



The Metka Law Firm, P.A. Outlines the Four-Phase Real Estate Closing Process 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 step-by-step overview of how residential real estate closings actually work in Florida. The firm handles real estate closings, commercial loan transactions, commercial leasing transactions, and title services for clients in Winter Garden, Horizon West, Clermont, and Orlando. The new resource, titled "How a Real Estate Closing Actually Works in Florida: Step by Step," walks buyers, sellers, investors, and lenders through the closing timeline from signed contract through post-closing recording.

Many buyers and sellers approach the closing table with expectations shaped by transactions completed years ago, or by general impressions of how the process should work. The resource published by The Metka Law Firm, P.A. addresses that gap by breaking the residential real estate closing process into four distinct phases, each with its own tasks and responsible parties. For residents of Winter Garden, Horizon West, and the surrounding West Orange County and South Lake County communities, the resource provides a plain-language explanation of what happens at each phase, who is responsible for what, and where the process most often runs into friction.

The four phases identified in the resource are intake, processing, closing, and post-closing. Intake covers the initial review of the signed contract against the current status of title, identification of early concerns such as probate requirements, and the issuance of welcome correspondence to the parties. Processing involves opening the file in closing software, ordering the municipal lien search, ordering the title commitment, and coordinating with the lender on financed transactions. The closing phase covers the finalization of figures, preparation of closing documents, and the signing itself. Post-closing handles wires, check issuance, account reconciliation, and electronic recording with the county clerk, after which title insurance policies are issued. The Metka Law Firm, P.A. handles residential and commercial closings under this framework for clients throughout Orange County and Lake County, including Winter Garden, Horizon West, Clermont, Orlando, Windermere, Ocoee, and Oakland.

The resource also addresses topics that frequently catch buyers off guard, including the title commitment review process, the function of the municipal lien search, the role of HOA and condominium estoppel certificates, and the difference between residential and commercial closing timelines. Commercial transactions, which represent a significant portion of the firm's practice, involve contract negotiations, multiple specialized inspections, a closely monitored title objection period, and the negotiation of substantive closing documents. The Metka Law Firm, P.A. advises investors, developers, institutional lenders, and private lenders on commercial real estate closings, commercial loan transactions, and commercial leasing transactions throughout Central Florida.

"Board Certification in Real Estate Law by The Florida Bar requires demonstrated experience, peer review, and examination in this practice area," said Chelsea L. Metka, Esq., Board Certified Real Estate Lawyer, Attorney and Owner of The Metka Law Firm, P.A. "Most buyers, and even many agents, do not know what is properly objectionable on a title commitment. Reviewing that commitment carefully, raising the right objections within the contract period, and ensuring those items are removed from the title insurance policy is one of the most consequential steps in any residential or commercial closing in Winter Garden, Orlando, or anywhere else in Central Florida."

Chelsea L. Metka has been a member of The Florida Bar since 2013 and earned Board Certification in Real Estate Law from The Florida Bar in 2021. She earned her Juris Doctor, Cum Laude, from Florida State University College of Law, where she served as a Notes & Comments Editor on the Volume 40 Executive Board of the Florida State University Law Review. She has been recognized as a Super Lawyers Rising Star honoree in Florida in 2023, 2024, and 2025, was named 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 recognition in 2025. The Metka Law Firm, P.A. operates as a title insurance agent and serves as outside general counsel to brokerages, contractors, management companies, and homeowner's associations across the region.

The Metka Law Firm, P.A. is located at 622 Vineland Rd., Winter Garden, FL 34787 and serves clients in Winter Garden, Horizon West, Clermont, Orlando, Windermere, Ocoee, Apopka, Oakland, Minneola, Groveland, Dr. Phillips, and Lake Mary. The firm's location in Winter Garden positions it within driving distance of much of West Orange County and South Lake County, and the firm regularly handles closings and commercial transactions for clients across this geographic area. Driving directions to the firm's office from the Winter Garden area are available online.

For more information about real estate closings, commercial loan transactions, commercial leasing, and title services at The Metka Law Firm, P.A. in Winter Garden, Florida, the firm's Google Business Profile is available online. The Metka Law Firm, P.A. will continue to publish educational resources on the residential and commercial real estate closing process for the Central Florida community.

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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) 826-1952 info@metkalawfirm.com 622 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 commercial real estate matters across central Florida to help protect your interests every step of the way

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