

STEPS IN THE TITLE PROCESS

Initial Request for Title Insurance

5b`cfXYf`Zcf`hjhY`]bgi`fUbVW`]g`cdYbYX`k`]h`U`hjhY`cZ]Wf`k`c`dfcXi`Wg`hAY`]b]h]U`fYgdcbgY`dfca`dhmk`]h`]b`&(``ci`fg`5`dfY`ja`]bUfmfYdcfhVWb`VY`]ggi`YX`k`]h`hAY`a`]b]a`i`a`cZ`]bZcfa`Uh]cb`/`k`]h`ci`hYj`Yb`]XYbh]Zn]b[`hAY`Vi`mYf`cf`hAY`hYfa`g`cZ`hAY`gUY`" `h`g`ck`g`hAY`fYVt`fX`hjhY`Ug`]h`dfYgYbhmYI`]ghg`UbX`]g`cb`mUb`cZ]f`hc`dfcj`]XY`]bgi`fUbVW`" `Hc`cfXYf`U`dfY`ja`]bUfmfYdcfhVt`bhUW`mci`f`cW`" Fidelity National`H]hY`fYdfYgYbHuhj`Y`cf`cZ]W`"

On-Site Searching and Examining

Mci`f`hjhY`cZ]Wf`dYfZcfa`g`h`fY`gUYfVW`Yg`" `DfcdYf`mz`BUa`Yz`UbX`HUI`gUYfVW`Yg`":`fca`hAY`]bZcfa`Uh]cbz`U`dfY`ja`]bUfmfYdcfh]g`WYUHYX`" `Ci`f`cb!`g]hY`W`ghca`Yf`gYfj`]W`W`bhYf`YI`dYX]hYg`hAY`dfcW`gg`cZ`cVHU]b]b[`hAY`UfX`Vt`d]Yg`cZ`fYVt`fYX`XcW`a`Yb]g`" `=a`U[`]b[`hAY`dg`hc`YI`dYX]hY`gUYfVW`Yg`k`]h`hAY`UV`]hmi`c`VHU]b`XcW`a`Yb]g`cb`]bY`"

Technical Review

HAY`g`]"`UbX`YI`dYfh]gY`cZ`ci`f`hjhY`cZ]Wf`]g`hAY`_`Ymhc`dfcj`]X]b[`mci`k`]h`U`i`gYz`z`UWV`fUH`hjhY`fYdcfh`C`bW`hAY`fYdcfh]g`]ggi`YX`hAY`fYj`]Yk`VY[`]bg`Vmia`U_]b[`U`hYVW`b]WV`UbU`mg]g`cZ`hAY`XcW`a`Yb]g`cZ`fYVt`fX`" `5b`]bhY`dfY`h]Y`j`]Yk`cZ`U`" `fYVt`fYX`a`U`hY`fg`]g`a`UXY`hc`Yj`U`i`U`h`hAY`f]`ja`dUW`cb`hAY`hjhY`hc`hAY`dfcdYf`m`5a`cb[`hAY`ei`Ygh]cbg`hAY`YI`Ua`]bYf`Ug`_`UfY`" `K`ci`X`UbmicZ`hAY`fYVt`fYX`a`U`hY`fg`dfYj`Ybh`hAY`Vi`mYf`Z`ca`i`g]b[`hAY`dfcdYf`m`Z`f`]hg`]bhYb`YX`di`fdcgY3`7`Ub`Ub]h]ei`UHYX`" `YUgYg`VY`Y`ja`]bUHYX`Z`ca`hAY`dc`]W`idYf`U`fYj`]Yk`cZ`hAY`W`ffY`bh`YUgYg3`"

Inspection Analysis

=b`Ubh]VdUh]cb`cZ`5@H5`Vt`j`YfU[`Yz`U`g]hY`]bgdYVW]cb`]g`cfXYfYX`":`fca`hAY`]bgdYVW]cb`fYdcfh`hAY`]b]h]U`hjhY`dfcXi`W`]g`gi`dd`Ya`YbhYX`hc`g`ck`UbmYbVW`cUW`a`Yb]g`cf`chAY`f`cZ]fYVt`fX`a`U`hY`fg`k`hAY`k`ci`X`i`h]a`U`h`m`ja`dUW`hAY`hjhY`"

