



EARNEST MONEY DEPOSIT OPTIONS

CONGRATULATIONS ON YOUR NEW TRANSACTION WITH CHICAGO TITLE!

We will be the neutral third party assisting you through to your closing. Please review the variety of ways to submit your earnest money deposit with us. And know that we are here to help with any questions that you have along the way.

Mobile Check Deposit

Mobile check deposits can be requested with your escrow team through our StartinHere system. They will send an email to you through our portal and with just a few clicks, it will be as easy as taking a picture of the front and back of the check for deposit!

Check Deposit

Personal checks can be dropped off at any of our branch locations. For UPS delivery, please contact your escrow team.

PLEASE NOTE: Personal checks are only accepted up to 10 business days prior to closing date. Checks should be made payable to "Chicago Title". And personal checks WILL NOT be accepted as funds to close.

Wire Transfer

If you would like to wire your earnest money, reach out to your escrow team and they can provide you with the proper wiring instructions.

WARNING! FRAUD ALERT: Borrowers, buyers and sellers are targets for wire fraud. To avoid becoming a victim, never trust wiring instructions or changes to wiring instructions sent via email. Always contact your Chicago Title escrow team at their office phone number to confirm wiring instructions prior to initiating a wire transfer.

How Long Will It Take for My Deposit to Clear? What Other Options for Deposits Are Available?

Below is a summary of common options, however not all options are accepted. Please contact us for complete details.

Third Party Deposits

Third party deposit instructions must be filled out by depositor & buyer before funds can be applied to the transaction.

Cash & Credit Cards

We cannot accept cash, credit or debit card transactions.

Cashier's Checks

Cashier's checks can clear in as little as 24 hours. If you are using a Cashier's check for funds to close it must be deposited, at a minimum, the business day before closing.

Money Orders

We cannot accept Money Orders issued by Moneygram and Western Union. We do accept Postal Money Order.

Official Checks

Official checks are not the same as cashier's checks. Funds are not immediately available due to longer float times. They can take 3-5 business days to clear.

Wire Transfer

Wire transfers can be used immediately upon receipt to escrow or up to same day as closing, pending any wire cutoff times.

ACH Electronic Transfer

On-Line transfers or ACH credits can be recalled by the sender and therefore are not acceptable as they do not meet government "Good Funds" guidelines.