



LIFE OF A FILE FROM P.A. TO CLOSING

ORDER SENT



Search, Abstract & Exam
Completed

- Complete file submitted
- File status completed (payoff, HOA info, taxes)
- Title Commitment and Needs Letter sent 3-5 days

LENDER INFO

CPL, Chain of Title and
Fee Sheet Sent



Prepare preliminary Closing
Disclosure (CD)

CLEAR TO CLOSE



Closing Scheduled

File updated with payoff
amounts, HOA, Commitment
updated

CLOSING SCHEDULED



Mortgage Package
Received from Lender

Final CD Prepared
Final CD Approved by Lender
ALTA Statements Sent

CLOSING

Closing Day!

Documents fully executed.
Deed and mortgage
recorded.
Payoffs sent.



CLOSED



Pay Day! Congratulations!