**Processing and Closing Procedures:**

Once contract is received, file is opened in our Settlement Statement System, giving it a file number for your transaction.

The processor will then contact all parties to the transaction, introducing herself, giving out contact information and obtaining theirs for proper updates done weekly, or daily if necessary.

The process begins with an information sheet being sent to the agents to obtain personal information from both buyer(s) and seller(s).

A title commitment and a lien search will then be ordered.

Title commitment will tell us if any judgments or open mortgages are attaching to the property and what requirements to clear and issue a Title Policy.

Lien Searches are done with the city and county to confirm any existing liens, taxes owed, permits or violations, if any.

After documents are received from our third party companies, we certify that the property is free and clear of any issue on title to insure a marketable title to the new owner. If it is not, we begin processing what needs to be addressed to clear title for closing.

After title is cleared and ready for closing, we will then order the estoppel (HOA information) to make sure it is current and valid for closing, usually only valid for 30 days.

Any dues associated with the property will be brought current at closing.

If the property is a single family home, a survey is required on financed deals. We will need a loan approval without title conditions and buyer’s confirmation of closing date in order to request the survey for your client. Or they can pre-pay it to have it completed sooner.

On cash transactions, one will NOT be ordered unless requested by the buyer or the agent.

Closing date will be scheduled 48 hrs upon receipt of closing package from the lender or after confirmation from the buyer on cash transactions. Please note that flexibility is our goal and if we need to work with your client, we will do so upon request.

We strive for a smooth, reliable and quick transaction.