Contract to Close

Stonegate TITLE AGENCY

BUYER LOVES HOUSE
Get's a Pre-Approval

Contract Signed & Dated by Both Parties

Earnest Money Deposited

Contract Sent to Stonegate Title & Lender
(if applicable)

Stonegate Title Begins the Title and Escrow Process

1. **Intro Documents Sent** to Buyer/Seller
2. Stonegate **Orders Search**
3. Title Officer Examines Search to **Determine Insurability**
4. **Commitment & Pre-CD** Sent to Lender
5. **Release** of Liens, Deed Ordered, Survey Ordered
6. **Pay Off Figures Ordered, Give Reports/Invoices** to Stonegate Title

Lender Begins Underwriting

1. **Verification** of: Employment, Bank Deposits, Credit Check
2. **Appraisal Ordered** to Confirm Property Value
3. Underwriting Completed & **Loan Approved**
4. **Lender Gives Clear to Close** to Stonegate Title

Stonegate Title & Lender Confirm Figures for Closing Disclosure

1. Stonegate Title **Schedules** Buyer & Seller to Sign Closing Documents
2. Lender Sends **Closing Disclosure** to Buyer | *3 DAYS BEFORE SIGNING
3. Stonegate **Gives Final Figures and Wiring Instructions** to Buyer
4. Lender Sends **Closing Package** to Stonegate Title
5. **Closing Documents Signed** by Buyer & Seller
6. **Signed Docs Sent** to Lender for Final Approval
7. **Title Updated** to Ensure No New Liens Have Filed
8. **Lender Approves and Sends Funds** to Stonegate Title
9. **Signed Deed & Mortgage Filed** with County Courthouse
10. Stonegate Title **Disburses Funds**

CONGRATULATIONS
It's Moving Day!