

The Title Order

OPEN ORDER

The order is opened by the escrow or lender in the open order department and assigned an order number. Taxes, maps and the chain of title are printed and sent to the open order department.

CHAINING

The chain of title and the general index run are examined. After examination, prints of the documents and the starter are ordered.

PRINTING

Prints of all requested documents are retrieved from microfilm and the file is returned to searching.

SEARCHING

In the searching department the file is assembled and checked for completeness. Then the file is sent to the examining department.

EXAMINATION

The examiner will then write the report, order any additional document prints inspections and court opinions that may be necessary.

TITLE UNIT

The title officer will maintain the file by, clearing the general index (GI) when the statement of information (SI) comes in, supplementing any changes due to recorded documents (fallout's) and examining the documents to be recorded.

CLOSING

The escrow officer will call the day before close of escrow to "set up" the recording of the file. The title officer will arrange for the loan funds to be picked up, the documents to be sent to the county recorders office (overnight), the file to be dated down and the policy to be written.

At the same time the sub escrow department will figure the payoffs, call for verbal figures if necessary, and prepare for the funds to be sent out.

DAY OF CLOSING

The title officer will maintain the file by, clearing the general index (GI) when the statement of information (SI) comes in, supplementing any changes due to recorded documents (fallout's) and examining the documents to be recorded.

POST CLOSING

After the recording is confirmed, the payoffs are made and title charges and payoff figures are faxed to escrow. The proceeds of the sale are then sent to escrow. The policy is typed and sent to the insured and the file is closed.



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