What Happens from Contract to Closing Begins Here...

1. Select a REALTOR® to assist 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 Title Security, and the title commitment is ordered.

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

5. Title Commitment is issued to lender, buyer, seller, and REALTOR®.

6. Buyer’s Loan is approved.

7. Loan documents and instructions are delivered to Title Security.

8. Closing date is scheduled by the parties involved.

9. THE SIGNING: 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.

YOUR CONTRACT. OUR COMMITMENT. SMOOTH CLOSING.