



Steps to closing your Escrow

In order to facilitate your new home buying experience, we will provide you with your tentative close of escrow. Please note that this date is only tentative and may be changed at any time, usually if this happens; it is due to issues outside of our control.

Our Home Care department will work closely with you as the date draws closer, to schedule an orientation walk through date. As you know, you will be responsible to close escrow 5 days after your walk through. This is to allow us to correct issues, if any, which may have been outstanding at the time of your walk through.

IF YOU ARE OBTAINING A LOAN

60 DAYS PRIOR TO CLOSING: The lender will need to update your loan file and order the appraisal. You may be required to re-submit your most recent pay stubs, bank statements, etc. Please conform to all lender requests immediately. This is also an appropriate time to discuss locking in your loan rate and program with your lender.

45 DAYS PRIOR TO CLOSING: Please finalize your loan program and loan amount, including any flooring upgrades. We cannot release your new home for flooring installation until we receive a letter from the lender stating that there is final loan approval with a specific loan program and funds sufficient to cover flooring and upgrades.

30 DAYS PRIOR TO CLOSING: Please inform escrow of the name and telephone number of your homeowner's insurance provider, if you have not already done so. At this point, we will reconfirm your walk through date. We wish to remind you of a few items you need to complete in order to close escrow on time.

Please finalize your loan program and loan amount including, but not limited to, flooring amounts and upgrade amounts.

Please inform your escrow officer of the name, telephone number (and policy number if available) of your homeowner's insurance provider if you have not already done so.

PLEASE NOTE: If you are using an outside lender (not the approved lender of the Seller), you will assume all responsibility for having your lender meet the requirements of the Seller, i.e., final loan approval letter, updating your file at the appropriate time, and ordering the appraisal and loan documents in a timely manner. If it is your intent to use an outside lender, and you have not already done so, please inform the Sales Staff of your lenders' name, address and telephone number as soon as possible. It is imperative that the Seller has this information as early as possible.

CASH BUYERS

30 DAYS PRIOR TO CLOSING: Please make the necessary arrangements to have your cash available for closing, i.e. liquidate stocks, bonds, 401(k) accounts, CD's, etc.

Also, please inform escrow of the name and telephone number of your homeowner's insurance provider, if you have not already done so.

10 DAYS PRIOR TO CLOSING: Call Escrow Company to schedule an appointment at least 5-business days prior to close of escrow.

ALL HOME BUYERS

Please inform us of any changes made during your escrow period, such as a new address or telephone number, or if you plan to be on vacation or otherwise unavailable for any length of time.

After we receive confirmation that your escrow has closed, one of the Sales Representatives will present you with the keys to your new home. Should you have any questions, please do not hesitate to call one of your Sales Representatives.