

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 sale!

Now that the contract has been negotiated and signed,
All American Title will be preparing for your 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! There is also a task to verify your identity and provide your bank information for your final proceeds. A signature authorization to be signed electronically will also be included. This will allow us to request your payoff statement, HOA information, etc. Be sure to include a copy of your identification to avoid any delays on the day of closing.

**Processing:** We will work on clearing title and reaching out to your payoff lender, homeowners association, etc. to gather all necessary documents. We will reach out to you with any questions along the way! If you plan on making any additional payments close to closing, please let us know. Once we have cleared all aspects required to close, we will send the final settlement statement for your review.

**Proceeds and Cash to Close:** For your final proceeds, we can issue a check after closing or send a wire transfer to your account. If you are required to bring any funds to closing, the final amount must be sent via wire transfer. 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 automatically be returned by our bank.

**Closing Day:** Be sure to schedule the day and time of your closing in advance! As a seller, you are almost always able to sign prior to the actual closing date for your convenience. On the day of signing, 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. 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. Once the buyer has signed and we have funded, your wire or check will be sent! An email will be sent to you as well with a copy of the signed final settlement statement. You will always have access to the Qualia portal to access 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 in regard to 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.