



TNT
TEXAS NATIONAL TITLE
A MOTHER LODGE COMPANY

Home **BUYER'S**
HANDBOOK

www.TexasNationalTitle.com



About TNT

TNT is a wholly owned subsidiary of Mother Load Holding Company, committed to bringing the best service to the Texas Title industry. We specialize in providing residential, commercial, and builder/developer title and escrow services. Our teams are committed to building partnerships with our communities and clientele, handling each transaction with precise care. Compassion, integrity and accountability are the foundation of our company. We stand behind our services. With superior customer service, we will work tirelessly with our customers to help them grow their business.

Our Escrow Teams

Experience the confidence of working with professional escrow teams that bring knowledge and expertise to the closing table. Our escrow staff is dedicated to providing a culture of team work that leads to exceptional customer service.



**Experts You Need,
Partners You Can Trust**

The Leadership Team

pictured left to right

Latra Szal

COO / Executive Vice President Legal

David Tandy

CEO & President

Michelle Piperi

Executive Vice President Sales



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Welcome and thank you for choosing Texas National Title.

Welcome and thank you for choosing Texas National Title. We understand that buying a home can be a complicated process. At Texas National Title, you can rest assured that your transaction is being handled with experience and care.

For your convenience, we've provided the contact sheet below. Please fill it out. This is important reference information to the closing of your transaction with TNT. We look forward to working with you!

GF Number _____

Property Address _____

Title Company Contacts

Escrow team _____

Email _____

Escrow Assistant _____

Email _____

Phone _____

Fax _____

Address _____

Dream Home Finder Notes

Please use this page to keep notes of the homes that you have toured with your Real Estate Professional. You can make multiple copies of this page to note numerous properties.

THE BASICS

Property Address _____
 MLS # _____
 Price _____
 Number of Bedrooms _____
 Number of Bathrooms _____
 Garage Size _____
 Lot Size _____
 Year Built _____
 Square Feet _____
 Style of House _____
 Number of Floors _____

NEIGHBORHOOD

	GOOD	AVERAGE	FAIR
Appearance of Nearby Homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traffic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Noise Level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safety/Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Services (Fire/Police)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of Children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Age Range of Inhabitants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GENERAL IMPRESSION

Likes _____

 Dislikes _____

THE HOME

	GOOD	AVERAGE	FAIR
Exterior Appearance/Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floor Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior Walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closet and Storage Space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping/Yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Size of Yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio/Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof - Age and Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutters and Downspouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

