

Blue Brick

Title and Escrow

WHY A BLUE BRICK

We started Blue Brick Title and Escrow specifically to be different, to not accept any of the norms in the real estate industry, and to always ask “why?”, when someone says “that’s the way it’s always been done.” We’d love a chance to meet you and find out if you have any questions or are looking for a title agency to help you change the way you do business.

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Introduction

OUR STORY

In the world of real estate, the name "Blue Brick Title and Escrow" isn't just another title company. It represents a revolutionary approach to title insurance, where modern technology meets old-fashioned commitment. At the heart of our company is a simple yet powerful belief:

"Commitment is our Policy."

In an industry often characterized by traditionalism and archaic rules and operations, we dare to be different. We color outside the lines, bringing a fresh, tech-driven perspective to a field that often resists change. While we deeply respect the foundational principles of title insurance, we also recognize that the future beckons with opportunities for innovation, efficiency, and enhanced customer experience and privacy.

So, why "Blue Brick"? The brick symbolizes strength, stability, and the foundational support we offer to every client. The color blue signifies trust, loyalty, and clarity. Combined, "Blue Brick" stands as a testament to our unwavering commitment and our innovative approach to the intricacies of closing.

As you journey through these pages, you'll discover not just the services we offer but the very ethos that drives us. We invite you to step into a world where technology empowers, where boundaries are pushed, and where every client, whether a real estate agent, lender, or seller and/or buyer, is treated as a valuable partner.

Welcome to Blue Brick Title and Escrow. Where commitment isn't just a tagline – it's our very essence.



What is Title and Escrow in Florida?

Florida's Unique Real Estate Landscape

Florida's diverse real estate market, with its blend of residential properties, vacation homes, and commercial spaces, often presents unique challenges and opportunities when it comes to title and escrow services. With a large number of out-of-state and international buyers, understanding title and escrow in Florida is crucial for a smooth transaction.

Title in Florida

A title is a legal document proving one's right to ownership of a particular property. In Florida, as in other states, ensuring a clear title is vital for any real estate transaction.

Importance of a Clear Title in Florida

Given Florida's history and diverse population, many properties might have changed hands numerous times, leading to potential title complications. A clear title:

1. Protects buyers from previous undisclosed heirs, liens, or legal judgments.
2. Ensures sellers can legally transfer ownership without future disputes.

Florida's Title Insurance

In Florida, buyers typically obtain title insurance to protect against unforeseen claims against the title. This insurance comes in two forms:

1. Lender's Policy: Protects the financial institution providing the mortgage.
2. Owner's Policy: Safeguards the property owner's interests.

Florida's title insurance rates are regulated, ensuring that consumers receive consistent pricing.

Escrow in Florida

Escrow services in Florida ensure that funds and property titles change hands safely and in accordance with the terms of the real estate contract.



The Florida Escrow Process

1. Opening an Escrow File: After the buyer and seller agree on terms, an escrow account is established with a neutral third party, often a title company in Florida.
2. Document & Fund Transfer: Key documents and funds are held in escrow. This ensures neither party can access them until all contractual conditions are met.
3. Meeting Contractual Obligations: This includes property inspections, title searches specific to Florida statutes, and obtaining necessary municipal certificates.
4. Finalizing the Transaction: Once all terms are satisfied, the escrow officer facilitates the transfer of funds and the property deed.
5. Closing the Escrow Account: After completion, the account is closed, and any residual funds are returned as appropriate.

Florida-Specific Considerations

- Homestead Exemption: Florida offers a Homestead Exemption, which can provide significant property tax savings for homeowners. This is an important consideration during the title search to ensure any previous exemptions are addressed.
- Foreign Buyers: Given Florida's appeal to international investors, understanding international funds transfer and tax implications is vital within the escrow process.

In Summary

Title and escrow services in Florida serve as protective measures in the state's dynamic real estate environment. By understanding their nuances specific to Florida, both buyers and sellers can navigate transactions with confidence and security.



Why Blue Brick Title and Escrow?

In the dynamic landscape of Florida's real estate, the intricacies of title and escrow can often seem overwhelming. Amidst this backdrop, why should you choose Blue Brick Title and Escrow?

