REAL TALK FOR REALTORS® | EVENT RECAP

When Deals Get Complicated

Insurance, Title & the Unexpected • November 18, 2026

A smaller group made room for a bigger conversation. Over brunch, Five Points members and our sponsors gathered around the table with Stephanie Featherstone of State Farm and Tanya Pullin of Corridor Title for a candid look at the insurance and title surprises that can complicate a deal, and at how REALTORS® can get ahead of them.

> **THE BIG IDEA** **Closing is a milestone, not the finish line.** Great representation means helping clients understand risks, costs and responsibilities before they become costly surprises.

INSURANCE: KNOW WHAT YOU'RE BUYING

A lower premium isn't always better protection. First-time buyers especially tend to shop for the lender's requirement, not the coverage. Start early, alongside lender and inspection referrals, and compare deductible dollars: 2% on $400,000 is $8,000.

Four roof words worth knowing. The morning's liveliest discussion: deductible, depreciation, actual cash value (ACV) and replacement cost. A 5% deductible on a $600,000 home is $30,000, before any depreciation. Terms vary by carrier and policy.

Budget conservatively. Sponsor Amplify Credit Union recommends estimating insurance and taxes conservatively at prequalification, leaving room in the buyer's debt-to-income ratio and avoiding a last-minute scramble.

ASK YOUR BUYER *"If a storm hit next month, what would you pay out of pocket, and what would this policy pay?"*

TITLE: CLEAR THE PATH EARLY

Title surprises rarely fix themselves. Judgments, tax liens, unreleased paid-off mortgages, open HELOCs (even at a $0 balance) and unclear ownership all delay closings. Title can open a file early, even before there's a contract.

Verify authority on inherited homes. A will alone doesn't establish who can sign (one story in the room involved tracking down 65 heirs). Ask about probate or trusts, involve title and qualified legal counsel, and don't have clients prepare estate documents themselves.

Missing paperwork is the top avoidable delay. Gather surveys, payoffs, trust or entity records and powers of attorney early, and build breathing room into the timeline.

ASK YOUR SELLER *"Whose names are on the deed, and what documents establish your authority to sell?"*

ONE TRANSACTION, ONE TEAM

REALTORS®, lenders, title, insurers, inspectors and surveyors each see a different part of the deal. When something stalls, the productive question isn't ***"Whose fault is it?"*** It's ***"What do we need to move forward?"***

FIVE QUESTIONS TO TAKE TO YOUR NEXT CLIENT MEETING

1. Have you talked with an insurance professional about premiums, deductibles and roof coverage?
2. Is anyone else on title, or could a divorce, death, trust or inheritance affect the sale?
3. Are there old loans, liens or open lines of credit tied to the property?
4. Do we have the survey, payoff information and any required legal or entity documents?
5. Are there travel plans, financing changes or property-condition concerns that could affect closing?

With appreciation to Stephanie Featherstone and Tanya Pullin for their real-world guidance, to Corridor Title for such a welcoming space, and to our sponsors, Amplify Credit Union and Central Texas Transportation, for supporting the series and joining the conversation.

This is just a taste. Much more was shared in the room, and you just had to be there. Join us for the next Real Talk for REALTORS® in January 2027. ***Come for brunch. Stay for the conversation.***