RESIDENTIAL REAL ESTATE CLOSING CUSTOMS BY COUNTY
WESTCHESTER COUNTY

1. Title Insurance Rate Zone ____ Zone 1 X Zone 2
2. Contracts drafted by Attorney or Realtor: Attorney
3. If Realtor, are they subject to Attorney approval/disapproval, and is "written" Attorney notification required?
4. What is the contract form used by realtors or attorneys (for example: local Bar Association approved form)? Typically, NYSBA form
5. Who holds deposit? Seller's Attorney
6. What is customary deposit amount? 10% at contract
7. Is Survey required? typically recommended but not required
8. Who obtains and pays for Survey? Purchaser
9. Type of Deed? Typically Bargain and sale with covenants
10. What documents are required for recording the Deed and who prepares them (for example: RP-5217 and TP-584)? Westchester County requires an online input for these forms (PREP system); done by title company for a fee (paid by Sellers) of 150 -200 OR by the Sellers attorney
11. Type of Title Search (Abstract, Notes, integrated into title report) Abstract
12. Title Search provided by Buyer or Seller? Buyer's attorney typically orders title report and pays for owners and loan policy.
13. Who prepares title searches? (Title Company, Abstract Company or Attorney?) Title Agent or underwriter prepares the searches
14. Minimum Search Period? 40 years
15. Other customary searches: (Municipal/Judgment/Tax/Patriot/Bankruptcy/UCC) Municipal searches (C/O, Housing & Building, Fire Dept.), tax, bankruptcy and patriot, UCC at county level
16. Who provides, and pays for, closing bring-down search? included in title premium
17. Is Owner's Policy customary? Yes
18. Who pays for Owner's Policy? Purchaser
19. Who prepares title commitments? (Attorneys, third-party title agents, Title Insurance Company) Title agents or Title company
20. Are Clerk's records available on line? If so, are they free? (Provide a link to the Clerk's web site if possible) Yes, they are available online, subscription is approx.. 1200 annually and there is also a per day fee of approx.. 30.00
https://wro.westchesterclerk.com/Login/Login.aspx?ReturnUrl=%2f
21. Are County GIS maps available on line? (If so, provide a link to them if possible)  
https://giswww.westchestergov.com/wcgis/Mapping.htm
22. Water reading or other municipal charge customs. Some public water and some private; reading required
23. Fund disbursement at closing: who cuts checks at closing? (Bank, Seller's or Buyer's Attorney or Title Company) Bank; if no lender then Purchasers attorney
24. Who pays off Mortgage? Title company or agent Is there a handling fee? Yes, 150 - 250
25. Are satisfactions/discharges sent directly to the County Clerk? Sometimes, however, title typically requests the satisfaction be sent to them.
26. When are funds released? [before or after recording] before
27. Are realtors paid at closing? Yes
28. Who records closing documents? Title agent or underwriter
29. Any customary additional fees charged by title agents or closers (pick-up fees, etc.) and range of the charges customary for title closer to be given a gratuity by the purchaser; not required. Attendance by a closer at the closing is included in the title premium. Pick up fees are charged if the closer is paying off a mortgage or other lien
30. Other local customs and practices:

Jean Partridge contributed to the completion of this form.

Jean Partridge, Chief Counsel & Managing Member

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