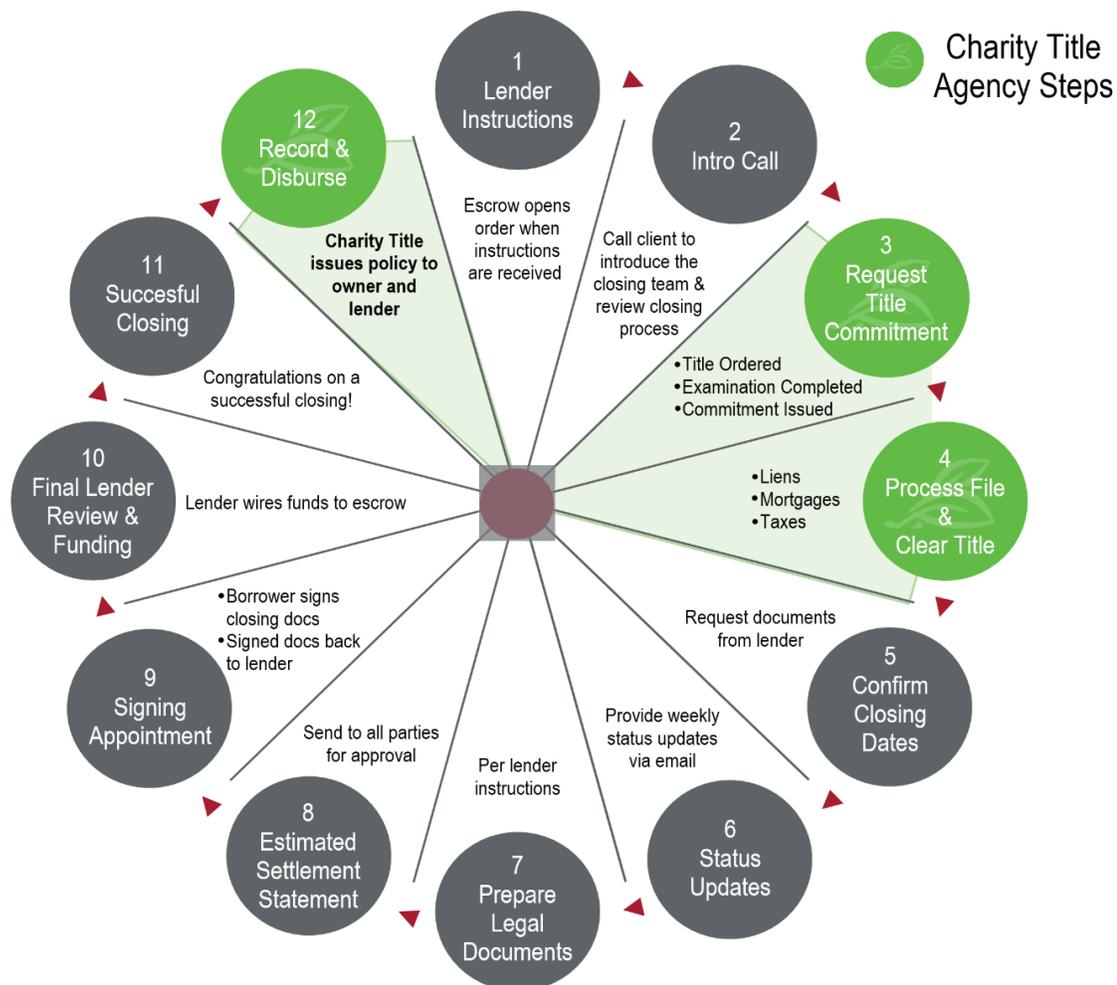


TITLE & ESCROW

12-Step Closing Process



The chart below is meant to be a general overview of the closing process (*individual transactions steps may vary*).



Title Insurance is issued by a title agent (Charity Title Agency) and is a policy that protects your investment and property rights from certain future legal claims regarding ownership of your new property. There are two types, including an Owner's Policy (protects your property rights for as long as you or your heirs own the property) and a Lender's Policy (required by your lender and protects only the lender's financial interest). Title insurance costs are either filed with or promulgated by the state you live in and are based on the value of your home.

Escrow is an arrangement in which a mutually agreed upon third party (escrow agent) takes instruction from buyer and seller to process documentation and handle funds in a real estate transaction.

[Learn more at Charitytitlegroup.com](http://Charitytitlegroup.com)

