SPECIALTY ESCROW

1031 exchange escrow

A 1031 exchange lets an investor sell one property and buy another while deferring capital gains tax. The deadlines are set by law: 45 days to identify the replacement, 180 days to close it. Escrow builds the calendar backward from those dates.

The two clocks

Both clocks start the day your sale closes. Day 45 is the last day to identify replacement property in writing. Day 180 is the last day to close on it. There are no extensions and no grace periods, so nothing in the file is allowed to drift.

The accommodator

A qualified intermediary, often called an accommodator, holds your proceeds between the sale and the purchase so you never touch the money. We coordinate directly with your accommodator from day one: wiring, documents, and dates.

What it costs at escrow

1031 processing is a published $250 on top of standard sale escrow fees. Your accommodator charges separately for the exchange itself. Talk to your tax advisor about whether an exchange fits your situation; that part is their lane, not ours.

Frequently asked

Can escrow be my accommodator?

No. The intermediary must be a separate qualified party. We work alongside yours, and your tax advisor can help you choose one.

What happens if I miss day 45?

The exchange fails for any property not identified in time, and the tax deferral is lost. This is why the calendar runs backward from the deadlines.

Do you handle reverse exchanges?

We handle the escrow side of complex exchanges routinely. Bring your accommodator into the conversation early and we will build the timeline together.

General information for California consumers, not legal or tax advice. Fees quoted are from the published Alliance Mutual Escrow schedule.