

## ESCROW GUIDE

Provides loan documents and funding of loan on behalf of Buyer  
Advises Escrow of the prior to loan funding conditions.  
Works closely with Escrow to obtain all necessary documents to process the loan.

*Lender*

*Buyer*

Deposits all required funds to pay the purchase price with Escrow. (including any borrowed funds or home and title insurance)  
Signs any deed of trust, mortgages and loan documents necessary to secure loans.  
Approves any inspection reports, title insurance commitments, HOA documents etc. necessary for purchase and sale agreements.  
Fulfills any other specified conditions listed in escrow instructions and purchase agreement.

Deposits the executed deed for Buyer with Escrow.  
Provides evidence of pest inspection and any required repair work.  
Provides any other required documents. (including tax receipts, home warranty mortgage holder info, insurance policies, HOA documents, equipment warranties etc.)

*Seller*

*Escrow*

Opens a order for title insurance.  
Obtains approvals from Buyer for title insurance report, pest and other inspections.  
Receives funds from Buyer and/or lender and prorates insurance, taxes, rent, etc.  
Disburses funds for title insurance, recording fees, lien clearance, real estate commissions and any other invoices.  
Prepares the final statement for Buyer/Seller, listing amounts to be disbursed necessary to close escrow. (all services and any other fees)  
Coordinates the recording of the deed and mortgage documents, and delivers all necessary documents to the buyer, lender and funds to the seller to complete closing of escrow.