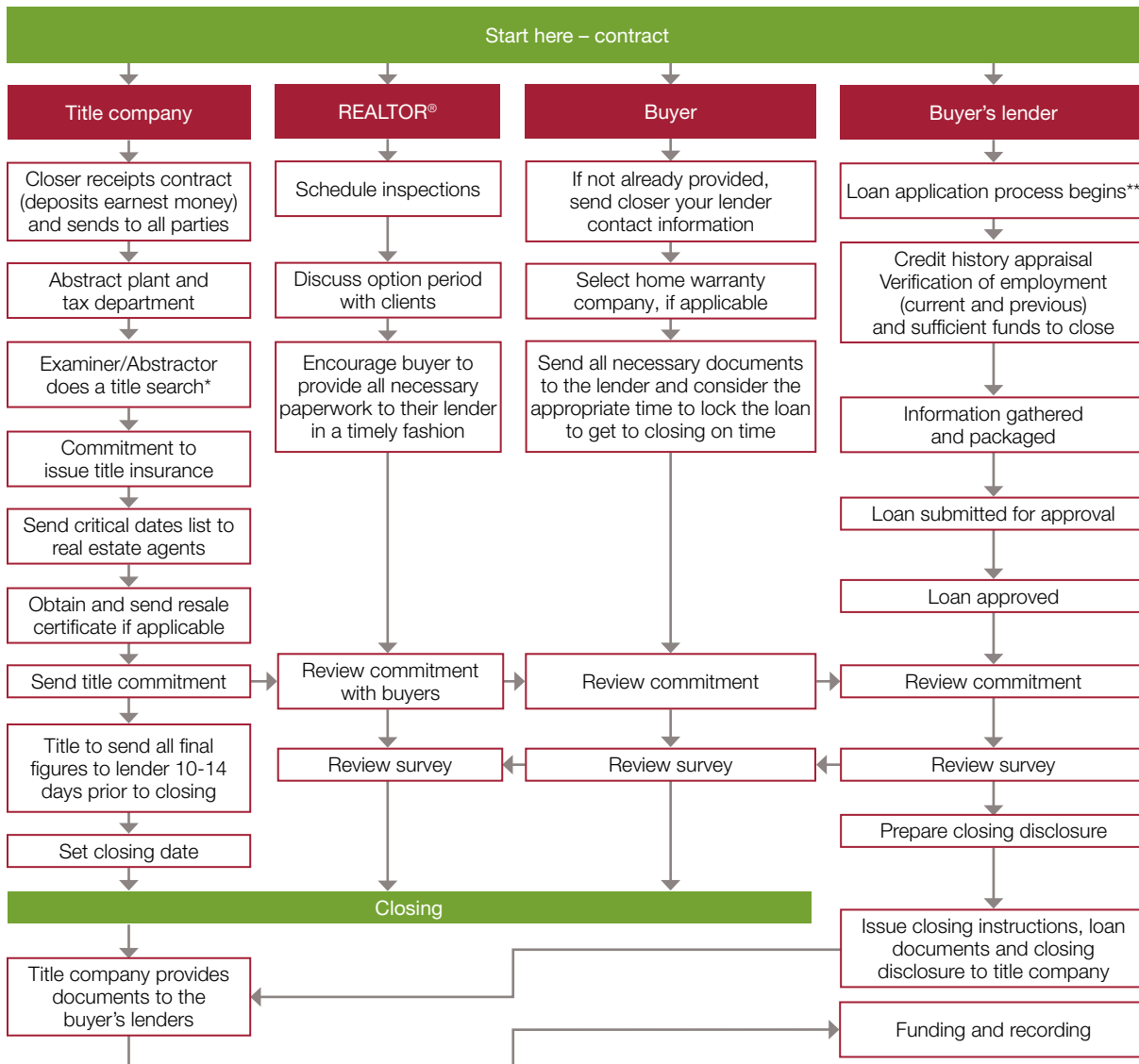


Buyers: Steps to Closing



* Title search includes:

- Search history of property – owner of record, liens
- Clouds on title – documents filed by legal description
- Search of buyer and seller – liens, lawsuits, divorces, probates, documents filed by person's name, no property description

** Loan application process includes:

- Verification of buyer's income, stability, credit, assets to close
- Confirmation of property's value (the appraisal)
 - Some lenders order the appraisal and send with closing instructions to the title company

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