



# BUYER CLOSING ROADMAP

## AFFLUENT TITLE PARTNERS

This one-page roadmap outlines the full buyer closing process from contract to completion.

### STEP-BY-STEP PROCESS

- Offer & Negotiation – Buyer submits offer and negotiates price, repairs, and closing terms.
- Contract Executed – Both parties sign and option period officially begins.
- Earnest Money Delivered – Buyer submits earnest money to title company.
- Loan Application – Buyer completes full loan application and disclosures.
- Inspections – Home, termite, or specialty inspections completed.
- Repair Negotiations – Repairs or credits negotiated with seller.
- Appraisal Ordered – Lender verifies property value.
- Title Search & Commitment – Ownership and lien review completed.
- Underwriting Review – Lender verifies income, assets, and credit.
- Clear to Close – Final loan approval issued.
- Insurance Bound – Homeowner's insurance binder provided.
- Final Walkthrough – Buyer confirms property condition.
- Closing Disclosure – Final figures reviewed prior to signing.
- Funds Wired – Buyer sends verified closing funds.
- Signing Appointment – Buyer signs loan and title documents.
- Funding & Recording – Loan funds and deed recorded.
- Keys Released – Buyer receives possession of the home.

### AFFLUENT TITLE PARTNERS

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Legal Disclaimer: This roadmap is provided for informational purposes only and does not constitute legal advice.