

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