Navigating Chaos with Grace

Real estate transactions can be complex, with legal jargon, intricate documentation, and multiple stakeholders involved. At Blue Brick Title and Escrow, we understand these challenges and are dedicated to simplifying the process for you. Our expert team takes the guesswork out by ensuring clarity, transparency, and a hassle-free experience. Whether you're buying or selling a home or refinancing a property, we serve as your anchor in the storm, making real estate transactions feel more manageable.

The Personal Touch

In an era dominated by automated responses and digital interfaces, we stand apart. At Blue Brick Title and Escrow, you'll never be greeted by chatbots or be lost in voicemail loops. Every call, every query, is attended to by a live person. We value the human connection and the trust you place in us, ensuring that every interaction is personal, understanding, and tailored to your needs.

A Can Do Attitude

In an industry where the default often leans towards the path of least resistance, Blue Brick Title and Escrow boldly stands apart. We aren't just another name in the business; we are a testament to what's possible with perseverance, innovation, and a solution-focused mindset. Many might opt for the convenience of a simple "no", but we consistently choose the more challenging route of "how can we make this work?" Our unwavering commitment to our values and mission assures our clients of a partnership built on resilience and dedication. When you collaborate with Blue Brick Title and Escrow, you're not just getting a service; you're experiencing a promise to rise above the norm, no matter the complexity of the challenge.

In Conclusion

Choosing a partner for your real estate journey is a significant decision. With Blue Brick Title and Escrow, you're not just selecting a service; you're opting for a committed ally who's there to guide, support, and simplify every step of the way. Because in the intricate dance of real estate, having the right partner makes all the difference.



Fee Breakdown

At Blue Brick Title and Escrow, we believe in transparency. We don't charge unnecessary junk fees or hidden costs. We're here to pass along savings to our clients, ensuring a fair and straightforward deal that benefits you.

Blue Brick Title and Escrow

Seller Closing Fee: \$550.00

Search Fee: \$75.00

Doc Prep Fee: \$0.00

Notary Fee: \$0.00

Mortgage Satisfaction Fee: \$0.00

E-Recording Fees: \$0.00

Wire Fee: \$0.00

Storage Software Fee: \$0.00

Courier/FedEx Fees: \$0.00

Total: \$625.00

Most Others

Closing Fee: \$600.00+

Search Fee: Up to \$175.00

Doc Prep Fee: \$75.00+

Notary Fee: \$250.00+

Mortgage Satisfaction Fee: \$35.00

E-Recording Fees: \$10.50

Wire Fee: \$35.00

Storage Software Fee: \$50.00

Courier/FedEx Fees: \$50.00+

Total: \$1280.50+

Benefits of using Blue Brick Title and Escrow

Total Savings: \$655.50+

"At Blue Brick Title and Escrow, we take pride in our commitment to transparent pricing. Unlike some others, we don't use third parties for HOA & Condo Estoppels. This means more savings for our clients. Rest assured, we adhere to the state-regulated \$250 or \$350 fees without any additional junk fees."





www.bluebricktitle.com

611 Druid Rd., 404 Clearwater, FL 33756

Telephone: 727-441-8880 | info@bluebricktitle.com

Estimated Net Deduction at Closing: \$286,710.00

Estimate Net To Seller: **\$213,290.00**

See below for details

General Information

Seller Full Name:	Your Seller Name Here
Seller Email:	Your Seller Email Here
Property Street Address:	123 Blue Brick Road
Property Unit #:	#404
Zip:	33756
Property City:	Clearwater
County:	Pinellas
State:	FL

Sales Information

Sales Price:	\$500,000.00
Closing Date:	12-31-2023
Seller Tax Paid:	\$0.00
Tax Amount:	\$4,500.00
Percent Seller Commission:	6
Seller Prior Policy Amount:	\$0.00

Professional Fees

Seller Commission Amount:	\$30,000.00
Seller Prorate Amount:	\$0.00
Seller Transaction Fee:	\$0.00
Seller Other Prof Fees:	\$0.00
Professional Fees Total:	\$30,000.00



SELLER ESTIMATED CLOSING COSTS

About Your Current Debts

Seller Loan Payoff1:	\$250,000.00
Seller Loan Payoff2:	\$0.00
Seller Loan Payoff3:	\$0.00
Current Debts Total:	\$250,000.00

