

CONGRATULATIONS ON YOUR PURCHASE.

Our first responsibility is to provide you with superior, personalized escrow service. We aim to achieve a successful real estate transaction and to make the process as smooth as possible for you.

To insure a successful Close of Escrow please read, complete, and fully sign the following:

- » **Escrow Instructions** – Read carefully and verify all information is accurate. Is your name spelled correctly? Does it appear as you would like it on a legal document?
- » **Confidential Statement of Information** – This information is required by the title company in order to insure the transfer of title. If an item is not applicable insert N/A.
- » **New Loan Information** – This will allow escrow to provide your lender with documentation necessary to process your loan.
- » **Insurance Information** – Your lender will require fire insurance prior to funding the new loan. Communicate your policy needs with your insurance agent as soon as possible.
- » **Preliminary Change of Ownership** – This form must be submitted to the County Recorder with the Grant Deed to avoid penalties. Complete fully and sign on the second page.
- » **Notice Regarding California Non-Resident Withholding Requirements** – Read carefully and sign acknowledging tax withholding requirements.

You may have some of the same questions other Home Buyers have:

What is escrow?

Escrow is a service which enables the Buyer and Seller to transact business with each other through a neutral party, minimizing their risk.

What is “close of escrow?”

This term refers to the recording of the Grant Deed and other applicable documents with the County Recorder.

When and how much money will be required?

Upon approval of your new loan the lender will send loan documents to escrow. At this time the Escrow Officer will give you a final estimate of the funds needed for closing and schedule an appointment for you to sign the loan documents. Final funds for closing must be deposited into escrow not later than 48 hours prior to close of escrow.

What could delay the close of escrow?

Many things could cause a delay in the closing of escrow.

A few examples are:

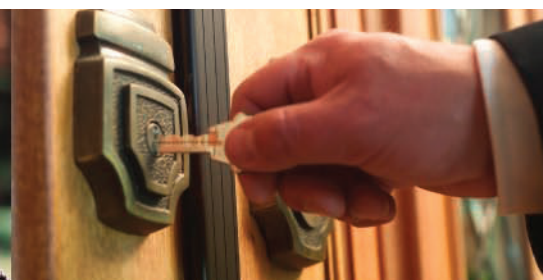
- » Information or conditions have not been provided to the lender in a timely manner.
- » Termite repair or work requirements have not been completed on time.
- » Liens or judgments have not been cleared.

When do I take possession of the property?

Please contact your real estate agent prior to the close of escrow to confirm the possession date, schedule your move and arrange for transfer of keys from the Seller.

We hope this information will be helpful during the course of your escrow. Please give us a call if you have any additional questions regarding the escrow process.

This material is not intended to be relied upon as a statement of the law, and is not to be construed as legal, tax or investment advice. You are encouraged to consult your legal, tax or investment professional for specific advice. The material is meant for general illustration and/or informational purposes only. Although the information has been gathered from sources believed to be reliable, no representation is made as to its accuracy.



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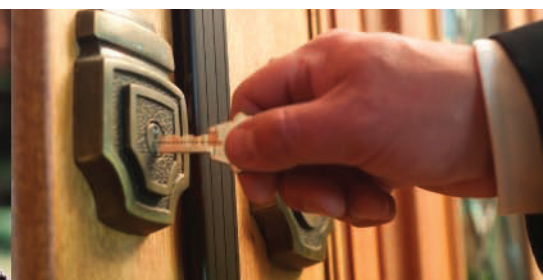
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