



Closing Your Way

5 OPTIONS FOR CLOSING

Closing day is the most exciting part of any real estate transaction. For the seller, this important day represents the opportunity to end one chapter and move on to another. For the buyer, this day means they will finally take possession of their new home and begin making it their own.

No matter what side of the table you will be on, the Patten Title team wants to ensure you have the very best closing experience possible. With that in mind, we offer five different closing options to cater to all types of situations. We'll explore our offerings and discuss what you can expect at the closing table.

1. FACE-TO-FACE / SAME DAY

Face-to-face or same-day closings are one of our most popular options. With this approach, sellers and buyers arrive at Patten Title on the same day and around the same time to complete their closing documents.

Upon arrival at Patten Title, you will receive a packet of transfer documents, including the note, deed, and mortgage paperwork. One of our team members will guide you through the signing process, notarize any documents (if needed), and provide you with copies of your paperwork. At Patten Title, we make the face-to-face closing process seamless and enjoyable.

2. STAGGERED ARRIVAL

Another common in-person closing option is the staggered arrival. Patten Title uses this approach when both parties want to respond to our office but cannot make it on the same day or time.

Typically, the seller will arrive before the buyer to complete all of their documents. The day the buyer arrives is the official closing day, as that is the time the documents will be finalized and filed.

While a staggered closing may sound complicated, it is a frictionless experience. Our title experts handle everything, including preparing your documents, arranging notary services, and scheduling your appointment. We make sure that your closing process is quick and stress-free.

3. MAIL-AWAY / MOBILE NOTARY

The mail-away/mobile notary approach provides the security of an in-person closing with the convenience of a digital transaction. When you select this closing option, Patten Title will arrange for a notary to meet you at a predetermined location, such as your office or current home. In most scenarios, we will send documents directly to the notary to bring to your appointment.

Once all documents are signed and notarized, the notary will collect them and return them to Patten Title.

Mail-away/mobile notary closings are popular when one or both parties live far away from the property being sold. For instance, if you are moving to Texas from out of state and are purchasing a new home, you may benefit from our mail-away option.

4. DIGITAL TRANSACTIONS

When you engage in a cash transaction, you have a lot of freedom regarding closing options. During cash deals where a notary is not required, the buyer can digitally sign all documents through a platform like DocuSign or [Qualia](#). Digital transactions are by far the most convenient and efficient for all involved.

Like with any other closing, Patten Title will collect closing costs and any other funds during the digital transaction. Typically, the funds are sent to us via a wire transfer. However, we can discuss potential alternatives to find a solution that is convenient for you. For instance, you may be able to hand-deliver a check prior to the day of closing.

5. REMOTE ONLINE NOTARIZATION (RON) CLOSINGS

Most lenders have embraced digital closing options. Be aware that if you are purchasing a property and a mortgage loan is involved, Patten Title must obtain your lender's permission to close digitally. We must also secure lender permission for digital closings on home refinance transactions.

When a lender is involved and notarization is required, we can arrange remote online notarization (RON). As a client-oriented title agency, Patten Title contracts the services of [several different platforms](#) to provide RON closing options to our customers.

WHAT TO EXPECT AT CLOSING

As the seller, you will have one responsibility: signing legal documents. Patten Title will guide you through this process and make it as seamless as possible. Once you have completed all [requisite documents](#) and the buyer's portion has been completed and funded with their lender, we will finalize your transaction and arrange the transfer of funds.

As the buyer, you will also be tasked with signing various legal documents. You will pay closing costs, which will likely include a down payment and an escrow deposit. The escrow deposit covers expenses such as homeowner's insurance, property taxes, and private mortgage insurance (if required for your loan).

WANT TO LEARN MORE? CONNECT WITH US!

Whether you are preparing to sell a home or are starting your own purchasing journey, it is important to have the right people in place to facilitate a smooth process. This means choosing an experienced agent, finding a skilled mortgage broker, and partnering with an efficient title agency like Patten Title.

When you're ready to close with Patten Title, make sure to express your desired title company to your real estate agent and mortgage broker. You can also learn more about our services and the title agency selection process by [connecting with our team](#).



Because closing on time shouldn't cost your time!

Licensed Counties

Our Locations

