



Mail-Away Closing Tips

As opportunities for real estate transactions expand across county and state lines, the frequency of mail-away closings is increasing. If you are involved in a closing that requires the mailing of documents, here are some tips that can help you avoid delays:

- ❁ Inform the title company of the need to mail documents as soon as possible. This will allow them to better coordinate the document preparation and signing process with the lender.
- ❁ Provide the title company with a physical address and the best phone number for each party involved in the transaction. Most overnight delivery services will not deliver to a P.O. Box.
- ❁ Be aware that many lenders have specific closing practices that may differ from local customs. Not all lenders allow documents to be signed in advance of the closing date, and some require that the documents be signed in the presence of an attorney or title officer at a local title company office.
- ❁ Allow sufficient turnaround time for the documents to be signed. This may decrease the chances of funding delays due to errors in the signing process. In order to disburse funds on a transaction, title companies may require the original documents to be returned and in their possession. Typically, the minimum time required to send and receive documents is three business days.

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