Advantage One
ESCROW

FOR SELLERS · 5 MINUTE READ

Selling a home: your part of escrow

What a California home seller does during escrow, from disclosures and loan payoffs to signing the deed and getting paid safely.

Your part, in brief

Advantage One Escrow handles most of the escrow work in your sale. We still need a few things from you, and early is better:

- Your opening papers, filled out and returned.
- Your disclosures, delivered on time through your agent.
- Permission to order payoff figures for any loans on the home.
- Your signature on the grant deed, in front of a notary.
- Clear instructions for how you want to be paid.

Your opening papers

Soon after escrow opens, we send you a package to sign and return. It includes the escrow instructions and the forms we need to close on time.

One of those forms is a Statement of Information. The title company uses it to tell you apart from people with similar names, so someone else's debts don't slow down your sale.

Return the package as soon as you can. Missing forms are a quiet cause of late closings.

Disclosures

California sellers have to disclose known facts that affect the home's value or desirability. Your agent will give you the forms.

Under the standard terms of the California Residential Purchase Agreement, your disclosures are due within 7 days of acceptance. Your contract controls.

Escrow doesn't prepare disclosures or decide what to disclose. If you're unsure, ask your agent or an attorney.

Loans and liens

Every loan on the home is paid off through escrow. With your permission, we order a payoff demand from each lender. It shows the exact amount due, including interest up to the payoff date.

If you have a home equity line of credit, stop drawing on it once you're in escrow. It has to be paid off and closed, and new draws change the payoff.

The title report may show other liens, such as unpaid taxes or a court judgment. These usually have to be paid at closing. Tell us early if you see one you don't recognize.

If you lease solar panels or have a solar loan, tell your escrow officer right away. The solar company has its own transfer steps, and they take time.

Homes in an HOA

If the home is in a homeowners association, escrow orders the association's resale documents. They show the budget and rules, along with the dues and any transfer fees.

Your contract says who pays which HOA fees. Dues for the current period are split between you and the buyer by the closing date.

Taxes and prorations

Property taxes are split by the closing date. California's tax year runs from July 1 to June 30, and the bill is paid in two installments. Depending on what you've paid, you'll see a credit or a charge on your statement.

In Orange County, including Huntington Beach, the documentary transfer tax is $1.10 per $1,000 of the price. The seller usually pays it by local custom, but your contract controls. Some cities in other counties charge more.

Escrow also handles the tax forms that go with a sale, including California's real estate withholding form. Many sellers qualify for an exemption, such as the one for a main home. Your tax professional can tell you which rules apply to you.

Signing the grant deed

The grant deed transfers the home to the buyer. You sign it in front of a notary, who checks your ID. Bring a current government photo ID.

If you can't sign in person, tell us early. A mobile notary can often come to you, and a power of attorney has to be approved ahead of time.

There is usually no closing meeting in California. You sign a few days before closing. The sale closes when the deed records at the county.

Getting paid

After the deed records, escrow pays off your loans and the other costs of the sale. Then we send you what is left. Your final settlement statement shows every line, from the price down to your net proceeds.

Tell us early whether you want a wire or a check. We will never email or text you to change where your proceeds are sent. If you get a message like that, call your escrow officer at (714) 962-0999.

Moving out

Your contract sets when the buyer takes possession. Plan your move around that date, not the day you sign.

Leave the keys and garage remotes with your agent, who hands them over. Escrow doesn't handle keys.

What escrow costs a seller

You pay your own escrow fee, based on the price. Small flat charges apply only if your sale needs them, such as a fee for each loan payoff or each HOA.

Other seller costs come from outside escrow. In Orange County, the seller usually pays for the buyer's owner's title policy, plus the transfer tax. Agent commissions follow your listing agreement.

For an estimate of your side, use the fee calculator at advantageoneescrow.com/fees.

Seller checklist

- ☐ Opening package signed and returned.
- ☐ Disclosures delivered through my agent.
- ☐ Lender names and loan numbers sent to escrow for every loan on the home.
- ☐ Home equity line frozen, with no new draws.
- ☐ Solar lease or loan details sent to escrow, if there is one.
- ☐ Photo ID current for the notary.
- ☐ Payout method chosen: wire or check.

☐ Keys and remotes left with my agent.

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