JULY 2026
General Notes

Thank you!!!

EXPRESS MAIL FEES

Federal Express (on average $11-$25) will be used for any outgoing certification request we deem necessary based upon our experience in a township or borough. Please consider adding a miscellaneous fee to seller closing estimates to cover these cost when needed. We have certain entities that we know the tracking is crucial for as they NEVER seem to get our mail!

SELLER SOCIALS

We are pulling any reference to socials from our packets and sending those as SECURE to just the title company.

DEAD DEAL FEES

If a deal terminates and we reuse the certs (or at least the majority of them) there will be no additional SOS service fee. If the certs have expired and we need a do-over, there will be a $35 fee added to the file fee for each subsequent deal, plus the cost of the new certs. I don't anticipate needing to charge this on every replacement deal. But, there have been a lot of deals in recent times that had 3 or more contracts before closing, and that's a lot of manpower to cancel and reorder certs and their corresponding checks. **Cert fees are always due back to us if a home comes off the market with you as the listing agent.**

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MORTGAGE LIENS/HELOC'S

PLEASE educate all sellers NOT to pay off and close a mortgage or home equity account unless there are at least 60 days until closing. It changes the need from a payoff letter (EVEN IF A ZERO BALANCE) to a recorded loan satisfaction piece, which can take 45-90 days.

Let sellers know that when we order any HELOC payoff it will freeze the account to future advances. If they plan to borrow from their line before closing, it is best to write that check at least 21 days in advance.

CLOSING LOCK AND SIMILAR

Title companies are adding this extra level of security to all communication. And they use it as verification that sellers are who they say they are.

We will need to provide the seller's phone and email to title companies as part of this new process. **We will be sending these requests to listing agents to handle as they wish,** or you can let us know on each file under the special notes section on page two if you authorize us to send them. Many of our clients do NOT want that information shared.

THINGS WE ARE SEEING...

1. Many title companies want only their approved notary for deed packages or for sellers to come in person to them to sign in advance.
2. Ridiculous resale package fees, some now as high as $1000!
3. Remember, we cannot order IRS payoffs nor things like credit card lien payoffs – we will give seller directions when necessary for these types of payoffs.
4. Any file that ends up having more mortgages (that cannot easily have payoffs ordered) than the seller reported on authorization or more than 3 personal liens (not counting IRS), we will have an additional $50 fee at closing. Title have not been pretty in recent times and are taking a extra hours to clear things like UCC's, open LOC they sellers thought were closed years ago, state liens, HUD liens, etc.…
5. We are limited to what the township web sites show us for U and O's, and we do compare to SRA when a record exists there. This year, we had more discrepancies than ever before. We are adding a disclaimer to all U and O directions in the future advising the seller we are limited to what we find on line and because they know their home and its systems the best, they should address any concerns directly with the zoning office.