



What is Involved in Issuing a Title Policy?

- Escrow Office opens title order with the title company.
- Customer Service verifies legal and vesting & sends to escrow.
- Title order goes to searching at title plant.
- Property information is searched and required documents are printed.
- Recorded documents are examined & preliminary title report is written.
- Word Processing Department types preliminary title reports & enters information into a computer for future retrieval.
- Messenger service delivers preliminary title report to escrow company & lender.
- New document/demands & statement of information are submitted to title officer by escrow.
- Title officer reviews new information.
- Upon loan approval new lender funds loan.
- Escrow officer sends title all documents necessary to record the sale or refinance.
- Escrow officer sets up recording with title unit and gives title the dollar figure to expect from new lender.
- Preliminary Title Report and documents are reviewed for any last minute changes and accuracy.
- Property is checked for tax payments and any newly recorded items that may effect the transfer of title and/or loss of priority.
- Documents record at the County Clerk-Recorder's office.
- Title officer writes the title policies.
- Old loans are paid off & proceeds (if any) sent to escrow.
- Buyer & Lenders title policies are typed & sent out.

