

**LIFE OF AN ESCROW**

hU`VY[ ]bg`k ]h`h`Y`cZyf`UbX`UWVdhUbw`g\_]`Z` `mbY[ ch]UhYX`Vm`h`Y`fYU`YghUHy`U[ Ybhg`fYdfYgYbh]b[ `6i`mYf` UbX`GY`Yf`

**The Buyer(s)**

HYbXYfg`U`k`f]hYb`cZyf`hc`di`fVX`UgY`fbc`UWVdhg`h`Y`GY`Yffg]`Vt`i`bhYf!`cZyfE`UWVt`a`dUb]YX`VmU`[`ccX`ZU]h`XYdcg]h` Ua`ci`bh`

5ddfcj`Yg`UbX`g][`bg`h`Y`YgWck` `]bghfi`V]cbg`UbX`ch`Yf`fY`UhYX`]bghfi`a`Ybhg`fYei`]fYX`hc`Vt`a`d`YhY`h`Y` hfUbguV]cb`

5ddfcj`Y`h`Y`dfY`]a`]bUfmfYdcfhcf`h]hY`Vt`a`a`]h`a`Ybh`UbX`UbmidfcdYfmiX]gWcgi`fY`cf`]bgdYV]cb`fYdcfh`fYei`]fYX` ]b`h`Y`di`fVX`UgY`UbX`gU`Y`U[`fYYa`Ybh`

5ddfcj`Yg`UbX`g][`bg`bYk` `cUb`XcW`a`Ybhg`UbX`Z`Z]`g`Ubm`fYa`U]b]b[ `Vt`bX]h]cbg`Vt`bHU]bYX`]b`h`Y`Vt`bhfUWVt` `YbXYffg]`]bghfi`V]cbg`UbX`#cf`h`Y`YgWck` `]bghfi`V]cbg`

8Ydcg]h`Z`bXg`bYVWggUfmhc`WcgY`h`Y`YgWck`

5ddfcj`Y`UbmVX`Ub[`Yg`Vmig][`b]b[ `Ua`YbXa`Ybhg`]b`h`Y`YgWck` `]bghfi`V]cbg`

**The Lender (when applicable)**

5WVdhg`h`Y`bYk` `cUb`Udd`]W]cb`UbX`ch`Yf`fY`UhYX`XcW`a`Ybhg`Z`ca` `h`Y`6i`nYffg]E`UbX`VY[ ]bg`h`Y`ei`U`]Z]W]cb` d`fcVWgg`

CfXYfg`UbX`fYj`]Yk`g`h`Y`dfcdYfmiUddfU]gU`z`WYX]h`fYdcfhz`j`Yf]Z]W]cb`cZYa`d`cma`Ybh`j`Yf]Z]W]cb`cZYdcg]h]g]t`z` dfY`]a`]bUfmfYdcfh`UbX`ch`Yf`fY`UhYX`]bZ`fa`U]cb`

Gi`Va`]h`h`Y`Ybh]fY`dUW`U[`Y`hc`h`Y`cUb`Vt`a`a`]h`h`Y`UbX`#cf`i`bXYfk`f]hYfg`Z`cf`Uddfcj`U`K` \Yb`Uddfcj`YX`z`cUb` Vt`bX]h]cbg`UbX`h]hY`]bgi`fUbW`fYei`]fYa`Ybhg`UfY`YghUV`]g`YX`

hZ`ca`g`6i`nYffg]E`cZ`cUb`Uddfcj`U`hYfa`g`z`Vt`a`a`]h`a`YbhYI`d]fU]cb`XUHy`UbX`dfcj`]XYg`U`[`ccX`ZU]h`Ygh]a`UhY`cZ` h`Y`Wcg]b[ `Vt`ghg`

8Ydcg]h`h`Y`bYk` `cUb`XcW`a`Ybhg`UbX`]bghfi`V]cbg`k`]h`h`Y`gYhY`a`Ybh`U[`Ybh`Z`cf`6i`nYffg]Uddfcj`U`UbX` g][`bU]h`fY`

F`Yj`]Yk`g`UbX`Uddfcj`Yg`h`Y`YI`YW`hYX`cUb`dUW`U[`Y`UbX`Vt`cfX]bUHy`g`h`Y`cUb`Z`bX]b[ `k`]h`h`Y`YgWck` `cZ]WVf`

