



## LEGALS, PRELIM TITLES, AND SHORT SALE REQUESTS

In an effort to better serve you and your clients, Ganek Wright Minsk PC has streamlined and clarified the process for ordering (1) precise legal descriptions, (2) preliminary title reports, and (3) short sale HUD-1s.

(1) **Legal Descriptions**. If you are unsure of the legal description of the property you're listing or on which you're preparing to submit an offer, please simply call or email any of us here at the office. Provide as much information as you can about the seller's name, address, and legal description as you know it. We can then return to you what we find (a copy of a deed), normally within a few hours, maybe even sooner.

(2) **Preliminary Title Reports**. **First, this is not for when you already know that your listing will be a short sale.** To order a preliminary title report for your listing(s), please email the request form, "*GWM Prelim Title Request for Listing*", to Paul Hager at [paulh@titlelaw.com](mailto:paulh@titlelaw.com). Please fill in as much information as possible and you should receive the preliminary title report back in approximately 5 business days. This report is not a full search and cannot be closed upon, but is instead intended as a business and marketing tool for you in managing your listings. Then at the time of closing, obtaining a full title search becomes much quicker. Also, you're virtually assured that most title issues already have been revealed by your preliminary report. We will be happy to help you address these issues if you bring them to our attention (with no file, contract, etc. we won't know what should or should not be on title).

(3) **Short Sale HUD-1s**. To order a short sale preliminary HUD-1 to submit to a lender, please email the request form, "*GWM Short Sale HUD-1 Order Form*", **together with the contract**, and any preliminary title report from (2) above that you may have received already from us in the past, to Harry Minsk at [haroldm@titlelaw.com](mailto:haroldm@titlelaw.com). For a short sale, a full title search must be performed.

(a.) If you do not already have a preliminary title report, please expect the title search to take up to 5 business days, maybe more for outlying counties, after which the information gathering will begin.

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(b.) If a preliminary title report already has been obtained and presented with the Short Sale HUD Order Form, we immediately will begin obtaining the necessary information to create an accurate HUD. Barring something unforeseen, you will receive an accurate HUD within 3 days of the request.

(c.) A full, insurable title search will be obtained in this process to insure that the seller has marketable title. You will be notified of the results when this title is received.

We greatly appreciate your business and support. We believe that following these systems will make us more efficient, and you more successful. Should you have any questions or concerns, please contact us at your convenience to discuss them.

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Paul Hager

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Harry Minsk

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