



Thank you for a great

year! We are truly grateful for all of you and the confidence you put in us for your conveyancing needs. We love what we do, and you make that possible.



'22 Pricing and Policies

The pandemic dictated a shift in how we prepare files. The time allocation per file has increased due to municipal and lender staffing issues, l-o-n-g phone hold times, slower processing times, etc... Date changes (multiple times) are constant. Ordering things early to have something in file and again to have accuracy in the final numbers is how we roll! **Overall pricing remains at \$299** unless SOS is involved in the **U&O, resale package or clearing estate conditions**. Those files will be at \$325 if we do the U&O, resale cert or clear the estate.

Effective 2/1/22 - 3 options....	
\$299	Seller file
\$325	Seller file with any or all of these: Estate/3407 or 5407/U&O or other township permit (not applicable to Philly L and I, no extra fee)
\$375	Priority Processing – Any file with less than 21 days notice.
\$375	FSBO file
Additional Fees	
\$27 each	Express mail fees if applicable
Old Liens on Titles: \$300 flat fee (due up front) to SOS or option to hire GoRequire or retain an attorney.	The resolve of old mortgages requiring a satisfaction piece that cannot be addressed after an honest effort on our part will require 1 of these 3 options. (See red notes to the left). We will advise you and seller of options if a new plan is needed and decide together how to proceed.



Looking Ahead...

Forbearances,
Foreclosures
Bankruptcies

These anticipated 2022 "norms" are going to mandate the next reallocation of our time. We are being proactive with systems to get information early and stay ahead of expected pitfalls in '22.

Confirming....

U&O Process
SOS completes the application.
SOS sends the seller detailed directions on what happens next. (You are copied too)
SOS will check in with the seller about a week later to make sure the plan was followed. (You are copied too)
SOS will check in with seller about 10 days before closing for a copy of the final permit.
We do not schedule inspections.



General Reminders

Seller Authorization Form: Once again, due to industry "new norms" we've had to go back to a 2 page seller authorization to ask bankruptcy, marriage, foreclosure, forwarding address and forbearance questions at the start of a file.

Tax Claim Certs On All Files: We are ordering tax claim for every file. We are seeing too many unpaid taxes and not enough notice to get certs in on time. Therefore, they will be ordered from the start.

New Certification Prepayment Policy

Effective 2/1/22:

Asking sellers for cert fees in advance has not worked out. We are putting too much time into follow ups.. Most of you

have a deposit with us which allows us to write checks against your account for certification prepays. Moving forward we are asking all clients to place a deposit for prepays with us. (You can still opt to have sellers pay U and O and resale package fees since they are big hits). *We are losing too much time following up with sellers and certifications are getting ordered too late.*

OR As an alternative we can email you on a file-by-file basis to send us the funds required. That can be by check or we will be using a service called STRIPE to collect funds. Stripe has a flat service fee with it of \$12.00.