

Eastern Title and Settlement - A-OK with Agent Ramzi Dalbah of A-K Real Estate, Inc.

Introduction

Ramzi Dalbah is a seasoned real estate agent with a dozen years of experience in the District, Maryland and Virginia area. Licensed in Maryland and Virginia, he has been with D.C.-based A-K Real Estate, Inc., for 11 years. He learned about Eastern Title and Settlement five years ago through a loan officer, Pan Huang at EverBank in Bethesda, who has known company president Josh Greene for many years.

Challenge

When it comes to closings and settlements, real estate agents face a myriad of challenges. Not only must agents deal with complex purchase agreements that require careful evaluation to ensure a successful transaction for both seller and buyer, but real estate closings and settlements can be difficult to navigate in many other ways. Factors such as tight closing timeframes, location of the closing, multilingual sellers and/or buyers, differing state and local regulations and changing HUD settlement procedures all have the potential to complicate and delay a timely closing.

Solution

Ever since Ramzi was introduced to Josh Greene and his team at Eastern Title and Settlement, Ramzi has been using them exclusively for his clients who don't already have a preferred title company. On purchases where Ramzi has had the opportunity to choose the lending and title source, every one of his closings over the past five years has been handled by Eastern Title and Settlement. That works out to an average of five to six closings a year and overall about 25 and 30 closings. So far in 2015, Ramzi has done five closings with them.

Why Eastern Title and Settlement? "It's simple," says Ramzi. "They do fast and easy closings. From Josh Greene to Kimberly Follett, who coordinates settlement processing, to lead settlement agent Robert Dinh, and the entire staff, they are accommodating and they do their due diligence. They are easily accessible, always a phone call or email away. They go out of their way to get things done for me. Once I e-mail them the contract and property address, I don't have to do anything."

According to Ramzi, not only does Eastern Title and Settlement have the latest technology, but its highly mobile staff will go anywhere in the Maryland, Virginia, District of Columbia region to close or anywhere domestic or internationally, as the need arises.

“They are always ready to close when I need them to be,” Ramzi emphasizes. As an example, he cites a recent cash deal in Fairfax County, Virginia, that had to close within 10 days (the average timeframe is 30 to 45 days). “As soon as I had a ratified contract,” he says, “they were done prior to the deadline and we were even able to close a day earlier. Because they are so accommodating, they had a closer from their main office in Rockville, Maryland, come to the selling agency’s broker’s office in Reston, Virginia. The seller and their broker were amazed that Eastern Title and Settlement was able to perform the closing in such an expedited timeframe.”

Knowledgeability about federal, state and county regulations related to settlements is another big advantage afforded by Eastern Title and Settlement, Ramzi points out. “Being in the tri-state area, we get closings and recordings in all three jurisdictions,” he says. “Each state and county has different rules and regulations related to settlements, such as different timing on recordings, but Josh and his people are up to speed on all of the requirements.” That includes new HUD settlement procedures scheduled to take effect in the fall of 2015, he notes.

Results

Every single one of Ramzi’s settlements that was handled by Eastern Title and Settlement during the past five years has closed on time, whether the location was in Maryland, Virginia or the District of Columbia, and at Eastern Title’s office or the agent’s office.

The key, says Ramzi, is due diligence. “Due diligence is the foundation for being a successful title company, and Eastern Title and Settlement is on top of everything. They are always ahead of the game.”

“If I have other questions related to real estate, not just settlement issues, they are always helpful,” says Ramzi. For example, he recently attended one of Eastern Title and Settlement’s seminars for agents on changes in federal regulations and procedures related to completion of the HUD-1 form scheduled to take effect in October 2015. Offering Continuing Education classes on relevant industry topics is just one way Eastern Title provides superior service.

Here is the bottom line for Ramzi Dalbah on real estate closings in Maryland, Virginia and the District of Columbia. “If I have the choice, I won’t use anyone else but Eastern Title and Settlement,” he says. “They provide a level of service for both buyers and sellers that I believe is top notch in the area. My rapport with them is not just on the professional level. They are such nice people that there is a strong personal connection as well.”