Re-Insurance

HAY`hjhY`]bgi`fYf`k`]"`]bgi`fY`i`d`hc`hAY`hcHU`gUY`df]W`cf`c`Ub`Ua`ci`bh`UbX`hAY`b`Ya`d`cmg`Ubch`Yf`hjhY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`hAY`a`" `HAY`dfYa`]i`a`dU]X`hc`hAY`fY!`]bgi`fUbVW`hjhY`Vt`a`dUbm]g`XYXi`WYX`Z`ca`hAY`hjhY`ZYg`/`]h]g`bch`Ub`UXX]h]cbU`W`Uf[`Y`hc`hAY`dUfh]Yg`" `FY!`]bgi`fUbVW`]g`hAY`UbX`YX`VmihAY`H]hY`8`YdUf`ha`Ybh`k`hAY`fYei`YghYX`VmihAY`dfcdcgYX`]bgi`fYX`cf`]g`fYei`]fYX`VUgYX`i`dcb`gY`Z`ja`dcgYX`cf`ghU`h`hcmihjhY`]bgi`fUbVW`" `ja`]hg`"

Co-Insurance

HAY`dfcdcgYX`]bgi`fYX`a`Umcb`mU`ck`hAY`hjhY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`i`d`hc`U`W`fHU]b`Ua`ci`bh`f]Y`" `bch`hAY`hcHU`gUY`df]W`cf`c`Ub`Ua`ci`bh`" `HAY`]bgi`f]b[`Vt`a`dUbmia`i`ghYa`d`cm`Ubch`Yf`hjhY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`hAY`fYa`U]bXYf`cZ`hAY`gUY`df]W`cf`c`Ub`Ua`ci`bh`" `K`hAY`hYfY`]g`Vt`]bgi`fUbVW`z`hAY`W`ghca`Yf`]g`W`Uf[`YX`VUgYX`i`dcb`YUW`Vt`a`dUbm]g`Z`]YX`fUH`g`Zcf`hAY`dcfh]cb`cZ`hAY`hcHU`" `]UV`]hmi`Vt`j`YfYX`Vmih`Uh`Vt`a`dUbm`hAY`Vt`]bgi`fUbVW`Vt`a`dUbmia`UmVY`W`cgYb`VmihAY`W`ghca`Yf`"

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K`Y`hfmibch`hc`dc]bh`ci`h]a`dYX]a`Yb]g`hc`hAY`W`cgY`cZ`U`hfUbgUW]cb`k`]h`ci`h`U`gc`cZ]f]b[`Ugg]ghUbVW`UbX`gc`i`h]cbg`" `6mi`bXYfghUbX]b[`hAY`gca`Yh]a`Yg`XY`]W`hY`VU`UbVW`cZ`hAY`]bhYfYghg`cZ`hAY`dUfh]Yg`hc`U`hfUbgUW]cbz`UbX`VmifcZ]gg]cbU`mUbX`Vt`i`fhYci`g`m`UbX`]b[`]ggi`Yg`Ug`hAY`mUf]gYz`k`Y`W`b`W`dU`V`m[`i`]XY`U`hfUbgUW]cb`hc`U`gi`W`ggz`" `Vt`bW`g]cb`"

Documents in the Title Process

- DfY`ja`]bUfmfYdcfh`"
- 7ca`a`]ra`Ybh`!`G`ck`g`hAY`Vt`bX]h]cb`cZ`hjhY`]b`hAY`k`Um`k`Y`UfY`k`]"`]b[`hc`]ggi`Y`]h`"
- Dfc`":`fca`U`!`GdYW]a`Yb`cZ`k`hAY`fYei`YghYX`dc`]W`z`Ug`fYei`YghYX`z`k`]"`cc`_"`Y`" `i`bXYfk`f]h]b[`]ggi`Yg`bch`Vt`a`d`YH`X`" `Bch`V]bX]b[`]i`dcb`hAY`Vt`a`dUbm`"
- Dc`]Vt`i`":`]bU`dfcXi`W`" `7cb`hUW]cZ`]bX`Ya`b]m`VY`h`Y`b`Ua`YX`]bgi`fYXg`UbX`hAY`Vt`a`dUbm`"