From Contract to Close

TRINITY TITLE OF TEXAS

CLOSER RECEIPTED → **ABSTRACT PLANT & TAX DEPARTMENT** → **EXAMINER** → **COMMITMENT TO ISSUE TITLE INSURANCE**

TRINITY TITLE OF TEXAS

Abstract Does a Title Search

CONTRACT

Title Search Includes
- Search History of Property - Owners of Record, Liens, and Encumbrances
- Clouds on Title - Documents filed by Legal Department
- Search of Buyer and Seller - Liens, Lawsuits, Divorces, Probates, Documents File by Person's Name, No Property Description

CLOSING & FUNDING

MORTGAGE COMPANY

EVERYONE WANTS TO CLOSE → **CLOSER** → **TITLE CO. RECIEVES CLOSING INSTRUCTIONS FROM LENDER** → **PREPARATION OF DOCUMENTS**

LOAN APPLICATION PROCESS BEGINS → **INFORMATION GATHERED AND PACKAGED** → **BUYER SUBMITTED FOR APPROVAL** → **BUYER APPROVED**

AFTER RECEIVING INSTRUCTIONS FROM LENDER

- Credit History
- Appraisal
- Verification of Employment, Current and Previous
- Verification of Sufficient Funds to Close

Loan Application Process Includes:
- Verification of Buyer's Income
- Stability
- Credit
- Assets to Close
- Confirmation of Property's Value

1. Survey*
2. Paper Ordered*
   Warranty Deed
   Note
   Deed of Trust
   Release of Lien
3. Pay Off Figures from Existing Loan
4. Insurance Endorsement
5. Termite Report

*Some Lenders Order and Send with Closing Instructions to the Title Co.