



# Disclose Early to Close Smoothly

**Items a seller can discuss & navigate past in advance**

**Does the seller have:**

- IRS or State Liens?
- A Bankruptcy open now?
- Child Support Judgements?
- Creditor Judgements?
- Hero Lien?
- Current Substandard or Reap Issues?

**Send in the Statement of Information to be cleared as early as possible to prevent the need for late troubleshooting and closing delays.**