

What Happens from Contract to Closing Begins Here...



1. Select a Real Estate Professional to assist you in choosing the right property for you.



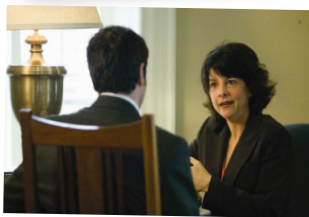
2. Contract is signed with the seller upon reaching an agreement.



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



6. Buyer's Loan is approved.



5. Title Commitment is issued to lender and Real Estate Professional.



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



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



8. Closing date is scheduled by the parties involved.



9. 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.



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



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Vicki McKie

SVP - Branch Manager
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