

## MEMORANDUM REGARDING THE TOP 5 CLOSINGS OF 2005

Date: December 31, 2005

Clients, Friends, Colleagues and Associates:

Real Estate, like Life, is unpredictable. Anything can happen, and it usually does. It is with great pleasure that we bring you this year's **Top 5 Closings of 2005**:

(Names have been changed to protect the innocent and to preserve client confidentiality)

- 1.) Conducting Refinance Closing at Loan Consultant's office during -I repeat, literally during - Hurricane Wilma. Borrower's lock expired that day, so closing could not be postponed. Loan Consultant's car was attacked and demolished by uprooted tree as those in attendance watched in horror. Donet & Donet, LLP then became limousine service, driving Borrowers & Loan Consultant home during Hurricane.
- 2.) Being asked by Borrower to conduct survey of his residence at night when his Mother was asleep, as she would not allow the surveyors access to the property. For clarity, Borrower owns the home, Mother lives with him. After laughing for a while, Donet contacted a Surveyor, who came up with the idea of conducting the survey on a Sunday, after the Mother left for church. Though this transaction did not ultimately close for other reasons, it ranks up there among this year's best.
- 3.) Conducting Refinance Closing at 8:00 PM on a Friday, during impending Hurricane and subsequent blackout at the offices of Donet & Donet, LLP. Finished the Closing by flashlight.
- 4.) Processed a Refinance commitment on same day the Request for Title Commitment received, with Closing three days later. Best result of the year.
- 5.) Purchase and Sale closing. We were ready on our end to do the closing, but we are advised that Seller is on a trip and can't schedule closing until the following Friday (12/30/05). We get a call today from Realtor, advising us that one of the sellers (there are two) was involved in a bad car accident in Brazil, and is on his deathbed. They don't know yet if the Seller will live or not. In the meantime, deal is in limbo at best... Moral of the story: A.B.C. Always Be Closing!! Don't fluff the pipeline for next month.. Close it as soon as you can.

Happy New Year!!!

Dennis A. Donet, Esq. Copyright 2005

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