



## STEWART BRIEF

# Preparing a Title Policy



A big part of the closing process is the preparation of the actual title policy. Below is a high level overview of exactly what goes into preparing each title policy.

### Verification

- Legal property description and how title to the real property is held are both verified

### Preliminary Title Search

- Preliminary search is ordered and opened
- Preliminary search is performed and gathers documents including real property records, general index records and tax records

### Title Examination

- Examiner reviews complete search package and writes a report on findings
- Data processor enters preliminary report information into database and prepares the preliminary report

### Preliminary Report Review

- Preliminary report is provided to escrow, lenders and real estate agents
- New documents, demands and statement of information are submitted to the title company

### Final Policy Development

- After reviewing new documents, escrow authorizes recording them in the transaction
- Documents are recorded, confirmation of recording is received and liens of record are paid off
- Title officer writes title policies
- Data processor prepares final title policy and enters into system

### Final Policy Released

- Title company provides final policy to client(s)

Contact your Stewart Title of California representative for more information.

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