

## ESCROW OPENED

Escrow number issued, contract and deposit received by escrow

Preliminary Report prepared and distributed for review

Additional terms and appropriate invoices from companies such as termite companies, homeowner associations, roofers, inspection companies, home warranty companies etc. forwarded to the Escrow Officer.

## CLOSING DISCLOSURE SENT BY THE LENDER OR ESCROW OFFICER TO THE BUYER FOR REVIEW

Seller Closing Disclosure sent to the seller by the Escrow Officer  
Estimated Settlement Statement sent to the respective buyer's and seller's agents

Escrow receives loan documents and lender instructions for scheduling the signing

## SIGNING DATE IS SCHEDULED

Buyer and Seller to bring valid ID to the signing appointment  
Buyer to bring funds to close

Signed documents are returned to the lender and funds are requested to close

Funds are received from the lender and documents sent to the County Recorder for recording

Confirmation of recording is received, funds are disbursed, final settlement statement is prepared and final CD is sent to the buyer by the lender or Escrow Officer



## CONGRATULATIONS

Escrow is now closed. Keys are typically delivered by the agents or the seller to the new homeowner and the Owner's Title Policy is delivered by mail.

## Thank you for choosing OLD REPUBLIC TITLE

Effective 10.23.15

For loan applications taken after October 3, 2015 the buyer/consumer must receive the new Closing Disclosure (CD) at least three business days prior to the date the buyer/consumer is scheduled to sign the loan documents.

