



UNDERSTANDING THE ESCROW PROCESS

PURCHASE & SALE AGREEMENT

- Purchase and Sale is received

INTRO CALL

- Escrow team contacts clients to introduce & review closing process.

TITLE INSURANCE

- Title ordered
- Examination completed
- Commitment issued

PROCESS FILE & CLEAR TITLE

- Homeowners dues
- Fees/Commissions
- Taxes
- Liens & Mortgages

CONFIRM CLOSING DATES

- Request documents from lender

STATUS UPDATES

- Provide frequent status updates through escrow

PREPARE LEGAL DOCUMENTS

- Per P&S and lender instructions

CLOSING DISCLOSURE

- Delivered to Consumer (Buyer's CD is delivered by lender, Seller's is delivered by Escrow)

SIGNING APPOINTMENTS

- Seller signs closing docs
- Buyer signs closing docs
- Signed docs back to lender

FINAL LENDER REVIEW & FUNDING

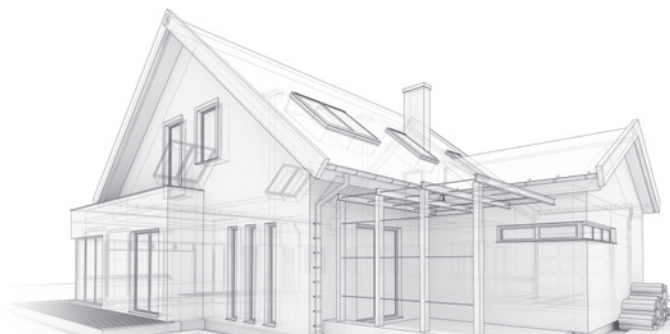
- Lender wires funds to escrow

RECORD & DISBURSE FUNDS

- Realtor provides keys to buyer
- Title issues policy to owner and lender

CONGRATULATIONS ON A SUCCESSFUL CLOSING!

HOUSE HUNTER SCORECARD



BUY WITH CONFIDENCE

Buying a home is an exciting and emotional time for many people. To help you buy your home with more confidence, make sure you get owner's title insurance. Ask your Ticor Title Representative for more information.

THE ESCROW PROCESS

Escrow is an arrangement in which a neutral third party (escrow agent) takes instruction from buyer and seller to process documentation and handle funds in a real estate transaction. The chart here is meant to be a general overview of the process. Individual transaction steps may vary.

A BETTER CLOSING EXPERIENCE

From open to close, our team is dedicated to creating a superior client experience by providing clear communication, personalized service, and consistency with every escrow transaction. Direct your next transaction to Ticor Title and let our resources, services, and team of specialists make your closing a success!

REMEMBER TO SPECIFY TICOR TITLE ON YOUR NEXT TRANSACTION!



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Priority Property A Property B Property C

Date / /

Priority Property A Property B Property C

HOUSE HUNTER SCORECARD

About the House

	Priority	Property A	Property B	Property C
Asking price				
Real estate taxes				
Water bill				
Heating bill				
Electric bill				
Age of house				
One-story				
Two-story				
Wood frame				
Brick and wood frame				
Aluminum siding				
Overall exterior condition				
Storm windows				
Garage (note capacity)				
Gas heat				
Electric heat				
Hot-water heat				
Age of heating plant				
Central air conditioner/age				
Number of bedrooms				
Living room				
Separate dining room				
Kitchen eating area				
Number of bathrooms				
Closets				
Refrigerator				
Cooking stove				
Disposal				
Dishwasher				
Clothes washer/dryer				
Laundry space				
Adequate water heater				
Basement storage area				
 The House Is Near				
Public transportation (within walking distance)				
Thoroughfares or expressways (short driving time)				
Convenience shopping				
Schools which the children will attend (check with school officials)				
Parks				

About the House

	Priority	Property A	Property B	Property C
Finished basement				
Attic storage area				
Finished attic				
Number of fireplaces				
Drapes				
Carpeting				
Modern electrical wiring				
Sump pump/drainage				
Overhead sewer system				
Backyard patio				
Fence on lot lines				
Pleasing landscaping				

About the Neighborhood

	Priority	Property A	Property B	Property C
Streets clean				
Neighbors' property well-maintained				
Flooding (check local government)				
Loud noises, bad odors				
Nearby train tracks				
Open drainage ditch				
All utilities installed				
Area zoned residential				
Nearby industry				
Proposed special assessments				
Garbage collection				
Street lights				
Streets and alleys well-maintained				
Heavy airplane traffic				
Newspaper stories about community or school difficulties				

The House is X Minutes From

	Priority	Property A	Property B	Property C
Work				
Downtown				
Convenience shopping				
Elementary school				
High school				
Doctors				
Relatives				
House of worship				

Property A Description:

Property B Description:

Property C Description: