THE PURCHASE PROCESS



GETTING STARTED:

Contact your real estate professional to determine your purchase requirements and qualifications.

LOAN QUALIFICATION:

Work with your selected loan officer to determine qualification and obtain a pre-qualification letter to present with future offer(s).

OFFER ACCEPTED

ACCEPTED OFFER

Congratulations. You are ready to open your ESCROW!

PROPERTY SEARCH:

Seek out your perfect property.
Work with your agent to
search available properties,
schedule showings and research
neighborhoods.

OFFER DECLINED

YOUR OFFER:

Once you find your perfect property, work with your agent to prepare & present your offer & negotiate acceptance with the listing agent.

INSPECTIONS & DISCLOSURES:

Order and review all inspections and disclosures, as specified in your contract.

OPEN ESCROW:

Open Escrow with Fidelity National Title. Submit your deposit to escrow and connect with your Escrow Officer for complete details about the escrow process.

LOAN APPLICATION:

Submit final loan application to loan officer with all required documentation.

INSPECTION FINDINGS:

Negotiate repairs or resolution of issues noted in any inspection reports or disclosures, as allowed by your contract.

PRELIMINARY REPORT:

Your preliminary title report will be prepared and issued in response to your application for title insurance and provided by your FNT Escrow Officer.

UNDERWRITING & APPRAISAL:

The lender's underwriter will review the loan application for final acceptance. The appraiser will establish the value of the property.

REMOVE ALL CONTINGENCIES

Select homeowner's insurance policy company and coverage and provide escrow info to insurance agent.

Schedule and sign loan and escrow documents coordinated by your FNT Escrow Officer.

The lender will send funds to Fidelity National Title for the loan funding. Wire or funding requirements for your downpayment balance will be provided by your FNT Escrow Officer. (NOTE: CALL US BEFORE YOU WIRE)

The deed is recorded with the County Recorder's office and title is officially transferred which means: YOU ARE THE NEW OWNER OF THIS PROPERTY!



Trusted everywhere, every day