# AMANDA CAMACHO
## REALTOR®

# Events of An Escrow

**1 Day**
- Deposit due to escrow in agreed upon form; electronic transfer or direct to title. Title will provide deposit confirmation once received.
- Seller to convey if property is located in HOA community for document processing.

**7 Days**

**21 Days**

- All inspections and review of documents provided should be completed. Buyer to remove contingency for inspection period.
- Lender should have appraisal report in hand and accepted without conditions. Buyer to remove contingecy for appraisal period.

**Signing Day**

- Buyer to review final closing disclosure statement provided by lender.
- All parties must wait for 3 Days before title can proceed with scheduling closing.

Once all parties have signed, ratified documents will be sent to lender underwriter to review and "fund" the loan. Then, title will "record" new ownership transfer with the county.

Acceptance of final terms negotiated. Ratified agreement to title company to officially open escrow.

**3 Days**

Seller to provide all documentation, disclosures and reports available to buyer for review. This include the TDS, SPQ and Natural Hazard report.

**17 Days**

Lender and buyer to have verified all lending requirements and conditions to close. Buyer to remove contingency for loan period.

**3 Days Before Signing**

**Funding & Recording**

Title will scheudle signing for both buyers and sellers once final documents are sent from lender underwriter review.

According to the contract official transfer of property happens as of 6pm the day of recording.
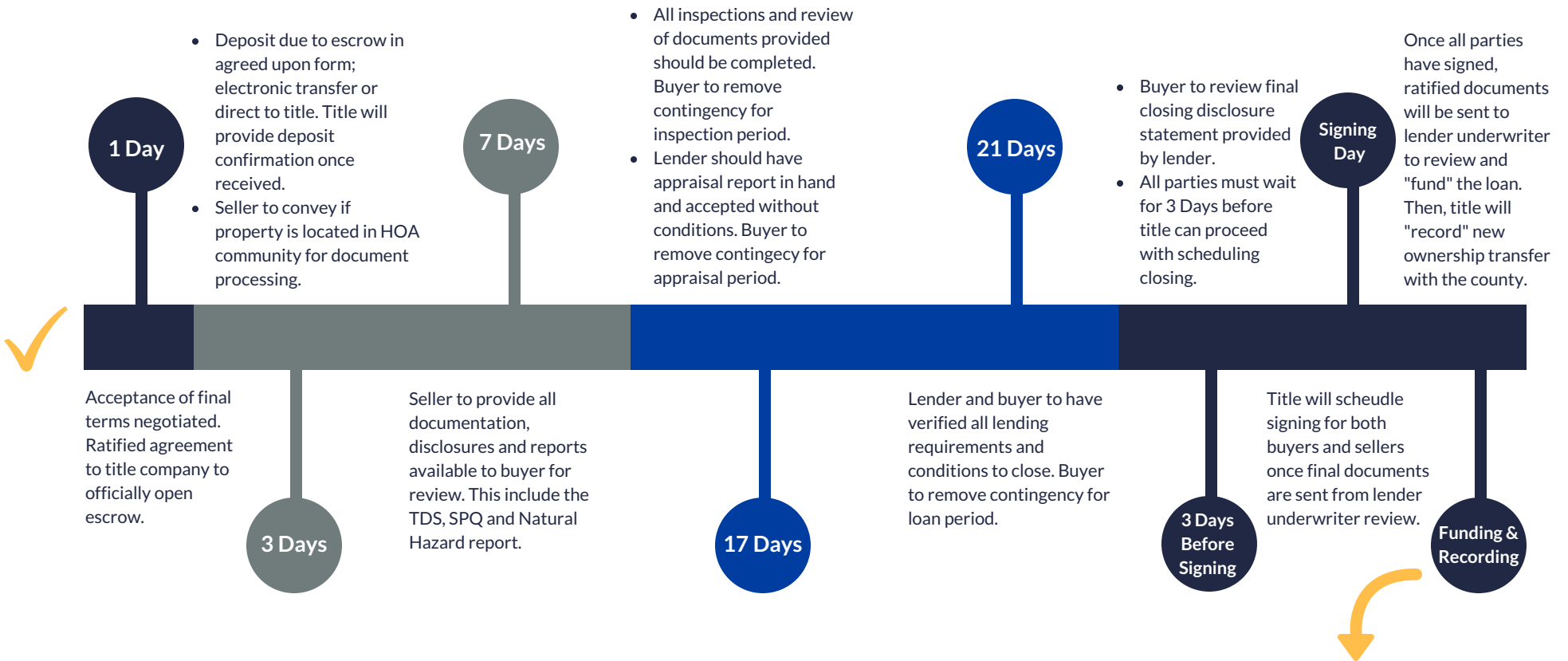
# 30 DAYS

It's important to note that these time-frames can be adjusted to support beneficial terms. A strategic review of offered terms with agent and lender is suggested.