The Metka Law Firm, PA Publishes Guidance on Real Estate Closings in Winter Garden, Florida

May 13, 2026

WINTER GARDEN, FL - May 13, 2026 -

The Metka Law Firm, PA, a real estate law firm located in Winter Garden, Florida, has published an article examining the differences between title companies and law firms in the Florida residential closing process. The firm handles real estate closings, buyer representation, title and escrow services, and contract preparation and negotiation for clients throughout West Orange County and South Lake County. The article, titled "Do You Really Need a Real Estate Attorney in Florida? The Truth About Title Companies vs. Law Firms," addresses what title companies do under Florida law, where their role ends, and the legal review functions a real estate attorney performs during a residential closing.

Buyers and sellers in Winter Garden, Clermont, Horizon West, and Windermere have the option of using either a licensed title company or a real estate law firm to handle a residential closing. Florida law does not require attorney involvement in residential transactions, which is one reason the state is sometimes described as a title company state. The article notes that title companies in Florida research property history, identify liens, review HOA estoppels and municipal lien searches, and examine surveys, and that title commitments issued in those transactions are organized into two schedules. Schedule B-I lists the requirements that must be satisfied for the transaction to close, including mortgage satisfactions, lien releases, and execution of the

deed. Schedule B-II lists the exceptions that will remain on the buyer's title insurance policy after closing, including easements, mineral rights, tenant rights, and rights of access.

The firm's contract preparation and deeds and easements practice areas address issues that can affect property owners in Clermont, Minneola, and Ocoee long after closing day. The article describes how easements drafted decades earlier may not address responsibility for maintenance, permitted uses within the easement area, or liability for incidents within the easement boundary, and notes that the firm has negotiated new easement agreements during recent transactions in West Orange County and South Lake County to clarify those terms before closing. The article also discusses Paragraph 18X of the FAR/BAR As-Is Residential Contract for Sale and Purchase, which addresses buyer responsibility for matters not identified before closing, and the practice in some Florida transactions of waiving the contractual right to tax re-proration. Because Florida property taxes are paid in arrears and the actual annual tax bill is not issued until November 1, prorations agreed upon at closings earlier in the year are based on estimates that may differ from the eventual amount due.

"A title commitment has more than one schedule, and the section that determines what a buyer is taking on after closing is often the one that receives the least review," said Chelsea Metka, a Florida Bar board-certified real estate attorney and founder of The Metka Law Firm, PA. "Reading both schedules carefully and addressing each exception before the deed is recorded is a function that requires legal training. Under Florida law, title companies are not authorized to provide legal advice in connection with a real estate transaction." According to The Florida Bar, approximately seven percent of Florida attorneys hold board certification in real estate law, a credential that requires at least five years of practice concentrated in real estate, peer references, and a full-day written examination.

The article also addresses procedural safeguards used at the firm, including multi-step verification of wire transfer instructions through more than one employee and more than one method, and direct contact by phone with any party sending funds to the firm before a wire is released. These protocols exist because wire fraud targeting real estate transactions has continued to grow, and recovery of misdirected funds is often not possible once the transfer has been completed. Files at the firm are reviewed multiple times between contract and closing, including review of the title commitment, municipal lien search, HOA estoppel, and survey reports.

The Metka Law Firm, PA is located at 622 Vineland Road, Winter Garden, Florida 34787, and serves clients throughout Winter Garden, Clermont, Horizon West, Windermere, Ocoee, and Minneola. The firm handles residential and commercial real estate closings, buyer representation, contract preparation and negotiation, deeds and easements, community association matters, residential and commercial lease agreements, and lender legal services for transactions across West Orange County and South Lake County. Complimentary initial consultations are available by appointment, and the firm may be reached by phone at (407) 826-1952.

For additional information about real estate closings, title services, and contract preparation at The Metka Law Firm, PA in Winter Garden, Florida, the firm's website is available at https://metkalawfirm.com. The firm continues to publish educational content for Central Florida property buyers and sellers, including the Closing with Confidence podcast and the firm's blog, with topics covering Florida residential closing practices, title commitments, easements, contract review, and tax re-proration considerations under Florida law.

###

For more information about The Metka Law Firm, P.A., contact the company here:The Metka Law Firm, P.A.Chelsea Metka(407) 826-1952info@metkalawfirm.com622 Vineland Rd, Winter Garden, FL 34787

The Metka Law Firm, P.A.

Experts in Florida real estate law, The Metka Law Firm, P.A. provides, dedicated, client-focused legal guidance on residential and commercials real estate matters across central Florida to help protect your interests every step of the way

Website: https://metkalawfirm.com/

Email: info@metkalawfirm.com

Phone: (407) 826-1952