence of recording

Current Disbursement Statement/Ledger

Certificate(s) of Satisfaction

Final Title Policies

Important Information to Policy Holders (how to file a claim)