TOMASSI LAW, LLC

ADVOCACY WITH INTEGRITY · PROTECTION WITH PURPOSE

A PARTNER BRIEFING

The Gold Standard in Title & Closing

ADVOCACY WITH INTEGRITY · PROTECTION WITH PURPOSE

For Rhode Island real estate agents, brokers, and loan officers. Twenty years of closings. More than six thousand of them.

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What is inside, and why it matters to you.

This booklet answers the only question that should decide who handles your client's closing: who will actually look after it.

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In Rhode Island, title premiums are regulated. Price is not where the difference lives. Service is.

Section One

What agents hate about closings is not the price. It is the silence.

You do not lose sleep over the fee. You lose sleep over the file nobody is watching.

#1

COMPLAINT ABOUT TITLE PROVIDERS: SILENCE AND NO UPDATES

Communication leads what agents weigh when choosing a partner.

60%

OF TRANSACTIONS NEED THREE TO FIVE TITLE DEFECTS REMOVED BEFORE CLOSING

Unreleased mortgages and tax liens. ALTA 2024 study.

36%

OF TRANSACTIONS ARE CLASSIFIED AS DIFFICULT FILES

Difficult files average about 45 hours of professional labor, per ALTA.

WHERE THE HOURS GO

Professional labor per file, in hours



A difficult file takes roughly twice the work. The question is whether anyone is doing it before the closing date, or after it.

Roughly one in three files is difficult. When it is your listing, that file is the one that decides whether your client remembers the closing or the delay.

Section Two

A Rhode Island firm built around the file, not the volume.



Attorney Jared M. Tomassi

FOUNDER · COUNSEL AT EVERY CLOSING

Jared founded Tomassi Law in 2006 and has been admitted in Rhode Island since then. He practices as a licensed and insured **attorney, real estate broker, title insurance producer, and insurance adjuster**, which means he has sat on every side of a closing table: the buyer's, the lender's, the insurer's, and the investor's.

He is the author of **Become the Lender**, a guide to private lending for investors, lenders, agents, and attorneys. He holds a J.D. from Roger Williams University School of Law and a B.S. from Johnson and Wales University.

20+ YEARS OF LEGAL EXPERIENCE ON EVERY FILE
6,000+ CLOSINGS CONDUCTED SINCE 2006

REAL ESTATE LAW	Purchase and sale transactions, title and closing services, contracts, refinancing, short sales, and closing coordination for buyers, sellers, lenders, and investors.
ESTATE PLANNING	Wills, revocable and irrevocable trusts, powers of attorney, living wills, and Medicaid planning.
BUSINESS LAW	Business formation, contract drafting and negotiation, and ongoing operational matters for companies and owners.
BILINGUAL PRACTICE	Closings conducted in English and Spanish, so every signer understands every document they sign.

> Every file carries the same standard: **an attorney who has closed more than six thousand of them, and a paralegal whose only job is your client's file.**

Section Three

Experienced staff, assigned by name.

You will never ask who is handling your file and get a shrug. Every file has a named paralegal and attorney oversight.



Pamela Baker

SENIOR PARALEGAL

Office management, file oversight, and final closing review



Jose Tejada

PARALEGAL

Closings and title



Kimberly Perez

PARALEGAL

Closings and title



Abby Buote

PARALEGAL

File opening and post-closing



Amelia Vargas

LEGAL ASSISTANT

File opening and post-closing



Patrick Creamer

BUSINESS DEVELOPMENT & CONCIERGE

Your contact with the firm

Every closing file is assigned to a dedicated paralegal with direct access, and every file is overseen by Attorney Tomassi. You get a person, not a queue.

Section Four

The values that run every file.

OUR MISSION

Exceptional legal service with an uncompromising commitment to our clients: meticulous attention to detail, superior communication, and a relentless focus on client satisfaction. We fiercely protect your rights and interests, and we pursue optimal results with integrity and professionalism. **Your clients' success is our success.**

OUR VISION

To be the leading firm recognized for unwavering commitment to client success: setting the standard through detail, communication, and satisfaction. A future where steadfast protection of client rights raises the industry's expectations, and where we empower clients with a positive, lasting impact on their lives and businesses.

OUR CORE VALUES

01 **Meticulous attention to detail.** Every detail matters. The keys to winning outcomes hide in the small ones.

