

CONSTRUCTION DISBURSING

*The largest and most experienced
construction disbursing team in the U.S.*



Local & National

MH Title offers the best national construction disbursing services in the country. Whether it is a ground-up build, property rehab or tenant finish work, we manage escrows ranging from small single-family homes to billion-dollar mixed-use developments in all 50 states. Our seasoned staff has the experience and knowledge to help you with your next construction project.

Our Services

Construction services are used by lenders and general contractors to obtain title insurance coverage and escrow disbursing services for construction projects. This service also ensures the lender's mortgage, or lien will be satisfied first and prior to any other lien, including those that may arise during the course of construction.

MH Title, through our affiliate operations, offers both local and national construction disbursing services to furnish title insurance coverage to the lender during the project lifecycle and beyond. Our construction escrow officers coordinate with all other title departments to provide a seamless transition from the acquisition of the land through completion of construction.

During the construction process, we will assign an underwriter and construction escrow officer to the project and they work with the customer to prepare an escrow agreement which describes each project participant's responsibilities. We review and confirm the acceptability of the completed packet and then set up construction draws as soon as the work begins. The construction escrow officer coordinates funding with the lender. If all documents are in order such as lien waivers, architect approval and lender approval, funds are disbursed according to an escrow agreement and an endorsement is issued. The endorsement extends the policy effective date to the funding date and continues the mechanic lien coverage to protect against any other liens which may have been filed.

Our construction disbursing team can assist with any type of construction scenario:

- Outside interims (lender disbursement of project funds)
- Standard lender funded construction escrows
- Armour note escrows (owner funded project with title coverage)
- Owner's construction escrows (landlord or tenant funded)
- Tenant improvement disbursing (without title coverage)

And provide the following services:

- Draw package examination and management
- Attorney/underwriter assistance in title clearance
- Payments to contractors and sub-contractors
- Project coordination with all parties
- Prompt resolution to mechanic's lien issues
- Comprehensive property mortgage/lien search
- Document notarization
- Client consultations
- Post-project service follow-up

