

What to expect once you have purchased your home?



What happens after signing?

If you are taking out a loan to finance the purchase of property, the escrow officer delivers the signed loan documents to the lender for review. Once the lender is satisfied all required loan conditions have been met, the lender will send the loan funds to escrow. Upon receipt of the lender's funds and your down payment the escrow officer will release the documents for recording with the county recorder.

What happens after closing?

Once the deed and deed of trust is recorded, the property is now yours and the escrow officer will disburse the proceeds to the seller. Typically, you will receive the keys and take possession of the property at this time. The original deed will be mailed directly to you by the county recorder, and you will receive your Owner's Title Policy of Insurance.

How do I make my first payment?

The lender usually includes written instructions containing your new payment information and the deadline for your first loan payment with your loan documents. Mark your calendar for the payment date to ensure prompt payment.

Utilities

Ask the seller for a list of the utilities they use and the service providers. Contact them to set up your own accounts. Schedule the utility transfer as close to the closing date as possible, to avoid any interruption of the services you need.

Let us know if you have any questions even after closing, we are here for you.

We know you have many choices, and we appreciate the opportunity to serve you on the closing of your new home. We look forward to serving you again soon!

