THE CLOSING PROCESS

Compliments of:

LAND TITLE COMPANY

1. START

- Buyer deals with Selling Agent
- Seller deals with Listing Agent
- Purchase & Sale Agreement is completed

2. ESCROW

- Determines status of
 - taxes
 - liens
 - mortgages
 - home association dues
 - fees & commissions
 - utilities (if requested)
- Issues closing statement & escrow instructions
- Prepares legal documents
- Oversees closing & signing
- Records & disburses funds

Escrow & Title departments work together to review & clear title

3. TITLE INSURANCE

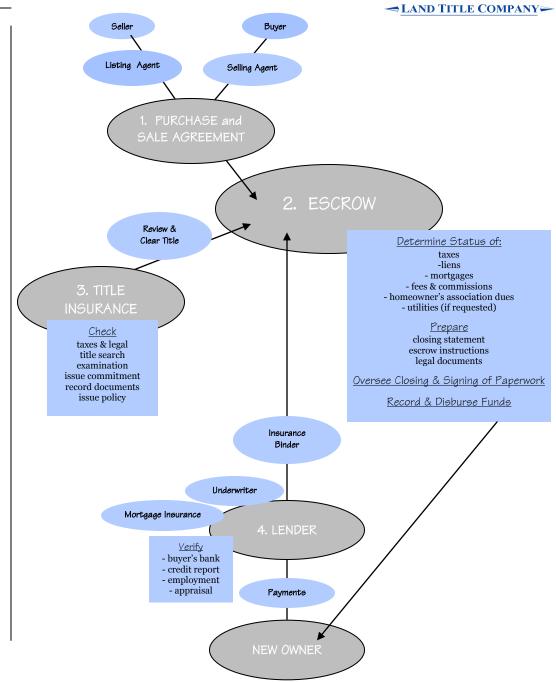
- Completes title search
- Checks taxes and legal description
- Performs examination
- Issues Commitment
- Records documents

Lender work together to
- secure homeowner
& lender title policies
- ensure insurance binder
& communication

Escrow department &

4. MORTGAGE BROKER / LENDER

- Verifies
 - buyer's bank
 - credit report
 - employment
 - appraisal
- Obtains homeowner's insurance, mortgage insurance & underwriter



Title 360-426-8288 /Shelton Escrow 360-426-0427 /Belfair Escrow 360-275-8620