



## Our 6 Step Process for

the path to lead you home!





A New Order: We receive your contract or purchase agreement and scan it for pertinent information associated with the transaction. A specific file number is assigned, and your transaction is considered open.





**Title Commitment:** A Title commitment is issued to the parties indicating the document was found of record when searching the chain of title on the subject property. The Commitment is our promise to issue a title insurance policy once the requirements listed are satisfied and closing and funding have occurred.







The Closing: This is where we finalize the transaction by obtaining signatures from both buyer and seller to transfer the deed and related documents. We collect buyers' and lenders' balance of money to close, pay all brokerage commissions, taxes, liens, recording fees and other charges, and record the buyer's new deed and other required documents. The transaction is considered complete at this point.







**The Search:** A title search is performed in the county clerk's public records to find all documents relating to the property. These records are then examined to determine the necessary requirements in order to issue a Title Commitment.





Prepare for closing: An Escrow Officer will work closely with all parties involved to set a closing date and time and address all Schedule C items from the title Commitment. During this process, we obtain payoff statements, tax statements, and other fees related to the transaction; order and prepare closing documents and finalize the Settlement Statement.







**Title Policy:** Once all recorded documents have been processed, we issue the final title policy adding any new interests or encumbrances created during the transaction. The final title policy is mailed to the buyer and/or lender upon completion.