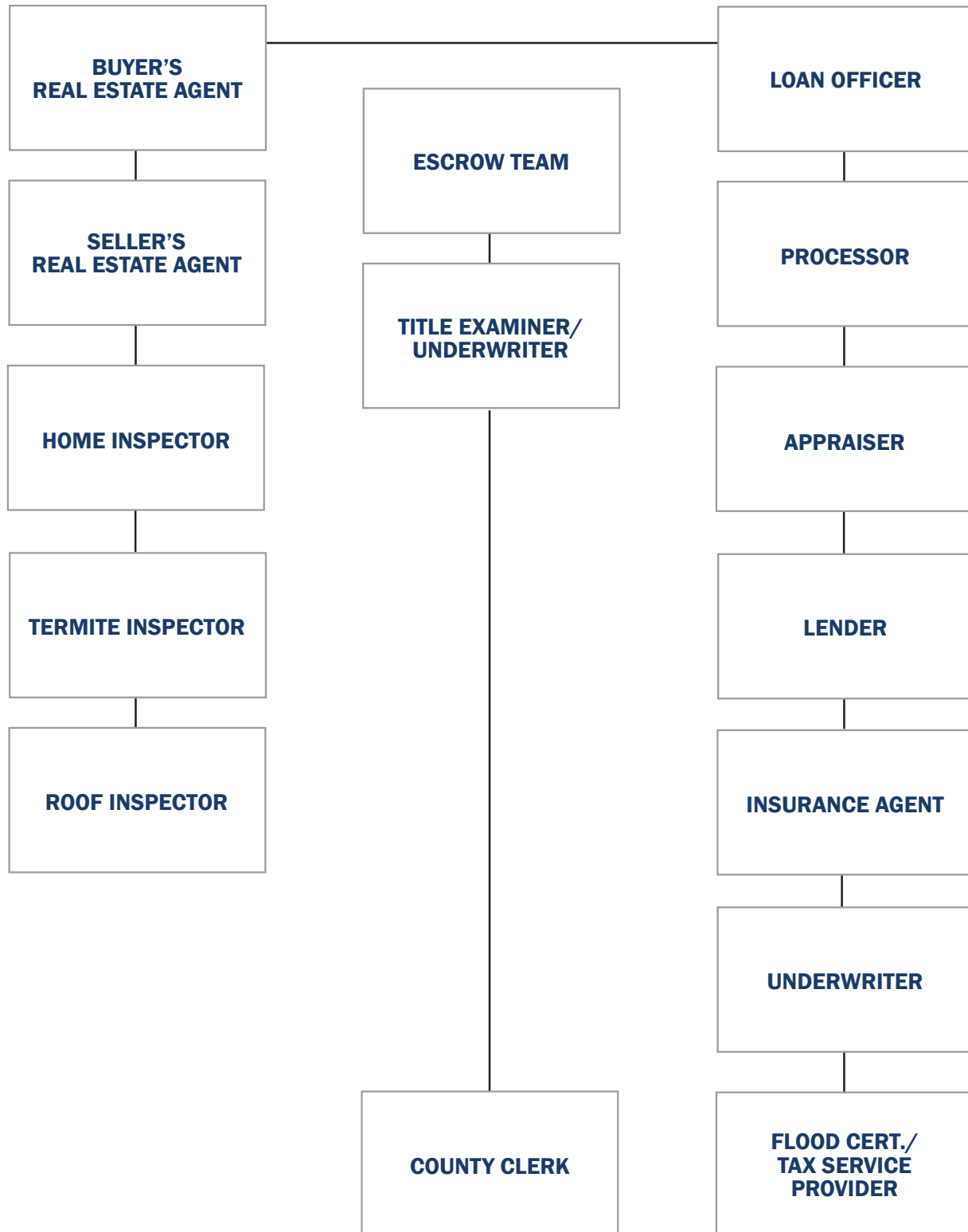
LOCATION & CONVENIENCE

	GOOD	AVERAGE	FAIR
Supermarkets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Care/Hospitals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreation/Parks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restaurants/Entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Freeway Access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

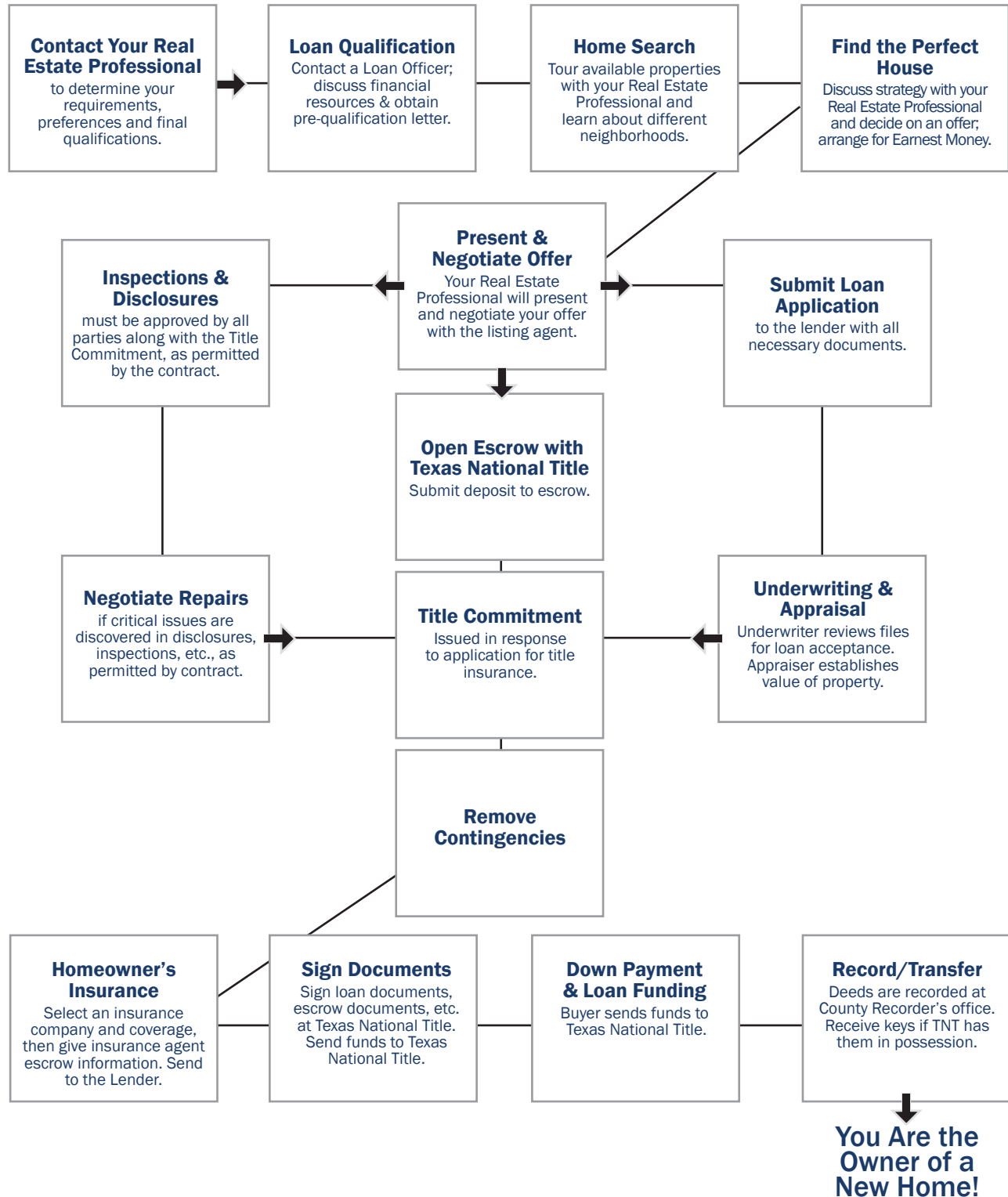
SCHOOLS

	GOOD	AVERAGE	FAIR
Age	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Playground	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Curriculum	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Class Size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School District	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Purchase Process



The Purchase Process



The above assumes you are using the services of a Real Estate Professional.

Understanding Title Insurance

The Title Process

Texas National Title performs a thorough and vigorous search of public records to eliminate covered risks that may affect the title to a property. When the title search is complete, Texas National Title issues a Title Commitment.

What is a Title Commitment?

A Title Commitment is prepared prior to issuing a policy of title insurance, and it contains information which can affect the close of escrow. The report lists exceptions and exclusions to the policy of title insurance; it is important to read the exceptions and exclusions set forth. They are intended to provide you with notice of matters which are not covered under the terms of the Title Insurance Policy. The Title Commitment is not a written representation as to the condition of the title and may not list all liens, defects, and encumbrances affecting the title to the property.

Why do I need title insurance?

Many homeowners assume that when they purchase a piece of property that possession of a deed to the property is all they need to prove ownership. This is not true. You and your lender will want to make sure that the property is indeed yours and that no one else has any lien, claim, or encumbrance on the property. A property owner's greatest protection is an Owner's Title Insurance Policy. Your lender will also seek protection with a Lender's Title Insurance Policy.

What is title insurance?

Texas National Title works to identify and eliminate covered claims against a property or discrepancies that cloud title to a property. Title Insurance indemnifies you against loss under terms of the policy from covered items. Prior to closing, Texas National Title carefully examines public records to identify and eliminate potential claims and defects that may have been created in the past. Texas National Title works with "Title Plants" that contain information regarding property transfers and liens reaching back many years. However, claims can surface after a property is acquired. Unrecorded liens may surface, missing heirs may claim the property, or taxes might have been unpaid. The Owner's Title Insurance Policy protects the new owner by providing legal and financial redress. It is important to purchase the Owner's Title Insurance Policy because the Lender's Policy only protects the lender.

What protection will I receive from my title policy?