Government Charges

Florida Doc Stamp On Deed And Recording Fee:	\$3,510.00
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Title Charges

Owners Title Policy:	\$2,575.00
Owners Title Policy Prior Policy Discount:	\$0.00
Search Fee:	\$75.00
Closing Settlement Fee:	\$550.00
Mortgage Satisfaction Fee:	\$0.00
Tech Privacy & Storage Fee:	\$0.00
E-Recording Fee:	\$0.00
Title Charges Total:	\$3,200.00

Other Items

Seller Credit:	\$0.00
Seller Home Warranty:	\$0.00
Seller Other Cost:	\$0.00
Other Costs Total:	\$0.00

Totals

Estimated Net Deduction At Closing:	\$286,710.00
Estimate Net To Seller:	\$213,290.00

Blue Brick Title ASSUMES NO LIABILITY DUE TO THE ERRORS AND/OR OMISSIONS FOR INFORMATION CONTAINED HEREIN. These estimates are based on Seller paying Seller's normal closing costs. Please adjust costs to reflect provisions of the Contract of Sale. **Agent presents and Seller accepts this statement as an ESTIMATE ONLY and NOT AS A GUARANTEE.**

Please call 727-441-8880 for accurate net figures.



Clients That We Service

In Florida, several different types of clients rely on title companies during real estate transactions and related processes. These clients include:

Homebuyers: Individuals or families looking to purchase residential property. They use title companies to ensure the property they're buying has a clear title, free from liens or other encumbrances.

Home Sellers: Those selling residential property. Title companies facilitate the transaction, ensuring all necessary documentation is in order and funds are transferred correctly.

Real Estate Agents/Brokers: These professionals work on behalf of buyers and sellers to facilitate property transactions. They often coordinate with title companies to ensure a smooth closing process for their clients.

Mortgage Lenders: Banks, credit unions, and other financial institutions that provide loans for property purchases. They require title companies to ensure the property being financed has a clear title and to facilitate the closing process.

Real Estate Investors: Individuals or entities that purchase properties as investments, whether for flipping or renting. They rely on title companies to ensure clear titles on their investments and to assist with transactions.

Developers and Builders: Those involved in property development and construction often require title companies to conduct title searches on large parcels of land and to manage construction disbursement.



Commercial Property Buyers and Sellers: Businesses or investors involved in the purchase, sale, or lease of commercial properties.

Attorneys: Lawyers representing clients in real estate transactions or disputes often work closely with title companies to review title searches and ensure a seamless transaction.

Estate Executors and Administrators: In cases where property is part of an estate, executors and administrators might need title company services to manage the sale or transfer of the property.

Foreign Investors: Florida, with its appealing real estate market, attracts many international buyers. These investors rely on title companies familiar with the nuances of international transactions.

Relocation Companies: Businesses that assist employees in relocating for work purposes often work with title companies to facilitate property sales or purchases as part of the relocation process.

Government Entities: On occasions where government bodies buy or sell land or properties, they may use title companies to manage the transactions.

Individuals Refinancing a Mortgage: Homeowners looking to refinance their mortgage will often engage a title company to ensure the refinancing process proceeds without any title-related issues.



Services Offered at Blue Brick Title and Escrow

Title Search and Examination

- Comprehensive search of public records to verify the property's legal ownership.
- Identify any outstanding mortgages, liens, judgments, or unpaid taxes that could affect the property's clear title.

Lien Search

- It checks public records for any outstanding liens or encumbrances on the property.
- This helps ensure a clear title and allows for resolution of any issues before closing.

Title Insurance

- Offering both Lender's and Owner's title insurance policies to protect against unforeseen title disputes.
- Work with underwriters to provide the best coverage at competitive rates.

Escrow Services

- Act as a neutral third party to hold and disburse funds during a real estate transaction.
- Ensure that all terms and conditions of the sale are met before the transfer of property.

Settlement and Closing Services

- Coordinate and facilitate the closing process, ensuring all paperwork is in order.
- Disburse funds to relevant parties and record the deed and other documents with the local county.

For Sale By Owner (FSBO) Transactions

- Provide title and escrow services for those selling or buying properties without a real estate agent.
- Offer guidance to ensure compliance with Florida state regulations.