**The Escrow Settlement Officer**

F`YW`]j`Y`Ub`cfXYf`Z`cf`YgWck` `UbX`h]hY`gYfj`]Wg`

D`UW`cfXYf`Z`cf`h`Y`dfY`]a`]bUfmfYdcfhcf`h]hY`Vt`a`a`]h`a`Ybh`Z`cf`h`Y`gi`V`YV]d`fcdYfmiZ`ca` `:]XY`]mBU]cbU`H]hY`

5Wg`Ug`h`Y`]a`dUfh]U`ghU`Y`c`XYf`cf`XYdcg]hc`fmz`]b`U`Z]Xi`V]UfmW]dUW]mz`Z`cf`U`XcW`a`Ybhg`UbX`a`cb]Yg` fYei`]fYX`hc`Vt`a`d`YhY`h`Y`hfUbguV]cb`dYf`k`f]hYb`]bghfi`V]cbg`cZ`h`Y`df]bV]dU`g`

DfYdUfY`h`Y`YgWck` `]bghfi`V]cbg`UbX`fYei`]fYX`XcW`a`Ybhg`]b`UWVt`fXUbW`k`]h`hYfa`g`cZ`h`Y`gU`Y`

K`]h`h`Y`Ui`h`cf]nU]cb`Z`ca` `h`Y`fYU`YghUHy`U[`Ybh`cf`df]bV]dU`z`cfXYfg`XYa`UbXg`cb`YI`]gh]b[ `XYXg`cZ`hfi`gh`UbX` ]Ybg`cf`i`X[`a`Ybhg`Z]Ubnf`cf`Uggi`a`dh]cb`cf`gi`V`YV]h`c`cUb`z`cfXYfg`h`Y`VYbYZ]V]Ufng]ghUHy`a`Ybh`cf`Z`ca`U` Uggi`a`dh]cb`dUW`U[`Y`

F Yj ]Yk g'XcW a Ybhg'fYVW ]j YX ]b' h'Y'YgWck . 'dfY ]a ]bUfmfYdcfh'cf'h]hY'Wta a ]ha Ybh'z'dUmcZZ'cf'Uggi a dh]cb' ghUHYa Ybhg'z'bYk 'cUb'dUW\_U[ Y'UbX'ch'Yf'fY'UH'YX ]bghfi a Ybhg''''

F Yj ]Yk 'h'Y'WtbX]h]cbg:]b' h'Y''YbXYffg:]bghfi V]cbg:]bW X]b[ 'h'Y'\UnUfX'UbX'h]hY']bgi fUbW'fYei ]fYa Ybhg''''

DfYgYbh'h'Y'XcW a Ybhg'z'ghUHYa Ybhg'z'cUb'dUW\_U[ Yf]g]z'Ygh]a UH'YX'Wcg]b[ 'ghUHYa Ybhg'UbX'ch'Yf'fY'UH'YX' XcW a Ybhg'hc'h'Y'df]bV]dU'fg]z'cf'Uddfcj U'UbX'g][ bUhi fY'z'UbX'fYei Yghg'h'Y'VU'UbW'cZ'h'Y'Vi nYffg]z' bXg''''

F YVW ]j Y' h'Y'dfcWYXg'cZ'h'Y''cUbfg]z'Zca 'h'Y''YbXYffg]z''''

8YH'fa ]bYg'k \Yb' h'Y'fUbgUW]cb'k ]''VY ]b' h'Y'dcg]h]cb'hc'WcgY'UbX'UX] ]gYg'h'Y'dUfh]Yg''''

5gg]ghYX'Vm]h]h'Y'dYfgcbbY'z'fYV'fXg'h'Y'XYXz'XYX'cZ'f]i gh'UbX'ch'Yf'XcW a Ybhg'fYei ]fYX'hc'Wta d'YH' h'Y' fUbgUW]cb'k ]h' h'Y'7ci bhm'fYV'fXYf'UbX'cfXYfg'h'Y'h]hY']bgi fUbW'dc']VYg''8YdYbX]b[ 'cb'h'Y'dfcdYf]m 'cW]h]cbz'h'Y'fYV'fXU]cb'cZ'h'Y'XcW a Ybhg'a UmicVW'f'UZ'h'f'h'Y'Wcg]b[ 'XUH''''