A Title Insurance Policy pays for legal fees in defense of a claim against property covered under your policy. It also contains provisions for indemnification against losses that result from a claim. The title insurance premium is paid at the close of escrow and no additional premiums are paid as long as you own

Coverage: <i>Subject to your policy's exceptions, exclusions, conditions and stipulations</i>	TLTA Owner's Policy
1 Someone else owns an interest in your property	Yes
2 A document is not properly executed	Yes
3 Forgery, fraud or duress	Yes
4 Defective recording of any document	Yes
5 There are undisclosed covenants	Yes
6 There is an undisclosed prior lien on your title because there is: <ul style="list-style-type: none"> ▶ a deed of trust ▶ a judgment, tax or special assessment ▶ a charge by homeowner's association 	Yes Yes Yes
7 Mechanic's lien protection	Yes
8 Restrictive covenant violations (T19.1 endorsement)	Yes
9 Lack of legal access to property	
10 Covenant violation resulting in reversion (T19.1 endorsement)	
11 Boundary, walls and fence encroachment (Survey Deletion a/k/a Area and Boundary Coverage)	
12 Violations of building setbacks (T19.1 endorsement)	Yes
10 Lack of legal access to property	Yes
11 Covenant violation resulting in reversion	Yes
12 Boundary, walls and fence encroachment	Yes

Some additional coverage is subject to a deductible and maximum dollar limits of liability. For more details on all coverages, including the coverages outlined above, please refer to the terms of the policy itself. Copies are available from your local TNT office. The TLTA Owner's Policy is designed for issuance on certain subdivided residential properties and are not available for all properties. Check with your title representative for availability.

What Is Escrow

Buying, selling, or refinancing real property usually involves the transfer of large sums of money. It is imperative that a neutral third party, known as the Escrow Agent (Texas National Title), handles the transfer of these funds and related documents from one party to another. When opening an escrow for a refinance transaction, terms and conditions of the loan. Texas National Title then handles the processing of the paperwork and handling of the funds in order to get the refinance transaction completed.

The Escrow Agent impartially carries out all written instructions given by the principals (borrowers) and the lender. As a neutral third party, Texas National Title oversees the process to ensure that the contract written by the parties is followed when closing and funding the transaction.

