

BUYER

SELLER

Prior to Escrow Signing:

Escrow Requirements:

- Let your Escrow Officer know the best way to contact you (*telephone numbers including home, cell or work and email*)
- Fill out the Information Request form (*provided by Escrow Officer*)
- Decide how you would like to hold title to your new home. You may want to consult with a lawyer or a qualified professional before making this decision.
- Let your Escrow Officer know if funds are coming from the sale of an existing home.
- Upon receipt of your loan documents, your Escrow Officer will call you with the amount needed to close which is required in the form of a wire transfer or cashier's check payable to Old Republic Title.

Hazard Insurance:

- Obtain quotes and make a decision on your agent and coverage.
- Give your Escrow Officer the agents name and phone number (*preferably 30 days prior to close of escrow*).

Loan Approval:

- Provide lender with all documents for the loan approval.
- Ensure names are spelled correctly on loan application and as you would like them to appear on your deed.
- Remind your loan agent that the Escrow Officer needs loan documents prior to your appointment date (*24 hours in advance if possible*).

- Let your Escrow Officer know the best way to contact you (*telephone numbers including home, cell or work and email*)
- Fill out Statement of Information form, if required (*provided by Escrow officer*).
- Fill out Information Request form (*provided by Escrow Officer*). Be sure to provide complete and accurate account numbers, social security numbers and Homeowners Association (HOA) information, if any. This information is needed to help avoid delays in obtaining payoff demands.
- Let your Escrow Officer know if the property being sold is NOT your primary residence.
- Advise your Escrow Officer if someone on title is deceased.

Note: With the receipt of the buyers' loan documents your Escrow Officer will contact you to set up the signing appointment.

At Escrow Signing

- All individuals named on the Deed of Trust must be present at the signing. If this causes a conflict please let your Escrow Officer know as soon as possible.
- All must present valid identification in the form of a CURRENT Driver's License, Passport, Department of Motor Vehicles Identification Card, or other approved identification card provided it has a photograph, description of the person, signature and an identifying number.

- All individuals vested in title must be present at the signing. If this causes a conflict please let your Escrow Officer know as soon as possible.
- All must present valid identification in the form of a CURRENT Driver's License, Passport, Department of Motor Vehicles Identification Card, or other approved identification card provided it has a photograph, description of the person, signature and an identifying number.
- If your sales proceeds will be wired into an account, you will need to provide the name of the institution, routing number, and account number.

After Escrow Signing

After you sign all of the documents the Escrow Officer will prepare them to record at the County Recorder's Office. If there is a lender involved the Escrow Officer will work with the lender to "fund the loan". When the funds are in escrow the Escrow Officer will send the Deed(s) to the County Recorder to be officially recorded. When you hear "we are on record" the transfer of title has occurred and you now own the home.

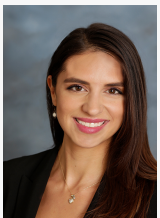
Keys will be handed over by the sellers or the seller's agent to you or your agent and the recorded Deed will be mailed to you from the County Recorder's Office usually within 2-3 weeks.

- Cancel your fire insurance (you may need to show a copy of your Settlement Statement which will be provided to you in your closing papers)
- Notify utility companies
- Submit change of address to DMV and Registrar of Voters

If uncertain who to turn to for answers, below are the best sources for most common questions:

Details of your purchase agreement: Your Real Estate Agent
Final amount you will net at closing: Your ORT Escrow Officer
Possession of keys to home: Your Real Estate Agent
Loan requirements and financial matters: Your Lender or Mortgage Company
Hazard Insurance-Insurance Agent Escrow Instructions: Your ORT Escrow Officer
How to take title or ownership: Attorney or Legal Advisor

Details of your purchase agreement: Your Real Estate Agent
Final amount you will net at closing: Your ORT Escrow Officer
Property Taxes: Your Lender or Mortgage Company
Income (personal taxes): Certified Public Accountant (CPA)



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