# The Metka Law Firm, P.A. Publishes Real Estate Closing Myths Guide for Buyers and Sellers in Winter Garden, Florida

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The Metka Law Firm, P.A., a real estate attorney located in Winter Garden, Florida, has published a guide addressing common misconceptions that arise during residential and commercial real estate closings in Central Florida. The article, titled "Real Estate Closing Myths That Cost Buyers and Sellers Thousands", outlines nine widely held assumptions that the firm reports can cost buyers and sellers between $5,000 and $50,000, and in some cases more, over the course of a transaction. The guide draws on the firm's experience handling real estate closings, title work, and commercial transactions for clients throughout Winter Garden, Horizon West, Clermont, and Orlando.

The published guide examines areas where misunderstanding can create financial exposure during a Florida real estate closing, including the role of real estate agents, title insurance coverage, lender representation, closing costs, documentary stamp taxes, the Florida homestead exemption, fast-paced market timelines, new construction contracts, and Community Development District assessments. The Metka Law Firm, P.A. handles residential closings for first-time buyers and experienced investors in Winter Garden and Horizon West, and commercial real estate closings, commercial loan transactions, and commercial leasing for clients

in Orlando, Clermont, and throughout Orange and Lake Counties. The firm also serves as outside general counsel to brokerages, contractors, management companies, and homeowner's associations across the Central Florida region.

According to the firm's published article, financial exposure during a Florida residential closing often extends well beyond the earnest money deposit, including inspection fees, appraisal costs, survey expenses, and a seller's downstream obligations on a replacement property. The guide notes that residential cash buyers in markets such as Winter Garden, Horizon West, and Clermont often need attorney review of title and closing documents more than financed buyers do, because cash transactions lack the additional layer of lender due diligence that accompanies a mortgage. The article also addresses Florida title insurance pricing, the distinction between the lender's policy and the owner's policy, and the practice of requesting an estimated settlement statement from the seller's chosen title company before going under contract. Other topics covered in the guide include the Florida homestead exemption filing deadline, documentary stamp tax implications when transferring property into an LLC or trust, and the closing audit process that quality closing offices perform to verify title commitment requirements and final title updates before a transaction wraps.

"Most of the financial damage I see during real estate closings comes from misunderstandings that took root long before the buyer or seller sat down at the closing table," said Chelsea L. Metka, Esq., Board Certified Specialist in Real Estate Law by The Florida Bar, Attorney and Owner of The Metka Law Firm, P.A. "Florida law does not require an attorney at closing, and over time that legal reality has translated into a cultural assumption that one is not necessary. The published guide is intended to give buyers, sellers, and agents in Winter Garden, Horizon West, Clermont, and Orlando a clearer picture of where those assumptions can become costly."

Metka earned her Juris Doctor, Cum Laude, from Florida State University College of Law in 2013 and has been a member of The Florida Bar since that year. She received her Board Certification in Real Estate Law from The Florida Bar in 2021. She has been named a Super Lawyers Rising Star honoree in 2023, 2024, and 2025, was recognized as the Orlando Sentinel's 2025 Central Florida's Favorite Real Estate Attorney, and received Orlando Weekly's Reader's Choice award for Best Real Estate Attorney/Law Firm in 2022 and second place in 2025. She also serves as a board member of Project Scholars, Inc., a position she has held since 2022.

The Metka Law Firm, P.A. is located at 622 Vineland Rd., Winter Garden, FL 34787, and serves clients throughout West Orange County and South Lake County, including Winter Garden, Horizon West, Clermont, Orlando, Windermere, Ocoee, Oakland, Apopka, Minneola, and Dr. Phillips. Directions to the Winter Garden office from the surrounding Central Florida area are available through the firm's Google Maps directions link. The office handles residential and commercial real estate closings, title services, commercial loan transactions, commercial leasing, construction contract preparation, and outside general counsel matters by

appointment for buyers, sellers, investors, developers, lenders, contractors, and homeowner's associations across the region.

For more information about real estate closing services at The Metka Law Firm, P.A. in Winter Garden, Florida, visit metkalawfirm.com or view the firm's Google Business Profile. The Metka Law Firm, P.A. continues to publish guidance for buyers, sellers, investors, and agents navigating residential and commercial real estate transactions throughout Winter Garden, Horizon West, Clermont, Orlando, and the broader Central Florida region.

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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*

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