The Escrow Agent's Duties

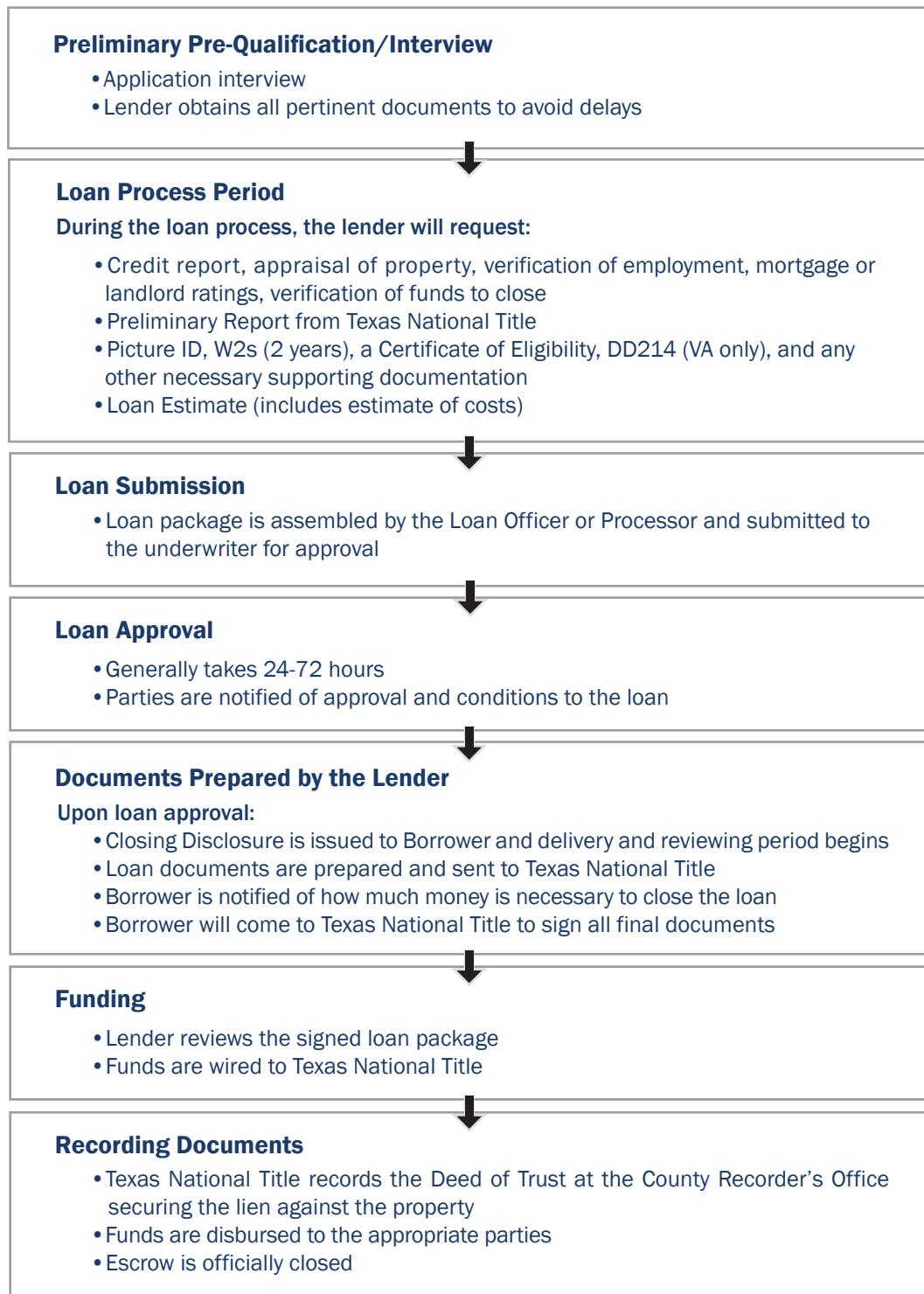
- Serves as the neutral third party and the liaison between all parties involved
- Requests a Title Commitment to determine the curative items prior to closing the property
- Complies with lender's conditions and prepares necessary documentation
- Facilitates ordering survey and home warranty as needed
- Requests payoff demands for anything to be paid through escrow
- Receives Closing Disclosure, closing instructions, documents, borrower's funds and reviews the file to be sure that all of the title company requirements and the terms of the contract have been met.
- Closes and signs the transaction
- Requests funding authorization and funds from lender
- Disburses funds as authorized by the instructions, including charges for title insurance, recording fees, lender fees, and loan payoff
- Records the Deed and other related documents
- Issues the Title Insurance Policy for the borrower and the lender

What Do I Need to Provide?

You will be asked to complete a Buyer Information Form as part of the paperwork. The information provided in this paperwork is very important to have a smooth closing.

The Loan Process

Unless you are paying cash for your property, you will need to apply for a mortgage loan. Your lender can explain current financing options and help you select the right type of loan for your situation. The following details the steps to securing a loan:



Closing Costs

Below are some typical closing costs you may incur during the home buying process. Your lender will provide you with the CD and go over numbers.

Title Insurance Premium

Fee paid by an individual to issue an owner's title policy.

Transfer and Assumption Charges

Fees charged by a lender to allow a new purchaser to assume the seller's existing loan.

Inspection Fees

The cost for inspections performed. Example: pest, home, roof, etc.

Recording Fees

Fees assessed by a County Recorder's Office for recording legal documents of a real estate transaction.

Loan Fees

Fees charged by a lender in connection with the processing of a new loan. These may include points, origination fee and credit report along with other processing fees.

Prepaid Interest

Depending upon the time of month a loan closes, the per diem charge may vary from a full month's interest to a few day's interest.

Escrow Fees

Fees charged by a title and/or escrow company for services rendered in coordinating the closing and preparing documents necessary to close a real estate transaction.

Taxes

The buyer may be required to reimburse the seller for property taxes, depending upon the month in which the transaction closes.

Real Estate Commission

A Fee that is typically paid by the seller to a real estate broker for services rendered in listing, showing, selling and consummating the transfer of property.

Homeowner's Insurance

Lenders typically require the first year of fire and hazard insurance be paid in advance on the CD by escrowing funds.

Property Tax Guide

Property taxes could affect expenses when closing escrow. See below on how this can impact your transaction.

