

All About Your Escrow

Common Escrow Questions



What do I need to do before my appointment to sign loan papers?

WIRE/Cashier's Check: Obtain a cashier's check made payable to the escrow company in the amount indicated to you by the escrow OR wire funds as instructed by the wire instructions provided to you.

Lender's Requirements: Make sure you are aware of your lender's requirements and that you have satisfied those requirements before you come to the escrow company to sign your loan documents.

Hazard Insurance: If you are purchasing a single-family home/detached home, be sure to order your hazard insurance. Then call your escrow agent with the insurance agent's name and phone number. You must have secured hazard insurance before the lender will send its money to the escrow company.

Identification: Please bring a driver's license or passport (photo ID) for each person who will be on the title with you to the escrow company. This is needed so that your identity can be verified by a notary public. It is a necessary step for your protection.



What is the next step?

After you have signed all the instructions and documents, the escrow officer will return them to the lender for your review. This usually occurs within a few days and upon completion, the lender is ready to fund the loan and advise escrow.



What is an "Escrow Closing"?

The "escrow closing" is the culmination of the transaction. It signifies legal transfer of title from the seller to the buyer. Usually the Warranty Deed and Deed of Trust are recorded in 7 working days of the escrow's receipt of loan funds. This signifies the official close of escrow.



When will I receive the deed?

The original deed to your property will be mailed to the address you provided in your opening docs. This usually takes several weeks, sometimes longer, and is mailed directly from the Bureau of Conveyances.

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