02 **Superior communication.** Open, honest, and timely. Clients are informed at every stage and answered promptly.

03 **Client satisfaction.** Paramount. We exceed expectations through dedicated, personalized service.

04 **Protection of rights and interests.** Fierce advocacy. We stand by our clients, relentlessly.

05 **Integrity.** The highest honesty, ethics, and professionalism, with transparency and accountability.

06 **Excellence.** Continuous improvement in skill and knowledge, always aiming at the highest quality.

07 **Client success.** We measure our success by our clients' success and work tirelessly for it.

08 **Access.** Bilingual English and Spanish, so no client signs what they cannot read.

Section Five

The difference is structural, not a promise.

ON THIS POINT	TOMASSI LAW, LLC	OFTEN ELSEWHERE
WHO OWNS THE FILE	**A named paralegal** with direct access, plus attorney oversight on every file.	A processor pool, a shared phone line, and whoever answers.
COMMUNICATION	**Proactive updates** at each milestone. Constant contact with all parties through the closing.	You call for status. Nobody calls you.
QUALITY CONTROL	**A 19 gate approval system.** Nothing moves without a recorded approval in the file.	One reviewer, if any, with no written trail.
TURNAROUND	**48 hours** on routine review, **72 hours** on complex, and **same day** on any file closing within three business days.	Undefined. We will get to it.
WIRE FRAUD	**CertifID verification** and a phone callback on every file, with up to **$5 million** Lloyd's of London coverage on verified files.	Email instructions and hope.
LANGUAGE	**English and Spanish** closings, so every signer understands every document.	English only, with a relative translating at the table.
REFERRALS	**We never pay for referrals and never accept payment for them.** We earn them.	Gifts, rebates, and marketing money that put your license at risk.

> None of this is a slogan. **Each line is a procedure written into our manual and enforced in the file,** which is why it survives a busy week and a difficult closing.

Section Six

Innovation is a discipline, not a purchase.

We invest in systems that remove the two things that ruin closings: missing information and unverified money.

FILE MANAGEMENT

Qualia

One system of record for every file. Documents, dates, approvals, and communication logged in one place, so nothing lives in someone's inbox.

WIRE VERIFICATION

CertifID

Identity verification on every wire, paired with a phone callback to our published office number. Any change to instructions by email is treated as fraud.

BANKING CONTROLS

Positive Pay

Every check presented against our account is matched to what we issued, every business day. A mismatch stops before it clears.

TRUST ACCOUNTING

Daily IOLTA reconciliation

Trust activity reconciled every business day, never left over a weekend, with a monthly three way reconciliation behind it.

TITLE PRODUCTION

Fidelity National Title

Search, underwriting, and title curative through the largest title insurer in the country.

QUALITY SYSTEM

19 gates, all recorded

Every gate logged with the approver, the date, and the initials. Verbal approvals confirmed in writing the same day.

Technology does not close files. **People using it with discipline do.** Our systems exist so that a person on our team catches the problem before your client ever hears about it.

Section Seven

We are backed by the largest title insurer in the country.

FIDELITY NATIONAL TITLE

Part of Fidelity National Financial, which holds roughly **31.8% of the U.S. title insurance market**, with an **A rating from Standard and Poor's** and an **A2 from Moody's**. When your client's title is insured with us, it is insured with the strongest balance sheet in the industry.

31.8%	A	A2	$5M
U.S. TITLE INSURANCE MARKET	STANDARD & POOR'S FINANCIAL STRENGTH	MOODY'S RATING	WIRE FRAUD COVERAGE ON VERIFIED FILES

WHAT IT MEANS FOR TURNAROUND

Searches and commitments move.

We order directly with Fidelity and put the assigned paralegal on the request, so nothing waits in a queue for missing information.

WHAT IT MEANS FOR TITLE CURING

Problems get solved, not reported.

Unreleased mortgages, old liens, estate and trust issues, and name discrepancies go to underwriting with a strategy attached, not a shrug.

WHAT IT MEANS FOR YOUR CLIENT

Certainty at the table.

Clear title, lender requirements satisfied, and an owner's policy from a name your client recognizes.

> Roughly **60% of transactions require removing three to five title defects.** The underwriter behind the cure is the difference between a closing date that holds and one that moves.

Section Eight

Five phases. Nineteen gates. One accountable owner.

