TITLEOPS AI REVIEW RESULT

# Closing Package Review AI

Title and settlement quality control across the complete executed closing package.

## REPORT INFORMATION

| | | |
|---|---|---|
| **TitleOps Order:** TOA-2026-000126 | **Client File:** CPK-2026-021 | **Requested By:** Morgan Reed |
| **Date Ordered:** Jul 30, 2026, 10:04:02 PM EDT | **Date Completed:** Jul 30, 2026, 10:04:29 PM EDT | **AI Processing Time:** 27 seconds |
| **Package:** Executed Purchase Closing Package | **County/State:** Hillsborough County, Florida | **Pages Reviewed:** 126 |
| **Subject Property:** 912 Harbor Crest Lane, Tampa, Florida 33602 | | |
| **Buyer/Borrower(s):** Elena Marquez and David Marquez | **Seller:** Harbor Ridge Holdings, LLC | **Closing Date:** Sep 11, 2026 |

## EXECUTIVE SUMMARY

PACKAGE ANALYSIS

**126** TOTAL PAGES REVIEWED

| CORRECTIONS REQUIRED | PROFESSIONAL REVIEW ITEMS | DOCUMENTS / ITEMS CONFIRMED |
|---|---|---|
| 8 | 5 | 4 |

## PACKAGE RECONCILIATION

| Document / topic | Reconciled package information | Source |
|---|---|---|
| Purchase price | $815,000.00 matches the final contract, Closing Disclosure, settlement statement, and deed consideration file instruction. | CD p.3; ALTA p.1; Deed p.78 |
| Loan | $628,000.00 conventional first mortgage; Note and Mortgage agree, but the Closing Disclosure states $632,500.00. | Note p.42; Mortgage p.55; CD p.1 |
| Cash to close | $201,764.18 on Closing Disclosure; settlement statement shows $197,264.18, a $4,500.00 difference. | CD p.3; ALTA p.2 |
| Parties | Buyer/borrower names are consistent. Seller entity name is consistent, but the deed signer’s capacity differs from the approved authority. | Deed p.78; Entity Cert. p.93 |
| Recordables | Warranty Deed, Mortgage, and HOA Estoppel Affidavit identified. Deed and Mortgage contain execution or acknowledgment defects described below. | Package index; pp.78-96 |

## CORRECTIONS REQUIRED BEFORE PACKAGE RELEASE

| Status | Finding and operational effect | Source |
|---|---|---|
| 🚩 | **Closing Disclosure loan amount conflicts with Note and Mortgage**<br>The CD states $632,500.00 while the executed Note and Mortgage state $628,000.00. The lender and settlement figures cannot both be correct. | CD p.1; Note p.42; Mortgage p.55 |
| 🚩 | **Cash-to-close figures differ by $4,500.00**<br>The borrower cash to close on the CD does not match the settlement statement. The difference equals an unreflected lender credit shown elsewhere in the package. | CD p.3; ALTA p.2; Lender Credit Addendum p.18 |
| 🚩 | **Deed legal description omits the plat-book reference**<br>The executed deed states Lot 24, Harbor Crest, but omits Plat Book 118, Page 42 shown in the approved title evidence and Mortgage Exhibit A. | Deed p.79; Mortgage Ex. A p.69; Commitment Sch. A p.8 |
| 🚩 | **Seller signer capacity conflicts with entity authority**<br>The deed is signed by Martin Cole as President. The approved LLC authorization identifies him as Manager and does not establish a corporate president capacity. | Deed p.80; Entity Authorization p.93 |

## ADDITIONAL CORRECTIONS REQUIRED

| Status | Finding and operational effect | Source |
| --- | --- | --- |
| | **Second deed witness address is missing**<br>The witness signature and printed name appear, but the post-office address required in the recording block is blank. | Deed p.80 |
| | **Mortgage acknowledgment date predates execution**<br>The borrowers signed the Mortgage on September 11, 2026; the notarial acknowledgment states September 10, 2026. | Mortgage signature p.68; acknowledgment p.69 |
| | **Seller’s owner affidavit contains an unanswered lien question**<br>The affidavit is signed and notarized, but Question 7 concerning unrecorded labor or material claims is left blank. | Owner Affidavit p.97 |
| | **Settlement statement lacks seller approval**<br>Buyer and settlement-agent signatures are present. The seller approval/signature block is blank. | ALTA Settlement Statement p.4 |

