



## Pickford Escrow & The Escrow Firm Announce New Software Partnership

Pickford Escrow and The Escrow Firm are proud to announce a new partnership with SoftPro Closing Software. In February all Pickford Escrow and The Escrow Firm offices will be operating with our new software and it will give us the ability to take our escrow processing to the next level.

SoftPro ([www.softprocorp.com](http://www.softprocorp.com)) is the nation's leading provider of real estate closing and title insurance software. With over 50,000 users nationwide, this award-winning software offers a suite of products designed to increase your volume and revenue by reducing the time it takes to do closings. SoftPro is a three-time American Business Award Winner for outstanding Customer Service and Support. SoftPro has also won back-to-back American Business Awards for Best Product Development Team.

"I believe that the partnership with SoftPro will position Pickford Escrow and The Escrow Firm to stay on the cutting edge of where our industry is heading. Some of the things we will be able to do in the future with this software will make the overall customer experience better, allowing us to continue to up our game from a customer service standpoint." says Joe Curtis, President of Pickford Escrow and The Escrow Firm.



### Testimonials

*The word on the street about our Escrow Officers:*

"I want to thank you for having Trisha Thomas working on your files. She has been super in communicating with me. Especially appreciated is her staying throughout the afternoon the day before Thanksgiving, striving to get someone at Bank of America to issue a new demand so we could ideally close Tuesday. Throughout that afternoon she related her efforts to me and her consistency in staying with the Bank in hopes of getting timely assistance. To be succinct, it is wonderful when escrow people keep the principals and agents "in the loop" as a sale progresses, and explain what is going/not going on. Again, thank you for having Trisha."

*Shirley R., Coldwell Banker*

I have had the opportunity to work with Shanna Dempsey for many years and am more than impressed with her ability to see the transaction through and provide agents such as myself, ample support prior to, during, and after the close of escrow. If you have not had the opportunity to work with Pickford Escrow or Shanna directly, I highly recommend that you give them a chance to provide you with above board service.

*Katharina T., Windermere*

# Download a FREE 2012 Rescission Calendar on our Blog!

## HOW THE 3 DAY RIGHT OF RESCISSION WORKS

The law gives a borrower 3 full business days to rescind, or change his mind, after signing the loan documents. That means you can sign your loan docs on Monday, and if you go home and notice there's a mistake on the loan documents and the interest rate is significantly higher than expected, you have 3 full days to fax in your notice of rescission to the lender and you won't lose anything because of it.

## AN EXAMPLE

The 3 full days begin the day after you sign your loan documents and do not include Sundays and federal holidays (list of U.S. federal holidays), but do include every other day, including Saturday. For example, if you sign your loan documents on a Thursday, the 3 days doesn't begin until Friday. The first day is Friday, the second day is Saturday, you skip Sunday, and the third day is Monday (assuming Monday's not a Federal holiday). In this example, you would have until Monday at midnight to send in a written notice of rescission to your lender.

The rescission notice can be anything typed or handwritten by you notifying your lender that you would like to rescind. Be sure to include your name, loan number, your lender's name, and the current date and time on your notice. You can also find sample notices by searching Google for "Rescission notice." The notice can be faxed or mailed to your lender.

If you mail the notice, the 3-day rule says it only has to be dropped into the mailbox by the rescission deadline. So, in the above example – your rescission period ends on Monday at midnight – you could drop the letter in the mailbox at 11:59 pm on Monday and you would have just made the deadline. Obviously they have no way of knowing whether you dropped it in the box at 11:59 pm on Monday or if you were a bit late and dropped it in at 12:01 am on Tuesday, but that's the rule.

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## 2012 RESCISSION CALENDAR

Documents signed on: **Mon Tues Wed Thurs Fri Sat Sun**  
 (The "date of this transaction")  
 Rescission expires at midnight of: **Thurs Fri Sat Mon Tues Wed Wed**

Sundays and Federal holidays are excluded from the rescission period. Federal Holidays include:  
 New Year's Day 1/2 President's Day 2/20 4th of July 7/4 Columbus Day 10/8 Thanksgiving 11/22  
 Martin Luther King Jr. 1/16 Memorial day 5/28 Labor Day 9/3 Veteran's Day 11/12 Christmas Day 12/25

*Days in RED represent Sundays and observed holidays.*

Month	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
January	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
February	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3
March	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
April	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	2	3	4
May	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
June	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3
July	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
August	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3
September	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
October	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3
November	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
December	Rescission Ends	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3
January	Signing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
February	Rescission Ends	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4

Download calendar at: [joecurtis.posterous.com](http://joecurtis.posterous.com)