Courtesy Closings/ Notary Services

- Provide professional and courteous closing services to ensure a positive experience for all parties involved.
- On-site notary services to authenticate and witness the signing of real estate documents.



Day, Evening, and Weekend Closings

- Flexible scheduling to accommodate your busy lifestyle, including evening and weekend closing appointments.

Refinancing Closings

- Facilitate the title and escrow process during property refinancing.
- Work closely with lenders to meet all necessary requirements for the new mortgage.

Home Equity Closings

- Assist homeowners in accessing their home equity through second mortgages or home equity lines of credit (HELOCs).

Short Sales Closings

- Expertise in handling short sale transactions, assisting sellers facing financial challenges.

Reverse Mortgage Closings

- Facilitate reverse mortgage transactions, ensuring a smooth process for seniors looking to access their home equity.

1031 Exchanges

- Assist investors in deferring taxes by reinvesting proceeds from a sold property into a new property under Section 1031 of the Internal Revenue Code.

Foreign Buyer and Seller Assistance

- Specialized support for international clients, ensuring compliance with Florida's real estate laws and US federal regulations.

Legal Services

- Offer legal expertise related to real estate transactions in connection with the issuance of title insurance.

Commercial Closings

- Specialized services for commercial real estate transactions, including due diligence and contract negotiation.

Document Preparation

- Creating and organizing legal documents to transfer property ownership accurately and in compliance with laws and regulations.



The Significance of Local Expertise

In the world of real estate transactions, having a partner with deep-rooted local expertise can make all the difference. At Blue Brick Title and Escrow, we pride ourselves on our intimate knowledge of the Florida real estate landscape. Here's why our local expertise matters:

Knowledge of Local Regulations:

Florida has its own set of real estate laws, regulations, and tax codes. Our team is well-versed in these intricacies, ensuring that your transactions are conducted in full compliance with state and local requirements.

Connections and Relationships:

Over the years, we've built strong relationships with local real estate professionals, including real estate agents, lenders, and municipal officials. These connections enable us to expedite processes and ensure a smooth transaction.

Awareness of Market Trends:

The Florida real estate market is dynamic, with trends that can shift rapidly. Our local expertise means we are attuned to these fluctuations, helping you make decisions based on current market conditions.

Quick Response to Local Challenges:

Local challenges can arise unexpectedly, such as issues with permits, zoning, or property assessments. Our local expertise equips us to respond swiftly and effectively, finding solutions to any roadblocks that may appear.



Community Engagement:

We believe in giving back to the communities we serve. Our local involvement allows us to contribute positively to the neighborhoods and regions we work in, reinforcing our commitment to our clients and the community at large.

Personalized Service:

Our local expertise extends to personalized service. We take the time to understand your unique needs, providing solutions that align with your specific goals.

Blue Brick Title and Escrow, our local expertise is not just a badge of honor; it's a commitment to providing you with the highest level of service. We truly get that real estate transactions in Florida are unique, and our expertise ensures that you have a knowledgeable supporter by your side throughout the process. With us, you're not just a transaction; you're a valued member of our local community.



The Benefits of Using Blue Brick Title and Escrow

At Blue Brick Title and Escrow, we are not just your service provider; we are your steadfast partner on your real estate journey. Here are the benefits that you can expect when you choose to work with us:

Relentless Commitment:

In a world where quick "no" responses can stifle progress, we stand out. At Blue Brick Title and Escrow, we're driven by a "can-do" attitude. When faced with challenges, we're committed to finding solutions and making things happen.

Staying on Course:

The road to a successful real estate transaction can be filled with twists and turns. With Blue Brick Title and Escrow by your side, you'll stay on track. We provide guidance and expertise every step of the way, ensuring a smooth journey.

Transparent Pricing: No Junk Fees

No hidden surprises here. At Blue Brick Title and Escrow, we believe in transparency. We negotiate all fees with our vendors and partners to ensure you get the best value. No junk fees, no unnecessary costs – just savings passed on to you.

Customized Solutions: Tailored to Your Needs

Your unique real estate goals and circumstances matter to us. Whether you're a seasoned agent or a first-time buyer, we offer a range of personalized services. From new agent books to listing guides, one-on-one title training, or group training sessions, we adapt to your needs.



