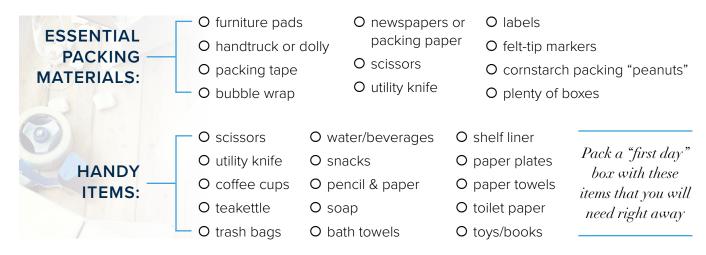


Packing Tips









When you hit the home stretch, I'll be coordinating all of the details so that you know what to expect. Here's an overview of the process. Timing varies depending on the buyer's lender and loan program, if any.

LENDER UNDERWRITING APPROVAL. If the buyer is obtaining a loan, their lender will issue final loan approval and prepare required documents for signing.

FINAL WALK-THROUGH. The buyer typically has the right to conduct a final walk-through to verify the condition of your home in the five days before closing.

PREPARATION OF CLOSING DOCUMENTS.

Loan documents are sent to escrow where the escrow officer will prepare the closing papers and contact the buyer and seller to coordinate signing in front of a notary.

YOUR SIGNING APPOINTMENT. You'll typically sign your closing papers 2-4 days prior to the scheduled closing of your sale and wire funds or notify escrow how you wish to receive sale proceeds.

SET-UP/TRANSFER UTILITIES. This is a good time for the seller to coordinate utility disconnects and final bills so the buyer can set-up utilities in their name.

FINAL REVIEW OF DOCUMENTS. The buyer's lender and title company receive the signed documents and review them for accuracy and completeness.

RELEASE TO RECORD. Escrow and buyer's lender confirm all closing conditions have been met and send the deed for electronic recording with the county.

RECORDING NUMBERS RECEIVED. The county will email recording numbers to escrow as soon as the deed is recorded. In some cases, recording numbers are not provided by the county until the following day.

CLOSING. Closing occurs when the deed is recorded and the your proceeds are made available to seller or sent via wire.

POSSESSION. Contractually at 9 pm on the closing date, although keys are often delivered once closing has occurred.







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