



All American Title

679 West Lumsden Road, Brandon, FL 33511

Phone: 813-684-3330 Fax: 813-689-6659

What to Expect Throughout the Closing Process

Congratulations on your refinance!

All American Title will begin working with your lender to prepare everything for your refinance closing.

Information Questionnaire: Please be sure to complete the information questionnaire in Qualia as soon as possible, so that we may begin to process your file for closing! Signature authorization and wire acknowledgement forms will be sent to you in Qualia as well to sign electronically through the portal. Make sure to send us a copy of your owner's title policy from your purchase, along with your most recent survey if you have them! These items can be emailed or uploaded via the same portal and will save any additional costs at closing. Be sure to also include a copy of your identification to avoid any delays on the day of signing.

Processing: We will work on clearing title, gathering all necessary documents, and will reach out to you with any questions along the way! Once we have cleared all aspects required to close, including balancing with your lender, we will send the final settlement statement for your review.

Cash to Close: Should funds be required to close; the final closing amount must be sent via wire transfer. You can obtain the wiring instructions on the Qualia portal. If possible, please send the wire at least one day prior to your closing. Keep in mind that our wiring instructions will never change.

NOTE: ACH transfers cannot be accepted and will be automatically returned by our bank.

Closing Day: Be sure to schedule the day and time of your closing in advance! On the day of closing, we require two valid forms of identification. Everyone on title must be present at closing for signing. For primary residences, spouses must also be present and sign documents, even if he or she is not on title or on the loan. Please keep this in mind when scheduling for closing!

Congratulations! Document copies will be provided to you either via email or at closing per your preference. For primary residences, there will be a 3-day right-to-cancel period. After that time, we will be officially closed. Any funds owed to you will be sent at that time. You will always have access to the Qualia portal to view your documents for this closing and any others we handle for you in the future!

Privacy Policy Notice

To better serve you, All American Title will ask you to provide us with certain information. We understand and respect your privacy concerns regarding your personal information. Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In respect of your privacy expectations and in compliance with the GLBA, this privacy policy provides you with an explanation of how we handle your nonpublic personal information. We reserve the right to update and/or amend this privacy policy to stay current or comply with applicable privacy laws.

We may collect nonpublic personal information about you from the following sources:

- applications or other forms we receive from you, your representative, or your lender
- communications with you in writing, in person, by phone, or other means
- others involved in your transaction, such as the real estate agent, lender, or your attorney
- our website
- consumer reporting agencies

We may disclose your nonpublic personal information:

- with our affiliates
- with agents, brokers, or representatives to provide you with the products or services you have requested
- with third party contractors or service providers who provide services on our behalf
- when you direct us or give us permission
- when we are required or permitted by law to do so, or when we suspect fraudulent or criminal activities

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

We limit access to nonpublic personal information about you to those individuals or entities who need to know that information to provide products or services to you or for other legitimate business purposes. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations.

Our website may contain links to other sites. We do not endorse or otherwise accept responsibility for the content or privacy policies of those sites.