Commitment to Improvement: Always Staying Fresh

We are constantly evolving and seeking more efficient ways to serve you. If you don't see a benefit you need or expect, let us know. We're here for you, and we value your input. Your feedback guides our journey toward continuous improvement.

Educational Resources:

We believe that knowledge is a beacon to all good things. That's why we offer a range of educational resources, including new agent books, listing guides, and one-on-one or group training sessions. We want you to feel confident and informed every step of the way.

At Blue Brick Title and Escrow, we understand that every real estate journey is unique. That's why we offer not only a comprehensive suite of services but also a commitment to going the extra mile for our clients. If you ever feel there's a way we can serve you better, please don't hesitate to reach out. We are dedicated to providing you with the best possible experience and are always eager to explore fresh and efficient ways to support your real estate endeavors.



Frequently Asked Questions

What is a Title Search, and Why is it Important?

A title search is a process to verify the legal ownership of a property and check for any existing liens or encumbrances. It's crucial to ensure a clear title when buying or refinancing a property in Florida.

What is Title Insurance, and Do I Need It?

Title insurance protects against title defects or disputes that may arise after a real estate transaction. Lenders typically require a Lender's Policy, and an Owner's Policy is recommended for buyers to protect their investment.

How Much Does Title Insurance Cost in Florida?

Title insurance costs is set by the Florida Department of Insurance, they are typically based on the property's purchase price and the loan amount. It's a one-time premium paid at closing.

What is the Role of a Title Company in a Real Estate Transaction?

A title company, like Blue Brick Title and Escrow, conducts title searches, manages escrow accounts, and facilitates the closing process. They ensure that the transaction is legally sound and all parties are protected.

How Long Does a Typical Closing Process Take in Florida?

The closing process duration can vary, it typically takes 30 to 45 days from contract acceptance to closing. Factors like financing and inspections can influence the timeline.

What Are Closing Costs, and What Do They Include?

Closing costs include fees for title insurance, appraisal, lender charges, recording fees, and more. It's important to get a detailed estimate from your title company or lender.

Can I Choose My Own Title Company in Florida?

The seller generally has the right to choose the title company. However, some agents may have preferred providers, so it's essential to discuss this with your client.



Can I Conduct a For Sale By Owner (FSBO) Transaction in Florida?

Yes, you can. However, it's advisable to consult with a title company and legal professionals to ensure compliance with Florida's real estate laws and regulations.

What is a Homestead Exemption in Florida?

Florida offers a Homestead Exemption, which can provide property tax savings for homeowners who use the property as their primary residence. It's important to apply for this exemption if eligible.

How Does Florida Handle Foreign Buyers and Sellers?

Florida is a popular destination for international real estate investors. Working with a title company experienced in international transactions is essential to navigate legal and tax considerations.

What is a 1031 Exchange, and How Does it Work in Florida?

A 1031 Exchange is a tax-deferred exchange of like-kind properties. It's important to work with professionals who understand the rules and regulations governing 1031 Exchanges in Florida.

What are Short Sales, and How are They Handled in Florida?

Short sales occur when a property is sold for less than the amount owed on the mortgage. Florida has specific processes for short sales, and working with an experienced title company is crucial.

What is the Role of an Escrow Officer in Florida Closings?

The escrow officer in Florida ensures that all funds and documents are handled correctly during the closing process. They act as a neutral third party to protect the interests of both the buyer and seller.

What Legal Services Can a Title Company Provide in Florida?

Title companies like Blue Brick Title and Escrow can offer legal services with the issuance of title insurance related to real estate transactions, including resolving title issues and ensuring legal compliance.

What Educational Resources Are Available for Real Estate Professionals in Florida?

Blue Brick Title and Escrow provides various educational resources, including new agent books, listing guides, and one-on-one or group training sessions to help real estate professionals excel in their careers.



Title Glossary

Title: A legal document that proves ownership of a property.

Title Search: A comprehensive examination of public records to verify the property's legal ownership and identify any liens or encumbrances.

Title Insurance: A policy that protects against unexpected title defects or disputes that may arise after a real estate transaction.

Lender's Policy: Title insurance that protects the lender's interests in the property.

Owner's Policy: Title insurance that safeguards the property owner's interests.

