📑 When should I expect closing documents?

✨ Need it sooner? Just let us know when you schedule closing!

🏡 Sellers, Cash Buyers & Land Contracts

- Draft packages are due **2 business days before closing**.
- This applies only if the closing is scheduled at least **3 full business days in advance**.
- If less notice is given, we ask for **at least 1 full business day** to prepare. In these cases, the package may not be available two days before closing, but we'll still get it to you **as quickly as possible**.

⚠️ **Important:** "Three full business days" means *full* days.
Example: Scheduling a closing at **4:30 PM on Monday for 9:00 AM Thursday** does **not** allow three full days.

🏦 Mortgage Buyers

- Final numbers are **due 24 business hours before closing.**
- We process lender closing instructions and listing title company statements within 4 business hours of receipt.
- Buyer's final numbers are released **immediately upon lender approval** (once we have both the listing statement and lender instructions).
- If we cannot provide final numbers 24 business hours before closing, your Escrow Officer will update you with an ETA.
- **Remember:** the listing title company — not Premier — sends the pre-closing package.

📌 Primary Contact

Your **Escrow Officer** is your main point of contact throughout the transaction.

- Our escrow officers are **licensed professionals**, highly experienced in every aspect of title and escrow.
- No matter who may have started your file or reached out along the way, you can always count on your **Escrow Officer** to guide you from start to finish.

📝Ordering Title Work

Automatic Ordering: Kee Realty's administrative staff will automatically order title work from Premier as soon as you turn in a purchase agreement — unless the agreement (or you) specify otherwise.

Placing Pre-Title: You can also request pre-title by either:

- Sending the property address directly to your **escrow officer**, or
- Checking the request box at the bottom of **page 4** of the Kee listing agreement.

Turnaround Times:

- **Macomb, Oakland, Wayne, & St. Clair Counties:** Standard turnaround is **3–7 days**.
- **Rush Orders (same counties):** Usually **1–2 days** — just let us know if you need a rush.
- **Out-County Orders:** May take up to **14 days**.

💬 File Communications

When your **title commitment** is emailed, it will include an **itemized** list of anything needed by Premier to clear title.

- Please return these items as soon as possible, or, if more appropriate, ask your **Escrow Officer** to contact the seller directly.

You will also receive a **weekly text message** until the file closes.

- Be sure to review these texts to see if any items remain outstanding.

📅 Scheduling Closings

1. **Confirm Title Clearance**
   - Make sure Premier has received everything requested to clear title.
2. **Submit Closing Details**
   - Email your closing date, time, and location to your escrow officer or their assistant.
3. **Recommended Timing**
   - We recommend scheduling closings **3–7 business days in advance**.
   - Whenever possible, try to avoid **peak times** such as Fridays and month-end, when scheduling is heaviest.

💵 Seller Proceeds – Wires

Timing: Wire funds typically arrive in the seller's account within 1 business day of funding/completion.

Exceptions: For split closings or closings that occur after 2:00 PM, funds may take up to 2 business days.

Fee: Premier Title deducts a **$35 wire handling fee** from proceeds.

📂 Closing Documents

No Agent Submission Required: Agents do **not** need to turn in closing documents to Kee Realty when closing with Premier Title.

Copies for Agents: Our closers will provide a **copy package** to Kee agents **upon request**.

SureClose Access: Copies of all closing documents are available in **SureClose** within **one business day after closing**.

Commission Checks: To help expedite agent commission payments, the **commission check should leave the closing** with the Premier Title closer.

💻 E- Closings

Who's Eligible:

- **Cash Buyers**
- **Cash Sellers**
- **Mortgage Sellers** *(when approved by the lender)*

Options Available:

- Full e-closing is available for eligible parties.
- Hybrid closings are available for most sellers if scheduled in advance.

Process:

- Lender approval is obtained before proceeding.
- A few documents still require a **wet signature**. These can often be signed **before the settlement date is set**, making the process faster and more convenient.