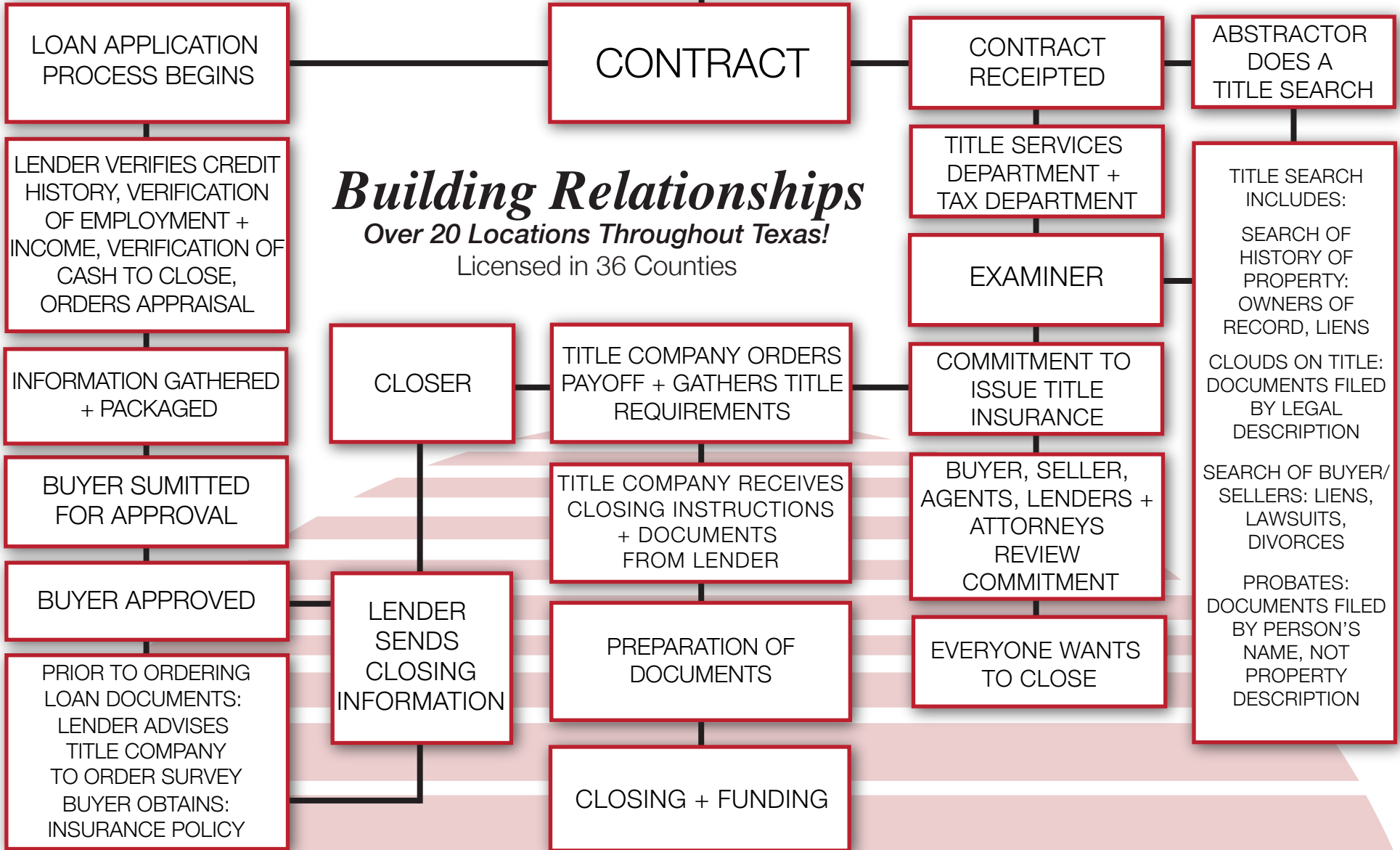


# Mortgage Company

# The Closing Process Begins Here



***Building Relationships***  
*Over 20 Locations Throughout Texas!*  
 Licensed in 36 Counties

ABTRACTOR DOES A TITLE SEARCH

TITLE SEARCH INCLUDES:  
 SEARCH OF HISTORY OF PROPERTY:  
 OWNERS OF RECORD, LIENS  
 CLOUDS ON TITLE:  
 DOCUMENTS FILED BY LEGAL DESCRIPTION  
 SEARCH OF BUYER/SELLERS:  
 LIENS, LAWSUITS, DIVORCES  
 PROBATES:  
 DOCUMENTS FILED BY PERSON'S NAME,  
 NOT PROPERTY DESCRIPTION

LOAN APPLICATION PROCESS BEGINS

LENDER VERIFIES CREDIT HISTORY, VERIFICATION OF EMPLOYMENT + INCOME, VERIFICATION OF CASH TO CLOSE, ORDERS APPRAISAL

INFORMATION GATHERED + PACKAGED

BUYER SUMMITTED FOR APPROVAL

BUYER APPROVED

PRIOR TO ORDERING LOAN DOCUMENTS:  
 LENDER ADVISES TITLE COMPANY TO ORDER SURVEY  
 BUYER OBTAINS:  
 INSURANCE POLICY

CONTRACT

CONTRACT RECEIVED

TITLE SERVICES DEPARTMENT + TAX DEPARTMENT

EXAMINER

COMMITMENT TO ISSUE TITLE INSURANCE

BUYER, SELLER, AGENTS, LENDERS + ATTORNEYS REVIEW COMMITMENT

EVERYONE WANTS TO CLOSE

TITLE COMPANY ORDERS PAYOFF + GATHERS TITLE REQUIREMENTS

TITLE COMPANY RECEIVES CLOSING INSTRUCTIONS + DOCUMENTS FROM LENDER

PREPARATION OF DOCUMENTS

CLOSING + FUNDING

CLOSER

LENDER SENDS CLOSING INFORMATION