OLD REPUBLIC TITLE

Home Purchasing Flowchart

BUYER

Consult with Real Estate Agent
Sign Buyer Representation Agreement

Obtain Loan Preapproval with Lender

View Properties

Select the Home to Buy
Write the offer

Offer Presented to Seller

Negotiation of Terms

Final Executed
Sales Contract

Schedule Inspections
Receive disclosures

Review Disclosures
Review inspections

Open Title with Old Republic Title®
Deposit earnest money

Title Search
Commitment to issue title insurance

Submit Formal Loan Application(s)

Loan Processing Starts
Property appraisal/underwriting

Loan Commitment
Remove financial contingencies

Remove Inspection & Other Contingencies
Increase earnest money deposit, if applicable

Arrange For Homeowners Insurance
Arrange for movers

Transmit Balance of Down Payment to Old Republic Title
Sign closing and loan papers

CLOSE

Loan Funded
Record documents

Get the Keys

Welcome Home!

OLD REPUBLIC INSURANCE GROUP

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