Your Closing with Ament Law Group

A welcome packet for buyers and sellers: how your closing works, what to expect, and how we keep your money and your transaction safe.

> Welcome — we're glad to be handling your closing. This packet explains the process from agreement to recorded deed, what we do at each stage, what we need from you, and — most importantly — how to protect yourself from wire fraud, the single biggest risk in any real estate transaction today. Keep it handy, and call us with questions at any point: **(724) 733-3500**.

Who We Are and What We Do for You

Ament Law Group is a law firm **and** a licensed title insurance agency (through Chicago Title, Commonwealth, and First American). That combination matters: the people conducting your settlement are attorneys who can answer legal questions as they arise — not just process paperwork. In a typical closing we:

- Order and examine the **title search** — the property's ownership history, liens, mortgages, judgments, and easements.
- Resolve title issues and gather payoffs, lien letters, and municipal certifications so you receive clear title.
- Prepare the deed and closing documents, and coordinate with your lender and the real estate agents.
- Prepare and explain the **closing figures**, including tax prorations and the customary transfer-tax split.
- Conduct the settlement, disburse funds, record the deed with the county, and issue the title insurance policy.

The Road to Closing

Every transaction is a little different, but most follow this path:

Stage	What happens
Agreement signed	The agreement of sale is fully executed; deposits are delivered as the agreement requires.
Title ordered	We order the title search and examine the property's ownership history, liens, and encumbrances.
Clearing title	Payoffs, lien letters, municipal certifications, and any title issues are gathered and resolved.

Stage	What happens
Lender coordination	For financed purchases, we coordinate with the lender as loan documents and figures come together.
Final figures	Closing figures are prepared and shared, taxes and other items are prorated, and funds needs are confirmed.
Walkthrough	Buyers complete the pre-settlement walkthrough, typically within 24 hours before closing.
Settlement	Documents are signed, funds are collected and disbursed, and keys change hands.
After closing	We record the deed (and mortgage) with the county, and the owner's title policy is issued.

Timing is driven by the agreement of sale and, for financed purchases, the lender. If a date needs to move, the earlier everyone knows, the easier it is to fix.

Protecting Your Money: Read This Section Twice

WIRE FRAUD ADVISORY

Criminals target real estate closings. They compromise or imitate email accounts — a buyer's, an agent's, even a law firm's — wait until closing approaches, and send convincing "updated" wire instructions. Money wired to a fraudulent account is usually unrecoverable within hours.

Our commitments to you:

1. **Our wire instructions will not change during your transaction.** Any message saying otherwise is fraudulent — call us immediately.
2. We will **never** ask you to accept new or revised wire instructions by email.
3. Before disbursing funds on your behalf, we verify payee instructions verbally at an independently confirmed number.

What we ask of you:

1. Before sending **any** funds, call our office at **(724) 733-3500** — a number you look up yourself, not one from an email — and verbally confirm the instructions.
2. Be suspicious of urgency. "Wire today or lose the house" is the fraudster's signature.
3. If anything feels off, stop and call. Five minutes on the phone protects your life savings.

Funds at Closing

- Closing funds must generally be **wired or brought as certified/cashier's checks** — personal checks are typically limited to small amounts. We'll confirm the exact figure and acceptable form before settlement.
- Bring a **government-issued photo ID**. Lenders and notarization require it.
- Sellers: bring all **keys, garage remotes, and codes**, and any warranties or manuals you're passing along.

Before Closing: Quick Checklists

If you are buying

- Respond promptly to your lender's document requests — loan delays are the #1 cause of moved closings.
- Arrange homeowner's insurance effective on the closing date, and give your agent's contact to your lender.
- Schedule utilities to transfer into your name as of closing.
- Complete the pre-settlement walkthrough and tell us immediately about any problems you find.
- Verify your wiring instructions by phone (see above) before sending your funds.

If you are selling

- Provide your mortgage payoff information and any home-equity line details as early as possible — equity lines must be frozen and closed, not just paid off.
- Tell us about any solar leases, alarm contracts, or municipal assessments on the property.
- Verify by phone how and where your sale proceeds will be sent — the same wire rules protect you.
- Plan to deliver the property in the condition the agreement requires, cleared of belongings unless agreed otherwise.

Title Insurance in Plain English

A title search looks backward through the public record, but no search can guarantee the record is complete — forged deeds, unknown heirs, and recording errors happen. **Title insurance** protects against those hidden defects: the lender's policy protects the mortgage; the **owner's policy protects you**, for as long as you own the property, for a one-time premium at closing. Pennsylvania title insurance rates are set by regulation — the premium is the same wherever you buy the policy — so the real difference is who stands behind the closing. Ours comes with attorneys.

After Closing

- We record your deed (and any mortgage) with the county recorder — recording turnaround varies by county.
- The original recorded deed and your owner's title policy are sent to you after recording. Keep them with your important papers.
- Buyers: expect the property-tax bills to catch up to your ownership over the following cycle, and budget for reassessment if you purchased new construction.

Ignore the "official" letters that follow your closing

Within weeks of your deed being recorded, expect mail that looks like a government notice — often sent from **Harrisburg addresses**, with names that sound like state offices ("Records Department," "Deed Processing Center," "Property Records Retrieval") — offering to send you a "certified copy" of your deed or a "property profile" for $90 to $110. **These are private solicitations, not bills, and no government agency sends them.** You do not need what they are selling: your original recorded deed comes to you from us, and if you ever need another copy, the county Recorder of Deeds provides one for a few dollars. When in doubt, call us before paying anything that arrives about your property.

Sign up for your county's free deed-fraud alert — five minutes, genuinely worth it

Deed fraud is real in our region: criminals have recorded forged deeds against Western Pennsylvania homes to steal or borrow against them, and the owner typically finds out long after the fact. Both of our major counties offer a **free** service that emails you whenever a document is recorded against your name or property — turning months of undetected fraud into a same-week phone call:

- **Westmoreland County:** "AlertMe" — on the Recorder of Deeds public records site (deeds.westmorelandcountypa.gov), click the **AlertMe** icon and register your name.

- **Allegheny County:** "Property Fraud Alert" — on the Division of Real Estate online records site, find **Receive Property Fraud Alerts** and register your name.
- **Other counties:** ask the county Recorder of Deeds whether a free fraud-alert service is offered — most Pennsylvania counties now have one.

If you ever receive an alert about a document you did not sign, call us and the county Recorder's office immediately.

Questions at Any Point?

That is what we are here for. Call our office and ask for the person handling your file — there is no charge for calling with a question about your own closing.

Call (724) 733-3500 | hello@ament.law | www.ament.law

This packet provides general information about the closing process and does not constitute legal advice about any particular transaction. Your agreement of sale and engagement terms control. | Version 1.1 — Legal content reviewed by the attorneys of Ament Law Group, P.C., August 2026.