

STEPS IN THE TITLE PROCESS

Initial Request for Title Insurance

5b`cfXYf`Zcf`h`hY`]bgi`fUbVW`]g`cdYbYX`k`]h`U`h`hY`cZ]Wf`k`c`dfcXi`Wg`h`Y`]b]h]U`fYgdcbgY`dfca`dhmk`]h`]b`&(``ci`fg`5`dfY`ja`]bUfmfYdcfhVWb`VY`]ggi`YX`k`]h`h`Y`a`]b]a`i`a`cZ`]bZcfa`Uh]cb`/`k`]h`ci`h`Y`Y`b`]XYbh]Zn]b[`h`h`Y`Vi`mYf`cf`h`h`Y`hYfa`g`cZ`h`Y`g`U`Y`-`h`g`ck`g`h`Y`fYVt`fX`h`h`Y`Ug`]h`dfYgYbhmYI`]ghg`UbX`]g`cb`m`Ub`cZ`Yf`hc`dfcj`]XY`]bgi`fUbVW`Hc`cfXYf`U`dfY`ja`]bUfmfYdcfhVt`bhUW`mci`f`cW`Fidelity`National`H]h`Y`fYdfYgYbHuhj`Y`cf`cZ]W`"

On-Site Searching and Examining

Mci`f`h]hY`cZ]Wf`dYfZcfa`g`h`fY`g`YUfVW`Yg`DfcdYf`mz`BUa`Yz`UbX`HUI`g`YUfVW`Yg`fca`h`U`h`]bZcfa`Uh]cbz`U`dfY`ja`]bUfmfYdcfh]g`WYUHYX`Ci`f`cb]g]hY`W`ghca`Yf`gYfj`]W`W`bhYf`YI`dYX]hYg`h`Y`dfcW`gg`cZ`cVhU]b]b[`\`UfX`Vt]Yg`cZ`fYVt`fYX`XcW`a`Ybhg`-`a`U[`]b[`\`Y`dg`hc`YI`dYX]hY`g`YUfVW`Yg`k`h`h`Y`UV`]`mhc`cVhU]b`XcW`a`Ybhg`cb`]bY`"

Technical Review

H`Y`g`]`UbX`YI`dYfh]gY`cZ`ci`f`h]hY`cZ]Wf`]g`h`Y`_`Ymhc`dfcj`]X]b[`mci`k`]h`U`i`gYz`z`UWV`fUH`h]hY`fYdcfh`CbW`h`Y`fYdcfh]g`]ggi`YX`h`Y`fYj`]Yk`VY[`]bg`Vma`U_]b[`U`hYVW`b]W]`UbU`mg]g`cZ`h`Y`XcW`a`Ybhg`cZ`fYVt`fX`5b`]bhYdfdfYh]`Yj`]Yk`cZU`fYVt`fYX`a`U`hYfg`]g`a`UXY`hc`Yj`U`i`U`h`h`Y`f]`ja`dUW]cb`h`Y`h]hY`hc`h`Y`dfcdYf`m`5a`cb[`h`Y`ei`Ygh]cbg`h`Y`YI`Ua`]bYf`Ug`_`UfY`K`ci`X`UbmicZ`h`Y`fYVt`fYX`a`U`hYfg`dfYj`Ybh`h`Y`Vi`mYf`Zca`i`g]b[`h`Y`dfcdYf`m`Zc`]hg`]bhYb`YX`di`fdcgY3`7`Ub`Ub]ei`UHYX`YUgYg`VY`Y`ja`]bUHYX`Zca`h`Y`dc`]W`idYf`U`fYj`]Yk`cZ`h`Y`W`fYb`h`YUgYg3`"

Inspection Analysis

-b`Ubh]VdUh]cb`cZ`5@H5`Vtj`YfU[`Yz`U`g]hY`]bgdYVW]cb`]g`cfXYfYX`fca`h`Y`]bgdYVW]cb`fYdcfh`h`Y`]b]h]U`h]hY`dfcXi`Vh`]g`gi`dd`Ya`YbhYX`hc`g`ck`UbmYbVW`cUW`a`Ybhg`cf`ch`Yf`cZ]fYVt`fX`a`U`hYfg`k`\]W`k`ci`X`i`h]a`U`h`m`ja`dUW]h`h`Y`h]hY`"