Escrow: A neutral third party that holds funds and documents during a real estate transaction.

Escrow Officer: The individual responsible for managing the escrow process and ensuring all conditions are met before the transaction is completed.

Closing: The final step in a real estate transaction where all documents are signed, and funds are disbursed.

Closing Costs: Fees associated with the closing process, including title insurance, appraisal, and recording fees.

Homestead Exemption: A property tax reduction for homeowners who use the property as their primary residence.

1031 Exchange: A tax-deferred exchange of like-kind properties, often used for investment properties.

Short Sale: The sale of a property for less than the amount owed on the mortgage.

Foreign Buyer/Seller: An individual or entity that is not a U.S. resident or citizen and is involved in a real estate transaction.

For Sale By Owner (FSBO): A real estate transaction where the property is sold without the use of a real estate agent.

Clear Title: A title without any unresolved claims, liens, or legal issues.

Deed: A legal document that transfers ownership of a property from the seller to the buyer.



Mortgage: A loan used to finance the purchase of a property, secured by the property itself.

Lien: A legal claim against a property used to secure a debt or obligation.

Appraisal: An assessment of a property's value, often required by lenders.

Closing Disclosure: A document provided to the buyer and seller before closing, outlining the final terms and costs of the transaction.

Flood Zone: An area designated by FEMA as prone to flooding, which may impact insurance requirements.

Real Estate Agent: A licensed professional who assists buyers and sellers in real estate transactions.

Notary Public: An official authorized to witness and authenticate the signing of legal documents.

Survey: A measurement and mapping of a property's boundaries and features.

Chain of Title: A historical record of a property's ownership and transfers.

Mortgage Broker: A licensed professional who connects borrowers with lenders and helps them secure mortgage loans.

Closing Agent: An individual or entity responsible for coordinating the closing process, including document signing and fund disbursement.

Chain of Title: A historical record of all property transfers, including deeds and other documents, showing the property's complete ownership history.

Title Commitment: A preliminary report issued by a title company that outlines the terms and conditions under which it will provide title insurance.

Title Plant: A comprehensive database maintained by a title company containing all relevant property records and title information.

Earnest Money: A deposit made by the buyer as a show of good faith to secure a property.

Encumbrance: Any claim, lien, restriction, or right that affects the use or transfer of a property, such as easements or restrictions.



ALTA/HUD-1 Settlement Statement: A standard form used in real estate closings that itemizes all closing costs and serves as an accounting of the transaction.

Abstract of Title: A summary of the key information from a property's title history, often used in some states instead of title insurance.

Proration: The process of dividing certain expenses, such as property taxes or homeowners' association fees, between the buyer and seller based on their ownership periods.

Title Defect: Any issue or claim that affects the property's clear title and needs to be resolved before the transaction can proceed.

Title Curative: The process of addressing and resolving title defects or issues to ensure a clear title.

Abstract of Judgment: A legal document filed against a property owner for unpaid debts, which can result in a lien on the property.

Warranty Deed: A type of deed that guarantees the property's title and promises to defend it against any future claims.

Quitclaim Deed: A type of deed that transfers the property owner's interest in the property but makes no guarantees about the title's validity.

Title Endorsement: An additional provision or coverage added to a title insurance policy to address specific risks or issues.

Subdivision: A tract of land divided into individual lots or parcels for the purpose of development.



Our Office

COME VISIT US TODAY

Come see us at your convenience. Our office is open all week and weekends upon request.

Monday-Friday: 9:00 am - 5:00 pm

Nights and Weekends by appointment.



Future Offices: Coming Soon

611 Druid Rd. East Suite 404 Clearwater, FL 33756





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Contact Us



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info@bluebricktitle.com



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611 Druid Rd. East Suite 404
Clearwater, FL 33756

Blue Brick
Title and Escrow

OUR PROMISE

At Blue Brick Title and Escrow, we understand the vital role that communication plays in the real estate process. That's why we prioritize keeping the lines of communication open between lenders, agents, buyers, and sellers. With our services, you'll have a dedicated account manager assigned to your file, ensuring seamless communication throughout the transaction. Additionally, we provide convenient online access 24/7, allowing you to stay informed and connected at any time. We're just a phone call away.