THE ONE-PAGE BRIEF | FOR ESCROW OFFICERS AND TITLE COMPANIES

Keep the Deal in Escrow

Keep it from falling out, and be the escrow officer agents remember

You cannot advise the parties. You can hand the agent one page.

Escrow earns its fee when a deal closes, and agents send their next file to the officer whose deals close. When a seller asks about the tax bill mid-escrow, or a buyer comes up short after the appraisal, the agent needs to know it has to be set up before closing.

3 TAKEAWAYS YOU CAN USE TODAY

1. **Know what it looks like in your file.** A seller asks what they will keep after tax. A buyer is short after the appraisal. A 1031 may not come together. Any of these is a reason to tell the agent early.
2. **Timing is the whole thing.** A structured installment sale must be set up before closing. After closing it cannot be done. The agent, the parties' attorneys and CPAs decide; escrow does not.
3. **Stay neutral.** Do not advise either party, review the tax result or recommend a provider. Hand the agent this page, and follow the signed instructions. No fees, gifts or favors are offered or accepted.

WHAT CHANGES IN ESCROW, IN PLAIN TERMS

Signed instructions control. For a seller who elects a structured sale:

IN YOUR FILE	STANDARD CLOSE	STRUCTURED SALE
Buyer's cash and loan	**To escrow**	**No change**
Lender documents and costs	**As usual**	**No change**
Seller's net proceeds	**To the seller**	**Split per signed documents**
Extra paper	**None**	**Cooperation clause, assignment agreement**

Nothing changes for the buyer or the lender. The seller's cash goes to the seller, and the structured part goes to the assignment company, as the signed instructions say.

Plain-English summary of how a structured installment sale closes (Save the Deal, ch. 11, and Appendix B, edition of Oct. 13, 2026). Programs differ, and each file's signed instructions and the parties' attorneys control. Escrow follows its instructions and gives no tax, legal or lending advice. Education only.

Signs in your file to pass to the agent

1 The seller asks what they will keep after tax
2 The buyer is short after the appraisal
3 Buyer and seller are within about 10% on price
4 A 1031 that is not coming together
5 A long-held property with a low basis
6 A seller who does not need all the cash this year
7 A contract still open to an amendment
8 Closing is at least two to four weeks away

Pass it on and stay neutral. Hans Goldstein takes the call from the agent.

Hans Goldstein, EA

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