Tax appraisal and exemptions are set for the year All unpaid taxes are a lien on the property	Unpaid taxes from prior year are delinquent subject to foreclosure	Notice of appraisal value sent out	Tax rates set	Bills sent Taxes are due and payable immediately	Deadline to pay
JANUARY	FEBRUARY	MAY	JULY	OCTOBER	DECEMBER 31ST

NOTES

1. Owner must own the property January 1st to qualify for applicable exemptions.
2. Dates above are estimates. Times may vary slightly depending on the tax office.

Tax Impound Reserve Schedule

CLOSING MONTH	NUMBER OF ESTIMATED MONTHS REQUIRED BY LENDER TO IMPOUND
January	4
February	5
March	6
April	7
May	8
June	9
July	10
August	11
September	12
October	13 or 3 (depends on if the taxes are being paid at closing)
November	3
December	4

The number of months shown above are estimates and may vary according to individual lender requirements.

FIRPTA

The disposition of a U.S. real property interest by a foreign person (the seller) is subject to the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA) income tax withholding. This IRS Rule requires the transferee/buyer to determine if withholding applies and, if so to remit the withholding to the IRS. If the buyer has determined FIRPTA withholding applies, the buyer and seller may mutually instruct the Escrow team to deduct the set amount, gather the applicable forms and remit them to the IRS on their behalf.

Depending on the sales price of the property a foreign seller may be subject to a 10% or 15% withholding of the sales price unless that seller qualifies for one of the following exemptions:

- The sales price is \$300,000.00 or less and the buyer(s) signs the FIRPTA Buyer Occupancy Affidavit, which states they are acquiring the real property for use as a residence and that either the buyer or an immediate family member of the buyer will reside at the property for at least 50% of the number of days the property is used by any person during each of the first two 12-month periods following the date of transfer. Note immediate family members are: spouse, brothers, sisters, ancestors, lineal descendants.
- The seller provides a certification stating that the seller is not a foreign person which means they are a U.S. resident or a resident alien that lives in the U.S. and has a U.S. tax identification number.
- The buyer receives a waiver from the IRS that excuses or reduces the amount of the withholding prior to close of escrow.

Helpful Reminders & Sources of Assistance

Power of Attorney

In the event that you wish to use a power of attorney, arrangements must be made in advance with the Escrow team and Lender. If TNT does not draft the power of attorney, our legal staff must approve it. These arrangements should be made as early as possible.

Identification

Please bring appropriate identification with you to TNT so the Notary Public can verify your identity. There are several acceptable forms of identification that may be used. These include:

- A current driver's license
- Passport
- Texas Department of Motor Vehicles ID Card
- State issued ID

In Preparation for Your Signing

Below is a list of items that you will need at your appointment to sign escrow papers.

Identification

There are several acceptable forms of identification that may be used during the escrow process. These include:

- ▶ Current State of Texas Department of Motor Vehicles driver's license
- ▶ Current State of Texas Department of Motor Vehicles identification card
- ▶ Passport
- ▶ Other Texas-approved identification card, provided it has a photograph, description of the person, signature of the person and an identifying number

Check with your Escrow team to learn more about acceptable forms of identification. One of these forms of identification must be presented at the signing of escrow for the signature to be notarized.

Lender's Requirements

You must satisfy your lender's requirements prior to closing.

Fire & Hazard Insurance/Homeowner's Insurance

Your lender will require that the first year of fire and hazard insurance premiums be paid. If you are purchasing a condominium, check with your Real Estate Professional to see if your insurance is paid through homeowner's dues. Provide your Lender the insurance agent's name and phone number so a copy of the invoice can be forwarded to the lender.

Urgent Warning about Wire Fraud and Wiring Instructions - Protect Yourself!

Important instructions for Buyers:

- We will send you wiring instructions via DocuSign at the beginning of the transaction included with a Buyer Information Form. We will not send any subsequent instructions and if you receive a new set of instructions you should assume that they are fraudulent. No one from our office will send a second set.
- Do not rely on wiring instructions sent from any other party in the transaction!
- Pay very close attention to email addresses on your emails. They should only come from someone @texasnationaltitle.com. A common tactic lately has been changing the address by one letter or by punctuation only so that a quick glance does not detect the fraud.
- NEVER send money by wire transfer without calling your TNT team at the number from our website to verify the wiring instructions first even if those instructions were emailed from TNT!

