

# What Happens from Contract to Closing Begins Here...



1. Select a Realtor to assist you in choosing the right property for you.



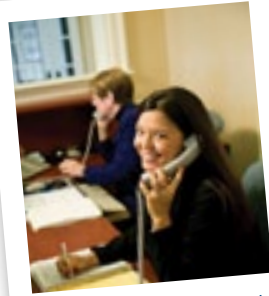
2. Contract is signed with the seller upon reaching an agreement.



3. The contract and the earnest money deposit is delivered to the title insurance company, and the preliminary report is ordered.



4. An application for a loan is submitted to the lender or mortgage broker.



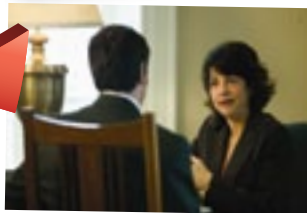
8. Closing date is scheduled by the parties involved.



7. Loan documents and instructions are delivered to the title insurance company.



6. Buyer's Loan is approved.



5. Title Commitment is issued to lender and real estate agent.



9. THE CLOSING: Escrow instruction and loan documents are signed by buyer with assistance of the escrow officer. Seller signs over deed to buyer.



10. The lender transfers the funds to the escrow account



11. The deed is recorded transferring ownership of the property. Escrow file is closed with final account and settlement statement delivered to all parties. The process is complete.

**YOUR CONTRACT. OUR COMMITMENT. SMOOTH CLOSING.**



**First American Title™**

800.854.3643 | [www.firstam.com](http://www.firstam.com)