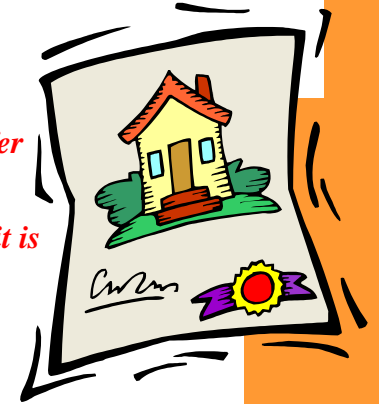


Would you like to purchase a property? Follow these steps...

1. Select a real estate professional to assist you.
2. Select a lender (*become familiar with different types of loans and obtain a prequalification*).
3. The property (*determine the type, the price and the location*).
4. The offer to purchase (*upon finding a property, instruct your real estate professional to submit an offer to purchase in writing*).
5. The escrow process (*upon reaching an agreement with the seller of the property, the good faith deposit is delivered to the title insurance company and the escrow file is opened*).
6. The Mortgage Loan (*an application for a loan is submitted to the lender or mortgage broker*).
7. Preliminary Title Report (*review and approve*).
8. Inspections (*inspections of the property are performed within the contingency period*).
9. Disclosures (*all disclosures pertaining to the property are reviewed and acknowledged by the buyer*).
10. Appraisal (*the market value of the property is determined by the lender*).
11. Loan Approval (*all parties are informed*).
12. Hazard Insurance (*escrow agent is given name of the insurance company that will be insuring the property*).
13. Conditions (*the escrow agent confirms that all conditions to the contract have been removed*).
14. Final Walk-thru (*the buyer and the real estate professional representing him/her perform a final walk-thru of the property prior to closing*).
15. Loan Documents (*escrow instructions/loan documents are signed by the buyer and the balance of the down payment is deposited into escrow*).
16. Escrow returns signed documents to the lender (*for final revision*).
17. The loan is funded (*the lender transfers the funds to the escrow account*).
18. The deed is recorded (*transferring ownership of the property*).
19. Escrow closes (*final account and settlement statement is delivered to all parties*).
20. Keys to the property are handed to the new owner by the real estate professional representing him. **Celebration!**



**First American
Title Company**