## PROFESSIONAL REVIEW ITEMS

| Status | Finding and operational effect | Source |
| --- | --- | --- |
| ⚠ | **Closing Protection Letter amount and party name differ**<br>The CPL identifies Elena Marquez only and shows $632,500.00. The package identifies two borrowers and a $628,000.00 loan. | CPL p.22; Note p.42 |
| ⚠ | **Title premium allocation differs from contract instruction**<br>The settlement statement charges the owner’s policy premium to buyer, while the final contract instruction assigns it to seller. | ALTA p.2; Final Contract Instruction p.16 |
| ⚠ | **Post-closing occupancy escrow is not shown as held**<br>The executed occupancy agreement requires a $10,000.00 escrow, but no corresponding receipt or settlement-statement line appears in the package. | Occupancy Agreement p.31; ALTA pp.1-4 |
| ⚠ | **HOA assessment credit requires confirmation**<br>An $18,000.00 seller credit appears on the settlement statement; the executed HOA estoppel lists $18,450.00 due. | ALTA p.2; HOA Estoppel p.103 |
| ⚠ | **Recording sequence should preserve intended priority**<br>The package contains the deed, first mortgage, and HOA affidavit but no written recording sequence or gap confirmation. | Package index; recordables pp.78-105 |

## EXECUTION AND NOTARIZATION RECONCILIATION

| Document / topic | Reconciled package information | Source |
| --- | --- | --- |
| Warranty Deed | Grantor signature present; first witness complete; second witness address missing; acknowledgment uses conflicting signer capacity. | Deed pp.78-80 |
| Mortgage | Both borrowers signed; witness blocks complete; acknowledgment date conflicts with execution date. | Mortgage pp.55-69 |
| Note | Both borrowers signed; loan amount $628,000.00; no visible blank signature fields. | Note pp.42-48 |
| Owner affidavit | Signed and notarized; one material question unanswered. | Affidavit pp.97-99 |
| Settlement statement | Buyer and settlement agent signed; seller approval blank. | ALTA pp.1-4 |

## FUNDING AND RECORDING READINESS

| Status | Finding and operational effect | Source |
|---|---|---|
| | **Funding figures are not reconciled**<br>Loan amount, lender credit, cash to close, title-premium allocation, occupancy escrow, and HOA assessment figures require a single approved settlement figure set. | CD; ALTA; lender and contract instructions |
| | **Recordable deed is not ready**<br>Correct the legal description, signer capacity, second witness address, and related acknowledgment before recording. | Deed pp.78-80 |
| | **Recordable mortgage is not ready**<br>Correct or re-execute the acknowledgment so its date is consistent with the borrowers' execution. | Mortgage pp.68-69 |
| | **Final package completeness must be confirmed**<br>Include the corrected recordables, final approved settlement statement, resolved affidavits, occupancy escrow evidence, and recording sequence. | TitleOps AI Analysis |

## DOCUMENTS AND ITEMS CONFIRMED

| Status | Finding and operational effect | Source |
|---|---|---|
| | **Borrower names and property address are consistent**<br>Elena Marquez and David Marquez and the complete subject-property address repeat consistently through the principal loan and settlement documents. | CD; Note; Mortgage; ALTA |
| | **Interest rate and maturity date agree**<br>The Note, Mortgage, and final loan terms show 6.625% interest and an October 1, 2056 maturity date. | Note pp.42-43; Mortgage p.56 |
| | **Required buyer signatures are present**<br>Both buyers signed the Note, Mortgage, CD, settlement statement, occupancy agreement, and tax/insurance disclosures. | Package signature pages |
| | **Document package is legible and indexed**<br>All 126 pages are readable, sequentially indexed, and available for source-and-page citation. | Uploaded package pp.1-126 |

## PACKAGE DISPOSITION CHECKLIST

| Workstream | Package item requiring disposition | Source |
|---|---|---|
| Lender figures | Obtain one approved loan amount, lender credit, and borrower cash-to-close figure set. | CD / Note / ALTA |
| Settlement figures | Correct premium, occupancy escrow, HOA assessment, and seller approval items. | ALTA / contract instructions |
| Deed | Correct and re-execute or otherwise resolve legal description, capacity, witness-address, and acknowledgment issues. | Deed pp.78-80 |
| Mortgage | Resolve the execution/acknowledgment date discrepancy. | Mortgage pp.68-69 |
| Affidavits | Complete the unanswered owner-affidavit response and confirm acceptable execution. | Owner Affidavit p.97 |
| Recording | Confirm gap update and approved recording sequence after corrected documents are received. | TitleOps AI Analysis |