

SIRVA Story:

Making Sense of a Closing Conundrum



When Kathleen received a letter from her new county of residence she was concerned. The letter stated that the paperwork for her new home had failed to meet required documentation, but it didn't say what was needed. She had just relocated and the demands of her new position meant she had little time for detective work but, judging by the source and tone of the letter, she knew the issue required immediate attention. There was just one problem: The logistical process of buying her new home as a trust had been complicated. Should she call the title

company for answers? The lender? Her attorney? Kathleen had no idea where to begin.

That same morning, SIRVA employee Stephanie Fashion happened to call Kathleen to follow up on a loan-related question. Upon hearing about Kathleen's dilemma, she wasn't sure what might have gone wrong either, but she did know she wanted to help. Troubleshooting property tax issues for transferees didn't fall within Stephanie's usual responsibilities and the title and closing were handled outside of SIRVA's network. Still, she always enjoyed a challenge and also feared that Kathleen might be embarking on a wild goose chase if she tried to troubleshoot on her own. Because Kathleen stated that she'd had multiple issues with an out-of-network title company prior to the closing, Stephanie decided to start there.

After several phone calls consisting of contradictory and confusing information, Stephanie was able to determine that the title had been properly implemented. So next, she turned her attention to the six-page warning letter that the County had sent. The contents seemed cryptic and formal, so she could easily understand why Kathleen had felt intimidated, but one thing caught Stephanie's attention: the letter had come from the county assessor's office. That, combined with a phrase about "homeowner exemptions," made her wonder if the problem was possibly tax related.

A short call to the assessor's office proved her theory to be right. Simply, because her loan had been taken out as a trust, Kathleen needed to fill out an application to ensure that she would qualify for an exemption regarding the coming year's taxes. Stephanie quickly called the new homeowner to walk her through the application process and explain the supporting documentation she'd need to provide to the County Assessor. The resolution took just one day.

A new homeowner can feel terribly overwhelmed when things go wrong and s/he doesn't know where to turn – and since many of the organizations involved with the purchase of a home aren't integrated, it helps that homeowner to have an expert with an overview of the process in his or her corner. Thanks to Stephanie, Kathleen was able to resolve her problem quickly, allowing her to fully focus on settling into her new home, and her new position.

Every relocation is unique so, every day, SIRVA employees around the world go above and beyond to provide innovative, caring, and customized solutions to our clients and their employees. [Visit Sirva.com](https://www.sirva.com) to read more SIRVA Stories or contact us to learn how our global expertise can do the same for you.

The Face Behind the Story:

Stephanie Fashion, Suspense Specialist, SIRVA



As a Suspense Specialist with Sirva Mortgage, Inc., Stephanie serves as liaison between the investors SIRVA Mortgage sells mortgage loans to on the secondary market and all departments of SIRVA Mortgage. She began as a temporary employee in 2012 and later joined us full time, working first as a Loan Operations Specialist and Loan Processor before taking on her current role. When Stephanie is not serving her internal and external customers she is actively involved on the SIRV-A-Thought committee, an internal group committed to maintaining and enhancing the quality of worklife for SIRVA's employees.

At home Stephanie is an artist whose primary medium is oil paint and is actively seeking a publisher for her first Young Adult Fantasy novel. She and her husband, RC, have two beautiful Labrador Retrievers (Jazzy Beans and Harley) and two beautiful cats (Oscar and Whisper), all of whom she loves with fierce devotion. Stephanie hates cold weather despite living in Northeast Ohio, but makes the most of it by rocking out Thanksgiving and Christmas dinners for her large extended family. Stephanie's favorite vacation spots are Brisbane, Australia and Maui, Hawaii, both of which she hopes to get back to in the not-so-distant future.

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