One — **Open**

Ten step file opening: parties verified, assessor card and tax information pulled, title and municipal lien ordered for every lot, welcome emails out, buyer call made.

Two — **Clear**

Title commitment reviewed, every requirement cured, payoffs and discharges tracked with escalation past 60 days.

Three — **Prepare**

Documents drafted from approved templates, lender instructions met, clear to close obtained, and the CD or HUD prepared and balanced.

Four — **Close**

Funds verified as good funds, every disbursement matched to the approved statement, and the signing conducted and explained.

Five — **Follow through**

Recording confirmed, title policy issued, thank you letter within five business days, and the experience reviewed.

THE NINETEEN GATES, IN ORDER

1 COMMITMENT	2 CURES	3 CD / HUD	4 DISBURSE	5 VOIDS
6 71.3	7 FIRPTA	8 DEEDS	9 ESCROW	10 AGREEMENT
11 PRIVATE LOAN	12 P&S TERMS	13 UNREPRESENTED	14 DISPUTES	15 COMPLAINTS
16 WIRE CHANGE	17 AUTHORITY	18 SHORT SALE	19 POST-CLOSE	

Section Nine

Service your clients will thank you for.

The referral you want is not the one you ask for. It is the one your client makes for you.

ACCESS

A named paralegal

Your client gets direct contact information for the person handling the file, not a general office number.

CLARITY

Documents explained

Every signature explained in plain language, in English or Spanish, at the table.

PROTECTION

Verified money

Wire instructions through CertifID and a phone callback, with up to $5 million in coverage on verified files.

COMMUNICATION

Proactive updates

Milestone updates to buyer, seller, agents, and lender throughout, so nobody has to chase the file.

CONVENIENCE

Title and closing in one

Purchase, sale, refinance, short sale, commercial, and private lending, handled by one firm.

AFTER THE CLOSING

We stay in touch

Thank you letter within five business days, title policy issued, and a firm that answers when your client calls a year later.

> Bilingual closings are not a perk. **They are access.** For a family that signs in Spanish, an English only closing is a locked door on the largest transaction of their lives.

WHAT YOUR CLIENT NOTICES

Someone answers.

A direct number for the person on the file, and a return call the same day.

WHAT YOUR CLIENT REMEMBERS

Nothing surprised them.

Costs explained before the table, documents explained at it.

WHAT YOU GET TO HEAR

Thank you for the referral.

The sentence that turns a closing into your next listing.

Section Ten

The easiest way to lose a client's money is a spoofed email.

$2.77B

LOST TO BUSINESS EMAIL COMPROMISE IN A SINGLE YEAR

FBI Internet Crime Complaint Center, 2024 Internet Crime Report. Total reported cyber losses that year: $16.6 billion.

CertifID on every file. Identity verification, verified instructions, a callback to 401-941-5291 before money moves, and coverage up to $5 million through Lloyd's of London.

1 WE VERIFY THE HUMAN

CertifID confirms the identity of the party giving wire instructions, not just the email address.

2 WE CALL THE PUBLISHED NUMBER

Every set of instructions is confirmed by phone at our office, and the recipient reads the account details back to us.

3 WE TREAT EMAIL CHANGES AS FRAUD

Any change to wire instructions received by email goes straight to the attorney. It is never handled by email.

4 WE WARN YOUR CLIENTS EARLY

Buyers are warned in writing at the start of the file, when they are calm enough to hear it.

Your client never receives wire instructions they cannot verify. **If a number changes, we call. If an email says the wire is urgent, we call.** Ask us for the verification sheet we give every buyer at the start of the file.

Section Eleven

We earn your referrals. We never buy them.

No referral fees. No kickbacks. No gifts for files. Ever.

NEVER GIVEN, NEVER TAKEN

Nothing of value moves

Tomassi Law does not give money for referrals, and does not accept them. No cash, no rebates, no free services. Your judgment, not a payment, sends clients to us.

THE LAW IS CLEAR

RESPA and Rhode Island rules

Kickbacks and unearned fees in real estate settlements violate federal RESPA law and Rhode Island rules. They expose the provider and the referring professional alike: sanctions, license risk, and worse. We will not put you there.

When you refer clients to Tomassi Law, **you are acting squarely within the law and your professional ethics.** You can say that out loud to your broker, your clients, and your compliance officer. The referral stands on our service, nothing else.