Escrow Delays

There are many situations or title issues that can arise during the escrow process that may cause your transaction to be delayed or have unexpected costs. Below is a list of the most common situations that cause problems originating from the buyer. Remember to always advise your Escrow team and/or loan officer as soon as you are aware of any of these issues.

- Buyers leaving town without establishing a power of attorney. Use of a power of attorney must be approved by the title insurer and the buyer's new lender. If a power of attorney is not approved, additional outside signing fees may be incurred along with a delay in closing.
- Additional funds to close may be needed.
- Method to holding title to the property undecided prior to signing.
- Escrow team not made aware of various statuses (e.g., marriage, separation, registered domestic partnership, sole and separate property, properties held in a trust, 1031 exchange, etc.).
- Lender requirements not satisfied prior to closing.
- Spouse absent at signing.
- Cashier's or Certified Check missing at closing, or a wire transfer was not arranged.
- Acceptable forms of identification, including current Driver's License, passport, or Texas DMV Identification Card, not provided at signing.

Closing's Complete. Now What?

Here are some things to expect once your closing is complete:

- Your Real Estate Professional can then make arrangements for the transfer of keys to the property and will contact you letting you know how you will receive them.
- A Final Closing Statement and HUD or Closing Disclosure (whichever is applicable) is prepared, showing how all funds were disbursed. A copy is mailed to both the buyer and the seller showing their side of the transaction. If you are receiving a refund check, this will be mailed to you with your Closing Statement unless you have made arrangements to pick it up at our office.
- Any recorded documents to which you are entitled will be mailed to you after the close of escrow. Frequently, these documents will come to you directly from the Recorder's Office or the Secretary of State and can take several weeks. A deed will be mailed to the buyers.
- And finally, you will receive your Owner's Title Policy from Texas National Title reflecting you as the owner of the property. This normally takes a period of time to receive and will be mailed to you.

Moving Checklist

Before Your Move...

Eight weeks before you move

- Contact movers for estimates or reserve moving van.
- Clean out your attic, basement, storage shed, and other big storage areas.
- Inventory and evaluate your possessions to determine if anything can be sold or donated. Plan a garage sale to sell unneeded items or arrange to donate them to charity.
- Start to use up things you can't move, such as frozen foods and cleaning supplies.

Six weeks before you move

- If you're moving at an employer's request, verify what expenses may be reimbursed.
- Locate all auto licensing and registration documents.
- For out of town moves, contact the IRS or your accountant for information on what moving expenses may be tax-deductible.
- If some of your goods are to be stored, make the necessary arrangements.
- Contact schools, doctors, dentists, lawyers and accountants and obtain copies of your personal records or request forwarding.
- Ask doctor and dentist for referrals. Obtain birth records, medical records, etc.
- Notify your vet: "chipped pets" are often forgot about. Make sure your vet knows about your address change.
- Transfer memberships for clubs and civic organizations. Request letters of introduction.
- Begin collecting boxes and other moving supplies.

Four weeks before you move

- Make change of address notifications: Post Office, credit card and other billing accounts, subscriptions, friends and relatives.
- Arrange special transportation for your pets and plants.

- Contact utility and related companies (gas, electric, water, telephone, cable TV, internet, and trash collection) to establish service at your new home. Contact current vendors and request refunds for any deposits.
- Contact insurance companies (auto, homeowner's or renter's, medical, fire and life) to arrange for coverage in your new home.
- If you're packing yourself, purchase packing boxes from your local mover. Pack items that you won't be needing in the next month.
- Arrange for transportation of autos you will not drive yourself.
- Transfer all medical prescriptions to a pharmacy in your new location.
- Call newspaper courier, lawn services, etc. and set a date to cancel.

Three weeks before you move

- Make sure travel arrangements and reservations are in order.
- Arrange to close accounts at your local bank and open accounts in your new locale. Don't forget automatic deposit and payment items.

Two weeks before you move

- If moving out of or into a building with elevators, contact the building management to schedule use of the elevators.
- Contact the moving company to review and confirm the arrangements for your move.

