

## ***How to Choose a Closing Attorney***

If you are buying or selling a home, the standard Georgia Association of Realtors sales contract has a blank on the front page where you can fill in the name of your closing attorney. Typically, the purchaser or the party paying attorneys' fees chooses the closing attorney, but choice of attorney is always negotiable.

If you are refinancing a home, you have the right to choose your closing attorney by telling your loan originator the name of your closing attorney. Bouhan Falligant is approved to close loans for most major lenders, but even if we are not yet approved, we can typically obtain approval within a few days and in plenty of time for your closing. Even if you are unable to choose the closing attorney, you always have the right to engage your own attorney to assist you and to answer your questions.

If you are unsure how to choose a closing attorney, your Realtor or loan originator can suggest attorneys that have home closing experience and expertise. It is usually not a good idea to choose a friend or relative that does not handle closings on a regular basis.

To know more about Bouhan Falligant's attorneys experience and expertise, please refer to our website at [bouhan.com](http://bouhan.com).

## ***Your Closer***

Our real estate department currently employs full-time closing assistants (or closers) that will assist your attorney with your closing. Upon receipt of each new closing request, we assign you an experienced and well trained closer that will be personally responsible for your closing from start to finish. She will be your primary contact, and will be there to help you through each step of the process. Each day, your closer will work with your attorney to move your transaction towards the final closing ceremony (or the closing) as rapidly as possible.

Your closer will contact you immediately upon receipt of your closing to determine the best way to communicate with you and to gather the information that we need for your closing. As your closing progresses, your closer will contact you often, and will keep you, your Realtor, your loan originator, and your attorney informed regarding the status of your closing.

Your closer will obtain copies of your sales contract and/or your lender's loan closing instructions, and, after consultation with your attorney, will gather the materials required for your closing. Your closer would typically procure a search of the title to the real estate, payoffs from existing

lenders, homeowner's association dues, hazard and flood insurance, termite letters, title insurance, a survey, if you request, and anything else required to close the transaction. She will serve as a clearing house for the information needed to close the transaction.

As the closing ceremony approaches, she will schedule the closing, and coordinate with your attorney to prepare the closing documents that will be signed at the closing. Most importantly, she will help your attorney arrange for the delivery of funds for the closing.

### ***Your Closing Attorney***

In addition to your personal closer, your attorney oversees every aspect of your transaction from beginning to end as required by Georgia law. He or she will review your contract and loan closing instructions, examine the title search for your property, and review the materials gathered by your closer.

Your attorney will address any legal issues that arise prior to closing, and supervise your closer's management of your file. If you have a legal question, your closer will always consult your attorney before responding if she has not received previous directions.

Your attorney and closer will try to identify and resolve any issues prior to closing, so please let us know if you have a concern before you come to closing. We will always call you back the same day if possible, and do our best to resolve your issues prior to closing.

If at any time you have questions or concerns, or just need reassurance, please don't hesitate to call your closer or your attorney. We are here to serve you, so don't worry that your issue might not be important, or that we might not have time for you. We always will.

### ***The Closing Ceremony***

On the day of your closing, you will come to our office, where ample parking is available right outside our rear entrance. You will be greeted by your closer and/or closing attorney who will show you to one of our comfortable conference rooms. Every party to the transaction will need to be present at the closing, unless other arrangements have been made, and you will need to bring a photo id for identification purposes.

Your closing attorney will explain every document to you, answer any of your questions, and make sure that every document is executed correctly. When all of the documents have been executed, and all of your questions have been answered, your closing attorney will give you copies of the documents you signed to take with you. As soon as funds are available, your closing attorney will direct the disbursement of funds.

### ***Post Closing***

Our responsibility for the closing continues for many months after the closing ceremony as we disburse funds and documents, record documents, issue title insurance, and confirm the cancellation of your prior loan documents.

If you have any concerns or questions after closing, please feel free to contact us. Our goal is to make your experience as pleasant as possible, and to be there to help you in the future. The most important thing to remember is that we are here to serve you.

Thank you for choosing Bouhan Falligant for your home closing.