

Contract to close — know exactly what happens, and when.

Bottom line: a closing isn't a black box. From the day you go under contract to the day the county records your deed, here's what we're doing on your file — and where you can help it move faster.

3 days TITLE WORK TURNAROUND business days, from a complete contract	2 weeks START TO FINISH closings as quick as two weeks, when needed	20,000+ CLOSINGS SINCE 2002 three offices, one local team
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THE TIMELINE — CONTRACT TO CLOSING

- Day 0 · Under contract**
Your signed contract lands with us — we open title & escrow, deposit your earnest money, and put our local examiners on the search. Your **invitation to Qualia** — our secure workflow platform, where we communicate, request, and share information — goes out at file open, wire instructions included. **Always verify wiring details by phone before sending funds.**
- Day 3 · Title commitment delivered**
Your commitment lands in 3 business days — what we'll insure, what's owed against the property, and anything that needs clearing before closing.
- The clearing window · Curative work**
More than half of local residential sales need something cleared — old deeds of trust, estates, surveys, access. We handle the legwork — this is the window where **responsiveness matters most**: a quick signature or document from your side keeps the file moving.
- Mid-stream · Coordination**
Loan payoffs ordered, taxes and HOA figures gathered, and — on financed deals — numbers worked with your lender so the figures land right the first time.
- Closing week · Figures & signing set**
The week before closing: we schedule the signing around you and send final figures — no surprises at the table.
- Closing day · Sign, fund, record**
Sign at the table — 80% of our closings are in person, and we accommodate mail-away and mobile notaries. Funds disburse, the county records your deed. Then: keys.

Help it move faster — respond quickly when we ask for a **signature or document**; tell us on day one if a **trust, entity, POA, or estate** is involved; and on raw land or anything odd — wells, easements, old surveys — **ask us early**. We'll handle the heavy lifting.

TWO HYPOTHETICAL FILES — HOW THE WEEKS LAY OUT

Purchase · financed, 30-day contract

Day 0	Under contract — earnest money in, title opened
Day 3	Title commitment out to all parties
Weeks 1-3	Curative work & lender underwriting run in parallel
~Day 20	Clear to close — signing scheduled, figures finalized
Day 30	Sign, fund, record. Keys.

Refinance · primary home

Day 0	Lender opens the title order with us
Day 3	Commitment delivered to your lender
Weeks 1-2	Payoff ordered; lender finalizes approval
Signing day	Sign at the table — or mobile / mail-away
+3 bus. days	Federal 3-day wait ends — loan funds & records

Questions mid-file? Call the office handling your closing — a person picks up.

Turn times are typical, not guaranteed — every file is different; hypothetical timelines are illustrative only, and your contract dates govern. As of August 2026. Underwriters: First American · Westcor. Educational only — not legal advice.