FROM OUR PUBLIC RECORD, SEPTEMBER 2026

Beware of title companies and law offices offering kickbacks for your referrals. We let our work and our services speak for themselves.

FROM OUR PUBLIC RECORD, SEPTEMBER 2026

We earn your referrals the right way: through exceptional service, timely closings, and satisfied clients. Refer with complete confidence that you are acting within the law.

This has been the firm's public position for years, posted openly on our social media. Ask us about it any time.

WHAT WE NEVER DO

Pay for a name.

No referral fees, no marketing payments, no gifts, no free services in exchange for business.

WHAT WE NEVER ACCEPT

A payment, period.

Not from a partner, not from a vendor, not from anyone who sends us work.

WHAT WE DO INSTEAD

Earn the next one.

Answer the phone, close on time, and treat your client the way you would.

Section Twelve

Our goal is to make your clients fans.

4.8 out of 5 across 146 Google reviews, and 4.7 out of 5 across 83 reviews on other platforms.



★★★★★

"Jared and the entire office support staff were all closely coordinated which made the closing process proceed quickly and without delays of any kind. A same day closing on both the house we sold and the house we bought was important to our financing, and he made it happen, saving us from a costly bridge loan."

WILLIAM DEGNAN

★★★★★

"I have been using Tomassi Law for the past 10 years. I know my clients are in good hands when the closings are being handled by this office because they go all in for each and every single case I send their way."

HELENE DOMINGUEZ

★★★★★

"We had a challenging closing for our new property, but our paralegal, Pam, was always on top of things and going well beyond her job to serve as the mediator between the seller and our lender. Without Pam, I am not sure we would have had a successful close."

TERRY HUANG

★★★★★

"As a Realtor with nearly a decade of experience, I truly cannot say enough wonderful things about Jared Tomassi and his entire team. Their responsiveness and diligence stood out, but what means the most is the genuine sense that you have someone in your corner."

BENJAMIN ANTONELLI

> The review we want from your client is not about the fee. **It is the sentence, thank you for referring my closing to Tomassi Law.** That is what we are building every day.

Section Thirteen

Tools to hand your clients, with your name on them.

Practical help for the conversations you are already having, at no cost and with no obligation.

FOR YOUR SELLERS

Seller net sheet

Your seller's estimated proceeds, itemized and personalized, ready within one business day of your request. Free, with your branding.

FOR YOUR BUYERS

Buyer cost sheet

A clear breakdown of closing costs and what to expect, so the number is not a surprise at the table.

FOR EVERY CLIENT

Closing timeline

What happens and when, from accepted offer to keys, so your client always knows the next step.

FOR YOUR LISTING APPOINTMENT

Pre-listing title review

We look for chain of title problems, unreleased liens, probate and trust issues before the property is on the market.

FOR YOUR TEAM

Lunch and learn

A session at your office on title, contracts, wire fraud, or private lending. No cost, no pitch.

FOR YOUR PIPELINE

A direct line to the firm

A named contact, direct access, and an office that answers the phone and returns calls.

> Every tool is offered on **equal terms to every partner.** Nothing here is tied to volume, and nothing here is a payment for a referral.

ASK AND IT ARRIVES

One business day.

Send us a property address and your seller's numbers, and the net sheet comes back to you ready to present.

YOUR NAME, YOUR BRAND

Co branded, not ours.

The sheets carry your name and contact details, because your client is yours.

NO STRINGS

No volume requirement.

No minimum files, no exclusivity, no commitment of any kind.

Section Fourteen

Send us the file that keeps you up at night.

Judge us on the hardest closing in your pipeline, not the easiest one.

1 **THE HARDEST FILE TEST**

Send the file with the title problem, the difficult lender, or the deadline that cannot slip. Let our work make the case.

2 **A LUNCH AND LEARN**

Thirty minutes at your office with your agents, on title, contracts, wire fraud, or private lending. No cost, no pitch.

3 **A FIFTEEN MINUTE CALL**

Ask us anything about a file you are working, a title issue you have seen, or how our process compares.

Attorney Jared M. Tomassi

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English and Spanish
Closings statewide

Advocacy with integrity. Protection with purpose.

CALL

401-941-5291

The office line, answered by a person who knows your file.

WRITE

closings@attorney-ri.com

The shared closing inbox, monitored through every business day.

VISIT

Warwick, Rhode Island

51 Jefferson Blvd., 2nd Floor. Closings statewide.