



This is your **35-Step** checklist outlining the functions to be performed by your real estate team - your real estate agent, lender, and title and escrow company - for a successful real estate transaction.



The **steps** have been color-coded to indicate the role each member of your "team" will take and the order in which each task is typically performed.



We've numbered these functions for your convenience, however, some of these steps occur simultaneously.



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**35 STEPS**

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## TITLE/CLOSING PROFESSIONAL



## ALL TEAM MEMBERS



# legend

## REAL ESTATE AGENT



## LENDER/ LOAN BROKER



1. Pre-qualification issued and loan programs discussed



2. Property previewed and selected



3. Offer presented



4. Contract ratified



5. Escrow opened



6. Loan application taken, Loan Estimate (LE)  
delivered within 3 days



7. Contract reviewed and contingency dates noted



8. Buyer's required funds deposited



9. Preliminary Report/Title Commitment ordered



10. Inspections ordered



11. Credit report ordered



12. Appraisal ordered



13. Preliminary Report/Title Commitment reviewed and  
forwarded to lender and real estate agent



14. Disclosure package provided to buyer for review



15. Preliminary Report/Title Commitment  
reviewed by all parties



16. Loan program selected



17. Inspections reviewed and/or contingencies removed



18. Loan contingencies removed



19. Final documents accumulated for loan approval



20. Appropriate title report items cleared by escrow/  
settlement officer and any additional conditions reviewed



21. Loan package submitted to underwriting



22. Loan approved



23. All invoices/statements delivered to lender at least 10  
days prior to closing



24. Closing Disclosure (CD) prepared and delivered



25. Signing appointment scheduled



26. Closing documents signed. Cannot occur less than 3  
days after CD is received



27. Final funds from buyer deposited into escrow



28. Signed loan documents returned to lender



29. Funding package reviewed



30. Loan funds issued



31. Documents recorded with the local recording office  
(timing varies by state, check with your escrow/  
settlement officer)



32. Escrow closed; final accounting; checks written and  
disbursed; closing statements issued



33. All parties notified by escrow upon closing



34. Keys released to new owner



35. Celebration!