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Monthly Update from your Team at Home First Title Group

Before Your Next Summer Closing:

✓ Ask buyers and sellers about upcoming travel plans.
✓ Confirm who will be signing closing documents.
✓ Notify your title company early if a Power of Attorney may be needed.
✓ Remind clients to verify wire instructions by phone.
✓ Confirm names on contracts match identification.
✓ Communicate any changes to ownership, marital status, or financing as soon as possible.

DID YOU KNOW?

A delayed closing isn't always caused by a title issue. Travel schedules, unavailable signers, lender requirements, and last-minute document requests are some of the most common causes of settlement delays during the summer months.

HFTG TIP

The earlier your title company knows about a potential issue, the more options we have to help keep your closing on track.

VACATION BOOKED?
DON'T FORGET ABOUT CLOSING DAY.

Summer is one of the busiest times of year for real estate—and for vacations. While your clients are busy planning beach trips, family reunions, cruises, and international travel, it's important to remember that a scheduled closing doesn't automatically adjust to vacation plans.

The good news? A little preparation can go a long way.
One of the most important questions an agent can ask early in a transaction is: "Will you be traveling before closing?"
If the answer is yes, your title company, lender, and settlement team may need additional time to coordinate signing arrangements. Depending on the situation, options may include a mobile notary, mail-away documents, remote online notarization (where permitted), or a Power of Attorney.

Waiting until the week of closing to discuss travel plans can create unnecessary stress and, in some cases, delay settlement altogether. Travel isn't the only consideration. Summer schedules often mean clients are juggling camps, family events, work travel, and other commitments. Identifying potential scheduling conflicts early helps ensure everyone is available when it matters most.

At Home First Title Group, we're here to help navigate these situations before they become problems. The sooner we know about travel plans or scheduling challenges, the more options we have to keep your transaction moving smoothly.

THE BOTTOM LINE

A closing date may be on the calendar, but summer plans can quickly complicate the process. Asking a few simple questions upfront can help prevent last-minute surprises and keep everyone focused on a successful settlement.

TITLE TIP: CAN MY CLIENT CLOSE REMOTELY?

Summer travel, family vacations, business trips, and relocation plans don't always line up with closing day. Fortunately, there may be options available to help keep a transaction on track.

REMOTE ONLINE NOTARIZATION (RON)

Remote Online Notarization (RON) allows certain documents to be signed electronically and notarized through a secure online platform. The signer appears before the notary using audio and video technology rather than meeting in person.
RON may be a great solution for:
Sellers who are traveling. Sellers who have already relocated. Busy clients with scheduling conflicts. Transactions where in-person signing is difficult

POWER OF ATTORNEY (POA)

In some situations, a Power of Attorney may be an option.
A POA allows one person to sign documents on behalf of another person. This can be especially helpful when a buyer or seller will be unavailable during the closing process. However, not all Powers of Attorney are created equal. Lenders may have specific requirements, and some may require review and approval well before closing.

WHAT ABOUT BUYERS?

Cash buyers may have more flexibility when it comes to remote signing options.
For financed transactions, lender requirements will often determine what options are available. Some lenders permit remote notarization or POA usage, while others have additional restrictions.

THE KEY IS PLANNING AHEAD

Whether your client may need RON, a mobile notary, a mail-away package, or a Power of Attorney, the most important step is letting your title company know as early as possible.
Early communication gives everyone time to coordinate approvals, prepare documents, and avoid unnecessary delays.

OUR ROLE

At Home First Title Group, we help identify signing solutions before they become closing obstacles. By working closely with agents, lenders, and clients, we can help determine the best path forward and keep the transaction moving smoothly.

A client being out of town doesn't automatically mean a delayed closing. With advance planning and the right signing solution, many transactions can stay right on schedule.