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## Want a Smooth Closing?



Finally! Closing is on the horizon. The Buyer is packed and ready to move into their new home. The Seller is moving out of town and needs the proceeds of their sale right away. And, of course, as the Realtor you want to get paid! The closing documents are prepared and ready for signing. So, what does timing have to do with anything?

The time your client chooses to close has everything to do with a smooth closing! Unless this is your first closing, you already know that many processes must occur after your client has signed their closing documents and before closing/possession can take place. At the very least, the exchange of the deed for the purchase price must take place. But, most likely wires must also be sent and received, and funding authorization must be obtained before the exchange can take place, all of which take time and patience. The last thing you ever want to fear on the day of closing is that funding/possession won't occur for lack of time. Yikes!

The Sales Contract states: *"All parties agree to sign Closing Documents at a **TIME** that facilitates this possession (closing/funding)".* (paragraph 5, lines 78-79)

So, what is the best time of day for a smooth closing? If you are a cautious Realtor and want to make sure your clients sign at a time to facilitate funding/possession, insist that your Buyers close early in the day and that the Sellers close before the Buyer. (if possible, it is good if the Seller can pre-sign the day before the closing date!) Why?

More often than not, the Buyer's lender needs certain documents signed by the Seller. (in addition to the Buyer) before they can begin the process of providing funding authorization and the issuance of their wire. When the Seller signs their closing documents before the Buyer, the title company has what they need in advance to facilitate to closing. If the Seller signs after the Buyer, there is a delay in obtaining the Seller documents required for funding authorization. When the Buyer and Seller are closing at different title companies, another series of wiring must take place before funding/possession can occur. Of course, all of this takes time! As the old saying goes, "the early bird gets the worm"!

Your ITC closing team is eager to help you select the best closing time for your client!

dear stress,  
let's break up.



**Anna Mueller**

Lender Account Executive

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## PLEASE WELCOME

### Our New Lender Account Executive!

Anna Mueller is the newest addition to our Marketing Team, serving as our Lender Account Executive. Anna comes to Investors Title Company with 20 years of sales and customer relations experience, most recently serving the real estate community since 2009.

Anna's dedication to building customer relationships and determination in helping her customers succeed will be an asset to your closing experience with Investors Title Company. Anna is eager to earn your trust and your business. Please call on her whenever she can be of assistance.

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# Eureka!

## Our Satellite Office Moved!

### NEW ADDRESS

113 Hilltop Village #A

Eureka, MO 63025

Phone: (636) 549-0566



**Laura Craft**

Closing Manager

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## Welcome Back!



Terra Ritchie is returning to us from her Naval duties and training.

Please join us in welcoming her back to her "title duties"!



### Wednesday February 14

Valentine's Day

### Monday, February 19

President's Day

(our offices will be closed)

today  
I CHOOSE  
joy

## BRANCH OFFICES:



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