One week before you move

- Withdraw the contents of your safety deposit box, pick up any dry cleaning, return library books and rented videos, etc.
- Verify service connection dates with new utility companies.

Moving Checklist

Two to three days before you move

- Defrost your freezer and refrigerator.
- Disconnect major appliances and prepare for the move. You should request the gas company to disconnect your gas dryer, oven and any other gas appliance.
- Pack a box of personal items that will be needed immediately at your new home. Ask the movers to load this box last or transport it yourself.
- Set aside those things that you are transporting yourself so that they are not mistakenly loaded by your mover. This includes house keys, garage door openers, etc.
- Contact your mover to confirm arrival time of the moving van. Provide directions to your new home (Include your itinerary, emergency numbers, etc.).
- Unplug all television sets 24 hours in advance of moving day so that they will be at room temperature.

Moving Day...

- Record all utility meter readings (gas, electric, water).
- Read your bill of lading and inventory carefully before you sign them.
- Keep contracts, bills and other moving papers in a safe place until all charges have been paid and all claims have been settled.
- Carry jewelry and documents yourself or use registered mail.
- Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make banking connections in new city.
- Let a close friend or relative know the route and schedule you will travel, including overnight stops.
- Double check closets, drawers, shelves to be sure they are empty.
- Leave old keys needed by new tenant or owner with Real Estate Professional or neighbor.

At Your New Home...

- Check on service of telephone, gas, electricity, and water.
- Check pilot light on stove, hot water heater, incinerator and furnace.
- Have appliances checked.
- Ask Mailman for mail held for your arrival.
- Have new address recorded on driver's license.
- Register car within five days after arrival in state or face a potential penalty.
- Visit city offices, register for voting, obtain information from Chamber of Commerce.
- Register family in your new place of worship.
- Register children in school.
- Arrange for medical services: doctor, dentist, prescriptions, etc.

Packing Tips...

- Finish packing and prepare an "essentials" box.
- Designate boxes and items to load last into the moving truck. Pack suitcases and valuables separately.
- Pack one room at a time and clearly label each box with a description of contents and the destination room (e.g. kitchen, office).
- Be as specific as possible when labeling boxes. It makes unpacking much easier.
- Keep the weight of boxes reasonable. If possible put heavy items in small boxes to make them easier to carry.
- Double box fragile items and use plenty of cushioning material.
- Fill boxes completely, but don't over-pack the box.

When everything is packed, make sure the items you need first at your new home are loaded last. Items you may need when you arrive should be packed and carried separately. For each person in your household, prepare a change of clothes, towel, prescriptions, toothbrush, sheets, and other personal items. Prepare a bag of plastic eating utensils, paper plates, cups, paper towels, toilet paper, trash bags, soap, first aid kit, snacks, beverages, food for your pets, and important legal documents.

TEXAS NATIONAL TITLE OFFICE LOCATIONS

MIRA VISTA

2705 Bee Cave Rd, Suite 150
Austin, TX 78746
(512) 381-9910

183 N. / OAK KNOLL

12515 Research Blvd.,
Suite 130, Building 7
Austin, TX 78759
(512) 337-0913

360 / WESTLAKE

3600B N. Capital of Texas Hwy, Suite 110
Austin, TX 78746
(512) 337-0906

BUDA

589 N FM 1626, Suite 202
Buda, TX 78610
(512) 337-0925

DRIPPING SPRINGS

721 Hwy. 290 West, Suite 200
Dripping Springs, TX 78620
(512) 337-0940

WIMBERLEY

13600 Ranch Road 12, Suite D,
Wimberley, TX 78676
(512) 337-0931

LAKE TRAVIS

1008 RR 620 South, Suite 204
Lakeway, TX 78734
(512) 337-0800

CEDAR PARK

305 Denali Pass, Suite A
Cedar Park, TX 78613
(512) 337-0300

ROUND ROCK

2300 Greenhill Drive, Suite 810
Round Rock, TX 78664
(512) 337-0900

*Closings and Great Service,
Straight Ahead!*

TNT
TEXAS NATIONAL TITLE
A MOTHER LODE COMPANY

WWW.TEXASNATIONALTITLE.COM