

# Helpful Tips for Escrows Closing by Year End

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The end of the year is less than three 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:

- » **Veteran's Day** ..... **Wednesday, November 11<sup>th</sup>**
- » **Thanksgiving** ..... **Thursday, November 26<sup>th</sup>**
- » **Day After Thanksgiving** ..... **Friday, November 27<sup>th</sup>**
- » **Christmas Day** ..... **Friday, December 25<sup>th</sup>**
- » **New Year's Day** ..... **Friday, January 1<sup>st</sup>**

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 loan to fund on Wednesday, November 25<sup>th</sup> (the day before Thanksgiving), the escrow will not be able to close and the proceeds will not be disbursed until the following Monday after the holiday weekend.***

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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