

STEPS FOR A SUCCESSFUL ESCROW

1. Ask for your ESCROW REFERENCE NUMBER.
2. READ the Commitment for Title Insurance or Preliminary Report. If you have questions call your Escrow Officer or Title Representative.
3. COMMUNICATE with your Escrow Officer, keep them informed of all related issues such as payoffs, releases, loan approvals, etc.
4. INFORM your Escrow Officer of any changes. Make sure all changes are in writing. Escrow Officers act only on mutual instructions.
5. UNDERSTAND the tax calendar, debits, credits prepaid interest, impounds, etc. **ASK QUESTIONS.**
6. ALLOW TIME for your Escrow Officer to review the loan documents prior to the signing appointment.
7. Make sure that FUNDS are deposited into escrow **ON TIME.**
8. CHECK ALL DOCUMENTS upon receipt and before returning them to verify the following:
 - Changes are all initialed
 - Signatures are correct, signed exactly as shown, with middle initials and spelling
 - Notaries, when required, are completed and the seal is clearly placed
 - Vesting is shown correctly
 - Addresses and phone numbers are supplied for all future correspondence
 - Addendums are executed

