



CALIFORNIA TITLE COMPANY

The Loan Process

Prequalification/Interview

- Application interview
- Lender obtains all pertinent documentation

Order Documents

- Credit report, appraisal on property, verifications of employment, mortgage or rent, and funds to close, landlord ratings, preliminary title report

Loan Submission

- The loan package is assembled and submitted to the underwriter for approval

Documentation

- Supporting documents come in
- Lender checks on any problems
- Requests for any additional items are made

Loan Approval

- Parties are notified of approval

Documents Are Drawn

- Loan documents are completed and sent to escrow
- Borrowers come in for final signatures

Funding

- Lender reviews the loan package
- Funds are transferred by wire

Recording Documents

- Title company records the deed of trust at the county recorder's office
- Escrow is now officially closed



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