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## Curbside closings are a thing now in real estate

In the first week of the new normal, title companies, agents and attorneys had to devise ways to complete home sales and try to prevent the spread of COVID-19.

DENNIS RODKIN  



Berkshire Hathaway HomeServices Chicago

The buyers who closed on their \$560,000 purchase of this mid-1950s house in Riverwoods sat in their car outside a closing company's Skokie office to do the paperwork at a safe social distance.

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Buyers who put a sharp-looking midcentury modern home under contract in late January couldn't foresee that by the time they closed two months later, there would no more business as usual thanks to the coronavirus.

The day of the closing this week, they sat in their car outside a Skokie title office to sign the paperwork and hand it over to a title officer who took it inside for processing.

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Normally, "we'd be there to congratulate them, give them a photo album of the house or something like that," said Honore Frumentino, the Berkshire Hathaway HomeServices Chicago agent who represented the sellers in the \$560,000 sale. "This time, the only way we knew the closing had happened was we got a phone call."

In [Gov. J.B. Pritzker's stay-home order](#), real estate is an essential business that can continue operating, but just as essential is the need to prevent the spread of COVID-19 while conducting business. In the first week of the new normal, title companies, real estate agents and attorneys had to devise ways to do so.

"We had to get creative last weekend and figure out how to do everything differently," said Kathy Kwak, vice president of title and escrow operations for Chicago-based Proper Title. Curbside closings quickly became the new standard not only for her firm but for other firms in Chicago [and in other cities](#).

Before the week started, Proper Title had about 20 closings scheduled per day, Kwak said, and none cancelled. The typical closing has a minimum of six people present, but Proper

Title and others found that could be reduced to three or four: the buyer or buyers, the buyer's attorney and one closing officer, all operating at a social distance from one another.

Who got eliminated? Sellers, who don't have to attend but often did "to make a ceremonial presentation of the keys," Kwak said. Also sellers' attorneys, who can complete most paperwork in advance of the closing.

Buyers still have to show up because some documents need a "wet signature," Kwak said. But they were asked not to come inside.

"The buyers can stay in their car and talk to me on their cell phones," said Paul Garver, a real estate attorney at Hinsdale firm Hawbecker & Garver. At his closings this week, Garver said, he still had to go inside to handle certain details, but everyone maintained a healthy distance, with the closing officer putting paperwork on a table, then leaving the room so the attorney could come in to deal with it.

"I took all the precautions about distance," Garver said, and "in my car I have a sanitizing kit that I use after I come out."

In coming weeks, the required number of people at a closing will go down by one, Garver said. Buyers who sign a power of attorney can skip the closing. That takes about a week, so most buyers with closings scheduled for the first week after the stay-home orders didn't have time to do it, Garver said.

Inline Play

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