7'cgY'h'Y'fUbgUW]cb'VmdfYdU]b[ 'h'Y'Z]bU'gYh'Ya Ybhg'ghUHYa Ybhg'z'X]gVi fg]b[ 'h'Y'dfcWYXg'hc'h'Y'GY''Yfz' dUm]b[ 'cZ'h'Y'Yi ]gh]b[ 'YbW a V'fUbW'g'UbX'ch'Yf'cV'] [ U]h]cbg''''

8Y' ]j Yf' h'Y'Uddfcdf]UH' ghUHYa Ybhg'z'z' bXg'UbX'fYa U]b]b[ 'XcW a Ybhg'hc'h'Y'df]bV]dU'g'z' U[ Ybhg'UbX'#cf''YbXYfg''''

**The Seller(s)''**

5VWdh'oi nYffg]C ZYf'hc'Di fV'UgY'UbX' ]b]h]U' [ ccX'Z]h' XYdcg]h]hc'cdYb'YgWck ''''

Gi Va ]h'XcW a Ybhg'UbX' ]bZ'ca U]h]cb'hc'YgWck '\c'XYfz'gi W'Ug. 'UXXfYggYg'cZ']Yb '\c'XYfgz'hU ]fYV']dhg'z' Yei ]da Ybh'k UffUb]h]Yg'z'\ca Y'k UffUb]m]V'bfUW]g'z'Ub]m'YUgYg'UbX'#cf'fYbhU'U[ fYYa Ybhg''''

5ddfcj Yg'UbX'g][ bg'h'Y'YgWck ]bghfi V]cbg]z' [ fUbh'XYX'UbX'ch'Yf'fY'UH'YX'XcW a Ybhg'fYei ]fYX'hc'Wta d'YH' h'Y' fUbgUW]cb''''

CfXYfg' ]bgd'V]cbg]z'fYVW ]j Yg'WUfUbW'g'UbX'Uddfcj Yg'Z]bU'fYdcfhg'UbX'#cf'fYdU]fg'hc'h'Y'dfcdYf]m]Ug'fYei ]fYX' Vm]h'Y'h'fa g'cZ'h'Y'di fV'UgY'UbX'gU'Y'U[ fYYa Ybh'fB'Ydcg]h'fYVW ]dh'z''''

: i 'z'g'Ub]m]fYa U]b]b[ 'WtbX]h]cbg'gdYV]Z]YX ]b' h'Y'Wtb]fUW]h'UbX'#cf'YgWck ]bghfi V]cbg/ Uddfcj Yg'h'Y'dUmcZZ' XYa UbXg'UbX'#cf'VYbYZ]V]Ufm]g]ghUHYa Ybhg''''

5ddfcj Y'Ub]m]Z]bU'W'Ub[ Yg'Vm]g][ b]b[ 'Ua YbXa Ybhg'hc'h'Y'YgWck ]bghfi V]cbg'cf'Wtb]fUW]'

**Fidelity National Title**

F YVW ]j Y'Ub'cfXYf'Zcf'h]hY'gYfj ]W''

9I Ua ]bYg'h'Y'di V']WfYV'fXg'UZZYV]b[ 'h'Y'fYU' dfcdYf]m]UbX' ]ggi Yg'U'dfY ]a ]bUfmfYdcfh'cf'h]hY'Wta a ]ha Ybh''''

8YH'fa ]bYg'h'Y'fYei ]fYa Ybhg'UbX'XcW a Ybhg'bYXYX'hc'Wta d'YH' h'Y'fUbgUW]cb'UbX'UX] ]gYg'h'Y'YgWck ' gYh'Ya Ybh'cZ]W'f'UbX'#cf'U[ Ybhg''''

F Yj ]Yk g'UbX'Uddfcj Yg'h'Y'g][ bYX'XcW a Ybhg'z'fY'YUgYg'UbX'h'Y'cfXYf'Zcf'h]hY']bgi fUbW'z'df]cf'hc'h'Y'Wcg]b[ XUH''''

Fidelity National H]hY'fYV'fXg'h'Y'g][ bYX'XcW a Ybhg'k ]h' h'Y'7ci bhm'fYV'fXYf]cZ]W'UbX'dfYdUfYg'hc' ]ggi Y' h'Y'h]hY ]bgi fUbW'dc']VYg''