FOR REFINANCES

The refinance escrow guide

A refinance escrow swaps your old loan for a new one. There is no buyer and no seller, so it is faster and flat-priced: $650 up to a $750,000 loan, $850 to $1,000,000, $1,200 to $2,000,000, quoted above that, plus $200 processing.

The short timeline

Your lender sends loan documents, you sign with a notary, the old loan is paid off, and the new deed of trust records. On a primary home, federal law gives you three business days after signing to cancel; funding happens after that window passes.

What we handle

Payoff demands ordered at open and verified. Conditions tracked in the open with your loan officer. Signing scheduled around your documents. Funding confirmed the day it lands, and recording confirmed to everyone the same day.

Multi-family and commercial

Larger property refinances run $95 base plus $0.95 per $1,000 with a $500,000 loan minimum. Subordinations are a published $50, and HELOC or second-only escrows are $250.

Frequently asked

Why does my old loan payoff look high?
Payoffs include interest through the payoff date plus any fees your old lender charges. We verify every line before funding.

When does my new payment start?
Your new lender sets that in your loan documents, usually the first of the month after funding. Ask your loan officer.

Do I need title insurance again?
Your new lender requires a new lender's policy. It is a third-party cost, itemized on your statement.

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