



What to Expect

— During the Transaction Process

BUY SIDE

Reaching "under contract" is a huge milestone—now let us take care of the details. Land Title serves as a neutral third party, securely managing the title search, paperwork, and funds while keeping both sides of the transaction aligned every step of the way to a seamless closing.

WHAT THE AGENT & BUYER HANDLES

WHAT LAND TITLE HANDLES

1 PROPERTY GOES UNDER CONTRACT

- Earnest money delivered to Land Title.
- Loan application and contract deadlines begin.

Title order opened; earnest money receipted.

Chain of title and tax information researched.

2 TITLE SEARCH & EXAMINATION

- Review the title commitment with your agent.
- Inspect the property; resolve repair items.
- Order a survey or ILC if required.

Records, deeds, mortgages and liens searched; debts determined.

Title commitment prepared and sent to interested parties.

3 DOCUMENT PROCESSING

- Appraisal completes; lender clears to close.
- Verify wiring instructions by phone.

Lender instructions and loan documents reviewed.

Closing statements prepared; closing scheduled.

4 CLOSING THE TRANSACTION

- Final walkthrough of the property.
- Bring photo ID; financing may need a second form of ID.
- Deliver good funds by wire or cashier's check.

Closing overseen; documents signed and notarized.

May be done by e-signature or remote online notarization.

5 POST CLOSING

- Transfer services and utilities.
- Owner's policy delivered within about 30 days.

Funds disbursed; documents recorded.

Title policies issued to buyer and lender.

Colorado is a table-funding state. Buyer closing funds are not required to be wired in advance of closing.

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preferred ever since.