

GOING INTO ESCROW

Escrow Knowledge
To Enhance One's Estate

V.R. Oltmanns

Going Into Escrow Escrow Knowledge To Enhance Ones Estate

Jeff Adams



Going Into Escrow Escrow Knowledge To Enhance Ones Estate:

Going Into Escrow V. R. Oltmanns, 2000-08 The use of escrows to process real estate transactions is a method sweeping the country Yet few buyers and sellers and borrowers are familiar with the procedure and less familiar with what they can expect and with what they cannot expect *Going Into Escrow* explains what you should bring to the escrow agent what you can expect that agent to do for you what regulations pertain to escrow agents mandating what they must accomplish as well as what they may be prohibited by law from doing For the person entering escrow this book will give an insight and advance knowledge as to your relationship with the escrow agent and other agents involved such as attorneys lenders brokers and governmental agencies It will explain what information you should obtain and what decisions you should make prior to going into escrow It provides examples on how to take title what documents deeds mortgages etc should and should not contain what property insurance you may have to obtain and what protection you can expect from title insurance *Going Into Escrow* discusses what disclosures a seller must make to a buyer and how this is done It points out legal requirements defaults damages and what occurs if one party dies or becomes incompetent during escrow The risk of loss is detailed if one takes possession prior to completion of the transaction and how you can protect yourself from such loss Legal relationships are matters to be considered throughout the escrow process What does one do about multiple contracts conflicting demands made by the other party performance under the escrow instructions unrecorded liens and possible cancellations These are reviewed in detail and suggestions made as to seeking professional help when desirable A review of the instructions you give to the escrow agent is made in extensive form furnishing a sample set of escrow instructions which you can expect in a normal situation How will you take title obtaining a description of the property you are buying or selling what title protection should you request The escrow agent will ask you about taxes to be paid or to remain as a lien on the property what other liens are to be paid off or remain if the buyer is giving a promissory note to the seller or to a corporate lender Other questions will arise is the property leased how are taxes insurance premiums and payments to an existing lender to be adjusted how are you to comply with requirements of the Foreign Tax Act FIRPTA *Going Into Escrow* also discusses real property exchanges involving the Internal Revenue Code Basically for investments the matters of structuring the exchange is discussed as well as gain basis like kind boot and intermediaries Promissory notes are reviewed in detail including negotiability usury defaults and offsets A sample note form is presented Other documents are similarly reviewed deeds mortgages and deeds of trust bills of sale etc together with signatures and acknowledgments A sample escrow transaction is produced including escrow instructions documents preliminary title report and closing financial statement In short *Going Into Escrow* will give you the knowledge and background which will instill a greater understanding and confidence leading to a more successful consummation of your real estate contract and protection of your legal rights Trusts and Estates, 1951 Includes proceedings and reports of conferences of various financial organizations **A Survival Guide for Selling a**

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