

Ten Steps For A Smooth Closing.

From The Specialists In Residential & Commercial Real Estate Closings.



Lauren Kohl-Helbig

Generally, closings are a fairly routine process, however, they can get complicated. I have found these "Top Ten" steps are an easy way to help ensure a smooth closing without difficulty or delay. They are:

10. AVOID SCHEDULING YOUR CLOSING ON THE LAST DAY OF THE MONTH. The last day of the month is usually the busiest day for real estate closings. Realtors, lenders, title insurance agents and other industry professionals are strained to provide you with the level of service you deserve.

9. AVOID CLOSING ON FRIDAY AFTERNOONS. Occasionally, disputes regarding the condition of the property or the terms of the transaction may arise at the closing. If a closing is scheduled for Friday afternoon, it is likely that the dispute will not be resolved until the following Monday. As well, sellers should consider that proceeds from

the sale may not be available until that Monday. Finally, a seller paying off a mortgage at closing may incur an additional interest expense over the weekend.

8. CHOOSE A LOCAL MORTGAGE BROKER OR LOAN OFFICER. Buyers who are financing their purchase may be tempted by internet lenders that advertise "low rates." But these offers are rarely as advertised. Only local professionals are aware of the lending challenges encountered in resort areas and will provide you with a level of service unachievable by out-of-state competitors who are unfamiliar with the local closing requirements.

7. SECURE INSURANCE COVERAGE PRIOR TO CLOSING. Obtaining hazard, wind and flood coverage in Florida has become more challenging. We recommend you shop around for coverage well in advance of your closing.

6. BRING A PHOTO I.D. TO CLOSING. Many closing documents require the acknowledgment of a Notary Public. Unless personally known by the Notary, you will need to bring a driver's license, state I.D. card or passport.

5. ARRANGE FOR CERTIFIED FUNDS IN ADVANCE. Buyers must tender certified funds at

closing. Buyers liquidating assets should inquire as to the specific procedure required.

4. PROVIDE INFORMATION TO THE CLOSING AGENT. Contact the closing agent early in the transaction to discuss specifics of your sale and to provide them with your contact information.

3. KNOW THE REQUIREMENTS OF YOUR ASSOCIATION. The purchase of a condominium may require that the Buyer submit an application to an Association for approval. Sometimes a personal interview is required. This process should be initiated as soon as possible to allow the Association time to review your application.

2. FAMILIARIZE YOURSELF WITH DEADLINES. The Purchase & Sale Agreement will have several deadlines. You should discuss these deadlines with your Realtor and/or attorney early on, to avoid any last minute upsets.

...AND STEP NUMBER ONE FOR A SMOOTH CLOSING: Have your closing at Gibson & Kohl-Helbig, P.L. My staff and I have a combined 81 years of experience in real estate transactions. We guarantee to smoothly guide you through every step of your closing.

-Lauren Kohl-Helbig, Attorney At Law



Who's On Your Side Of The Closing Table?

Lauren Kohl-Helbig

Attorney At Law

Protecting Your
Interests At Closing

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On The Client's Side.

Is your real estate contract in your best interest? Whether you're buying or selling, Lauren Kohl-Helbig can thoroughly review your contract and explain the details to you clearly, in laymen's terms. As an attorney, Lauren Kohl-Helbig is qualified to catch potential problems or see certain advantages that a title company can't; and your cost of her experience is comparable to that of a title company.

On The Realtor's Side.

As an active REALTOR® for 8 years, Lauren Kohl-Helbig understands all aspects of your business and what you need to help closings go smoothly. With a practice that's technology-driven, she can provide your critical documents quickly and efficiently.

The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.