



**Perrie & Associates, LLC.**

**Raising the Bar**

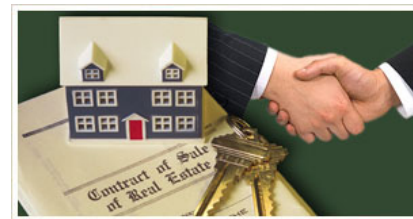
***Exceeding Expectations Everyday!***

**Greetings!**

Spring is in full bloom! The trees are covered in bright colorful flowers and the annual bulbs are popping through the city's garden beds. As promised, we are wrapping up the 3-part series of newsletters entitled "The Closing Process". Previously we provided you with an overview of the initial stage of the transaction entitled the "Pre-Closing Stage". Last month we examined the second stage in the process entitled the "Closing Stage" of the transaction and in this issue we will finish off with the "Post Closing Stage". We remain hopeful that providing this information will make for a better understanding of a file's life cycle.

### **The Post Closing Stage of the Transaction**

The parties to the transaction have signed the documents, keys have changed hands and it may very well seem as though the closing process is complete. However, there are still many tasks we must complete to solidify the transaction and complete the process.



At the closing table checks for all the required disbursements were distributed or remain in the file to be issued appropriately. The Closer will get the file back and thoroughly review it to ensure that there aren't any errors and all of the documents have been properly executed in compliance with the bank's requirements. The fully executed loan package is then overnighted to the lender.

Before the warranty deeds are sent out for recording the Post Closer will review them and double check the legal descriptions for accuracy. The Warranty Deed and the Security Deed are then sent to the clerk of the courts in the municipality where the property is located. In addition, checks are sent for recording fees, the state required Transfer Tax and the Intangibles Tax.

Upon receipt of the Warranty Deed and the Security Deed the clerk will stamp the original and record a copy of the stamped document in the public records/deed books. The stamped and recorded original is returned to our office. In turn, we will send the

purchaser their original, stamped copy of the Warranty Deed for their records and the original, stamped copy of the Security Deed will be sent back to the lender.

We pride ourselves in continuing to be a source of support for everyone who has closed with us. We maintain secure electronic copies of all documents related to each and every file we have closed to date.

## Our Post Closer

Candy Crowder is dedicated to handling our deed recordation and post closing related requests that arise. Candy's email address is [candycrowder@perrielaw.com](mailto:candycrowder@perrielaw.com) and she can be reached at (770) 579-2700 ext# 2105

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I hope you have enjoyed this series. The Closing Process is an essential part of home ownership & we are here to make that process as easy and trouble free as possible. Your experience at the closing table and having sound mind that things were handled properly is our TOP PRIORITY! Thanks for reading and we hope you won't hesitate to contact us if you have any questions at all.


**Call (770) 579-2700 to schedule your next closing with us!**


Sincerely,

David Perrie

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