

HELPFUL TIPS FOR ESCROWS CLOSING BY YEAR END

The end of the year is less than two months away. To help you be proactive when writing contracts, we want to make you aware of the following holidays when the County Recorder, along with Escrow and Title Companies, will be closed:

- » **Veterans Day.....Friday, November 10th**
- » **Thanksgiving.....Thursday, November 23rd**
- » **Day after Thanksgiving.....Friday, November 24th**
- » **Christmas Day..... Monday, December 25th**
- » **New Year's Day.....Monday, January 1st**

To avoid disappointed buyers and sellers, as well as confusion in the closing process, please take these dates into consideration when writing contracts. You already know that you can't close escrow on a holiday, however, consider the time required for loan funding, escrow settlement and disbursement when calculating your closing date. *For instance, if you schedule a closing for Wednesday, November 22nd (the day before Thanksgiving), and the loan funds and records on the same day, your seller may have to wait until the following Monday after the holiday weekend to receive proceeds.*

If you have any questions or concerns about your closing dates or possible delays in disbursement, please check with your escrow officer.



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