

## What Happens at the Escrow Closing Appointment?

Prior to the appointment, your escrow officer will contact you to schedule your closing appointment and inform you of the funds you need to bring with you. Obtain a cashier's check for that amount from a financial institution, made payable to First American Title Insurance Company. If a wire transfer is necessary, arrange for it in advance with your escrow officer.

First American is required by law to have funds deposited before escrow funds can be disbursed. Expect delays if you submit a personal check. If you have questions or anticipate a problem, contact your escrow officer immediately.

Don't forget your identification. You will need valid identification with your picture on it. A driver's license is preferred. This is necessary so that your identity can be sworn to by a notary public. It's a routine step, but it's important for your protection.

What happens next? During your appointment at First American, you will sign loan documents and instructions related to transferring the title of the home you are purchasing. You will give the escrow officer your cashier's check and present your identification.

If applicable, the signed loan documents will be returned to the lender for review. If the documents are satisfactory, the lender will fund the loan, sending their check directly to First American, usually within 24 hours. When the loan funds are received, First American will verify that all necessary funds are in. We will then record the deed at the County Records Office and disburse escrow funds to the Seller and other appropriate payees. At this time, your escrow is closed. We will notify your real estate agent who will give you the good news.