

# 托管流程



## 买方

选择一个房地产经纪人。

从银行先获取预先核准函，并提供给房地产经纪人。

下单购房。一旦接受，托管开始并把保证金存入。

与贷款人确定贷款的最终申请。从贷款人收取贷款费用估算。

把从第一美国产权送来的文件包填写并寄回。

预约房子检查和评估结果。复核产权承诺/初步报告。

提供所有贷款人要求的文件（银行对账单，税表等）所有发票和最终批准应当在贷款圆满前不少于10天的时候送交贷款人手上。

贷款人（或托管专员）准备结算单，并在贷款圆满前至少3天前交付给买方。

托管专员或房地产经纪人跟买家联系并安排签署会议。

买家贷款圆满，结算文件生效，并电汇存入余下款项。

文件被记录，钥匙送交买方！

## 卖方

选择一个房地产经纪人。

接受买方的收购条款。

把从第一美国产权送来的文件包填写并寄回，信息包括转发地址，卖方贷款信息和贷款号码。

根据购买协议安排要做的检查和/或维修工作。

托管专员或房地产经纪人跟卖方联系并安排签署会议。

文件被记录，收益送交卖方。

## 托管专员

在收到文件和保证金存款后，安排产权验证。

通过开户文件包从买卖双方取得需要的资料。

复核产权承诺/最初报告。

在收到开户文件包后，向卖方银行要求贷款信息。当需要关于产权承诺/初步报告的附加信息时联系买家或卖家。

所有的要求，发票和费用必须在贷款圆满前不少于10天的时候收集并发送至贷款人手上。

跟贷款人合作并准备结算单。

复核所有文件，要求和指示，并准备结算单和其他所需文件。

安排签署会议，并通知买家需要带来的资金。

一旦贷款圆满，发送出资文件至贷款人手上进行审查。

准备记录指示，并提交需要登记的文档。

文件记录和资金拨付。发出最终结算单。

## 银行

接受买方的申请表格，并开始资格审核程序。为买方提供贷款预算。

为产权承诺/初步报告下单并审阅，还有物业评估，信用报告，就业报告和资金验资等。

收集例如产权承诺/初步报告，物业评估，信用报告，就业报告和资金验资等信息。为最终贷款审批复核并要求其他额外的信息。

收集例如产权承诺/初步报告，物业评估，信用报告，就业报告和资金验资。资等信息。为最终贷款审批复核并要求其他额外的信息。

与托管专员合作并准备结算单，这是必须在贷款圆满至少3天前交付买方的。

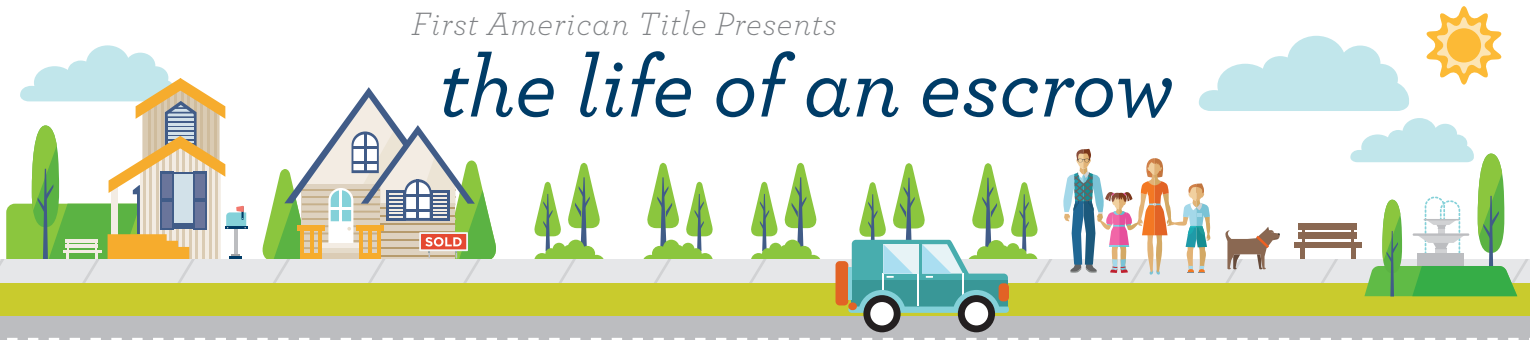
送交文件至托管公司。

审查已经签署的贷款文件后，授权出资。

审查已经签署的贷款文件后，授权出资。



# the life of an escrow



## The Buyer

## The Seller

## The Escrow Officer

## The Lender

Chooses a real estate agent.

Gets pre-approval letter from lender and provides to real estate agent.

Makes offer to purchase. Upon acceptance, opens escrow and deposits earnest money.

Finalizes loan application with lender. Receives a Loan Estimate from lender.

Completes & returns opening package from First American Title.

Schedules inspections and evaluates findings. Reviews title commitment/preliminary report.

Provides all requested paperwork to lender (bank statements, tax returns, etc.) All invoices and final approvals should be to the lender no later than 10 days prior to loan consummation.

Lender (or escrow officer) prepares CD and delivers to buyer at least 3 days prior to loan consummation.

Escrow officer or real estate agent contacts the buyer to schedule signing appointment.

Buyer consummates loan, executes settlement documents, & deposits funds via wire transfer.

Documents are recorded and the keys are delivered!

Chooses a real estate agent.

Accepts buyer's offer to purchase.

Completes and returns opening package from First American Title, including information such as forwarding address, payoff lender contact information and loan numbers.

Orders any work for inspections and/or repairs to be done as required by the purchase agreement.

Escrow officer or real estate agent contacts the seller to schedule signing appointment.

Documents are recorded and all proceeds from sale are received.

Upon receipt of order and earnest money deposit, orders title examination.

Requests necessary information from buyer and seller via opening packages.

Reviews title commitment/preliminary report.

Upon receipt of opening packages, orders demands for payoffs. Contacts buyer or seller when additional information is required for the title commitment/preliminary report.

All demands, invoices, and fees must be collected and sent to lender at least 10 days prior to loan consummation.

Coordinates with lender on the preparation of the CD.

Reviews all documents, demands, instructions & prepares settlement statements & any other required documents.

Schedules signing appointment and informs buyer of funds due at settlement.

Once loan is consummated, sends funding package to lender for review.

Prepares recording instructions and submits docs for recording.

Documents are recorded and funds are disbursed. Issues final settlement statement.

Accepts buyer's application and begins the qualification process. Provides buyer with Loan Estimate.

Orders and reviews title commitment/preliminary report, property appraisal, credit report, employment and funds verification.

Collects information such as title commitment/preliminary report, appraisal, credit report, employment and funds verification. Reviews and requests additional information for final loan approval.

Underwriting reviews loan package for approval.

Coordinates with escrow officer on the preparation of the Closing Disclosure, which is delivered to buyer at least 3 days prior to loan consummation.

Delivers loan documents to escrow.

Upon review of signed loan documents, authorizes loan funding.

Reviews all documents, demands, and instructions. Prepares settlement statements and other required documents.



First American Title™