Re-Insurance

H`Y`h]hY`]bgi`fYf`k`]`]bgi`fY`i`d`hc`h`Y`hc`H`g`U`Y`df]W`cf`c`Ub`Ua`ci`bh`UbX`h`Y`b`Ya`d`cmg`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`h`Ya`"`H`Y`dfYa`]i`a`dU]X`hc`h`Y`fY!`]bgi`fUbVW`h]hY`Vt`a`dUbm]g`XYXi`WYX`Zca`h`Y`h]hY`ZYg`/`]h]g`bch`Ub`UXX]h]cbU`W`Uf[`Y`hc`h`Y`dUfh]Yg`F`Y!`]bgi`fUbVW`]g`\`UbX`YX`Vm`h`Y`H]hY`8`YdUf`ha`Ybh`k`\`Yb`fYei`YghYX`Vm`h`Y`dfcdcgYX`]bgi`fYX`cf`]g`fYei`]fYX`VUgYX`i`dcb`gY`Z`ja`dcgYX`cf`gh`U`h`h`cm`h]hY`]bgi`fUbVW`]a`]hg`"

Co-Insurance

H`Y`dfcdcgYX`]bgi`fYX`a`Umcb`m`U`ck`h`Y`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`i`d`hc`U`W`fH]b`Ua`ci`bh`f]Y`"bch`h`Y`hc`H`g`U`Y`df]W`cf`c`Ub`Ua`ci`bh`"`H`Y`]bgi`f]b[`Vt`a`dUbm`a`i`gh`Ya`d`cm`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`h`Y`fYa`U]bXYf`cZ`h`Y`g`U`Y`df]W`cf`c`Ub`Ua`ci`bh`K`\`Yb`h`Y`fY`]g`Vt!`]bgi`fUbVW`z`h`Y`W`ghca`Yf`]g`W`Uf[`YX`VUgYX`i`dcb`YUW`Vt`a`dUbm]g`Z]YX`fUH`g`Zcf`h`Y`dcfh]cb`cZ`h`Y`hc`H`U`]UV`]`m`Vt`j`YfYX`Vm`h`U`h`Vt`a`dUbm`h`h`Y`Vt!`]bgi`fUbVW`Vt`a`dUbm`a`UmVY`W`cgYb`Vm`h`Y`W`ghca`Yf`"

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K`Y`hfm`bch`hc`dc]bh`ci`h]a`dYX]a`Ybhg`hc`h`Y`W`cgY`cZ`U`hfUbgUW]cb`k`]h`ci`h`U`gc`cZ]f]b[`Ugg]gh`UbVW`UbX`gc`i`h]cbg`6`mi`bXYfgh`UbX]b[`h`Y`gca`Yh]a`Yg`XY`]W`hY`VU`UbVW`cZ`h`Y`]bhYfYghg`cZ`h`Y`dUfh]Yg`hc`U`hfUbgUW]cbz`UbX`Vm`dfcZ]gg]cbU`m`UbX`Vt`i`fhYci`g`m`\`UbX`]b[`]ggi`Yg`Ug`h`Y`m`Uf]gYz`k`Y`W`b`W`dU`V`m[`i`]XY`U`hfUbgUW]cb`hc`U`gi`W`ggz`"Vt`bW`g]cb`"

Documents in the Title Process

- DfY`ja`]bUfmfYdcfh`
- 7ca`a`]ra`Ybh!`G`ck`g`h`Y`Vt`bX]h]cb`cZ`h]hY`]b`h`Y`k`Um`k`Y`UfY`k`]`]b[`hc`]ggi`Y`]h`"
- Dfc`:`cfa`U`!`GdYW]a`Yb`cZ`k`\`Uh`h`Y`fYei`YghYX`dc`]W`z`Ug`fYei`YghYX`z`k`]`"cc`_`_`_`Y`"i`bXYfk`f]h]b[`]ggi`Yg`bch`Vt`a`d`Y`hYX`"Bch`V]bX]b[`i`dcb`h`Y`Vt`a`dUbm`"
- Dc`]Vt`!`:`]bU`dfcXi`W`7`cb`fUW]cZ`]bX`Ya`b]m`VY`fk`YYb`b`Ua`YX`]bgi`fYXg`UbX`h`Y`Vt`a`dUbm`"