

## STEPS IN THE TITLE PROCESS

### Initial Request for Title Insurance

5b`cfXYf`Zcf`h`hY`]bgi`fUbVW`]g`cdYbYX`k`]h`U`h`hY`cZ]Wf`k`c`dfcXi`Wg`h`Y`]b]h]U`fYgdcbgY`dfca`dhmk`]h`]b`&(``ci`fg`5`dfY`ja`]bUfmfYdcfh`WUb`VY`]ggi`YX`k`]h`h`Y`a`]b]a`i`a`cZ`]bZcfa`Uh]cb`/`k`]h`ci`h`Y`Y`b`]XYbh]Zn]b[`h`h`Y`Vi`mYf`cf`h`h`Y`hYfa`g`cZ`h`h`Y`gUY`" `h`g`ck`g`h`h`Y`fYVt`fX`h`h`Y`Ug`]h`dfYgYbhmYI`]ghg`UbX`]g`cb`m`Ub`cZ`Yf`hc`dfcj`]XY`]bgi`fUbVW`" `Hc`cfXYf`U`dfY`ja`]bUfmfYdcfh`Vt`bhUW`mci`f`cW`" Fidelity National`H]hY`fYdfYgYbHuhj`Y`cf`cZ]W`"

### On-Site Searching and Examining

Mci`f`h]hY`cZ]Wf`dYfZcfa`g`h`fY`gUYfVW`Yg`" DfcdYfmmz`BUa`Yz`UbX`HUI`gUYfVW`Yg`":`fca`h`h`U`h`]bZcfa`Uh]cbz`U`dfY`ja`]bUfmfYdcfh]g`WYUHYX`" `Ci`f`cb!`g]hY`W`ghca`Yf`gYfj`]W`W`bhYf`YI`dYX]hYg`h`h`Y`dfcW`gg`cZ`cVhU]b]b[`h`UfX`Vt]d]Yg`cZ`fYVt`fXYX`XcW`a`Ybhg`" `a`U[`]b[`h`Y`dg`hc`YI`dYX]hY`gUYfVW`Yg`k`]h`h`h`Y`UV`]`mhc`cVhU]b`XcW`a`Ybhg`cb`]bY`"

### Technical Review

H`h`Y`g`\_`]`UbX`YI`dYfh]gY`cZ`ci`f`h]hY`cZ]Wf`]g`h`h`Y`\_`Ymhc`dfcj`]X]b[`mci`k`]h`U`i`gYz`z`UWV`fUH`h]hY`fYdcfh`C`bW`h`h`Y`fYdcfh]g`]ggi`YX`h`h`Y`fYj`]Yk`VY[`]bg`Vma`U\_]b[`U`hYVW`b]WU`UbU`mg]g`cZ`h`h`Y`XcW`a`Ybhg`cZ`fYVt`fX`" `5b`]bhYfdYfhj`Y`j`]Yk`cZU`" fYVt`fXYX`a`U`hYfg`]g`a`UXY`hc`Y`j`U`i`U`h`h`Y`f`]a`dUW`cb`h`h`Y`h]hY`hc`h`h`Y`dfcdYfmm`5a`cb[`h`h`Y`ei`Ygh]cbg`h`h`Y`YI`Ua`]bYf`Ug`\_`UfY`" `K`ci`X`UbmicZ`h`h`Y`fYVt`fXYX`a`U`hYfg`dfYj`Ybh`h`h`Y`Vi`mYf`Z`ca`i`g]b[`h`h`Y`dfcdYfmmZcf`]hg`]bhYbXYX`di`fdcgY3`7`Ub`Ub]ei`UHYX`" YUgYg`VY`Y`ja`]bUHYX`Z`ca`h`h`Y`dc`]W`idYf`U`fYj`]Yk`cZ`h`h`Y`W`ffYbh`YUgYg3`"

### Inspection Analysis

-b`Ubh]VdUh]cb`cZ`5@H5`Vtj`YfU[`Yz`U`g]hY`]bgdYVW]cb`]g`cfXYfYX`":`fca`h`h`Y`]bgdYVW]cb`fYdcfhz`h`h`Y`]b]h]U`h]hY`dfcXi`W`]g`gi`dd`Ya`YbhYX`hc`g`ck`UbmYbVW`cUW`a`Ybhg`cf`ch`Yf`cZ]fYVt`fX`a`U`hYfg`k`h`k`ci`X`i`h]a`U`h`m`ja`dUW`h`h`Y`h]hY`"

### Re-Insurance

H`h`Y`h]hY`]bgi`fYf`k`]`]bgi`fY`i`d`hc`h`h`Y`hc`H`gUY`df]W`cf`c`Ub`Ua`ci`bhz`UbX`h`h`Y`b`Ya`d`cmg`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`h`h`Y`a`" `H`h`Y`dfY`a`]i`a`dU]X`hc`h`h`Y`fY!`]bgi`fUbVW`h]hY`Vt`a`dUbm]g`XYXi`WYX`Z`ca`h`h`Y`h]hY`ZYg`/`]h]g`bch`Ub`UXX]h]cbU`W`Uf[`Y`hc`h`h`Y`dUfh]Yg`" `F`Y!`]bgi`fUbVW`]g`h`UbX`YX`Vm`h`h`Y`H]hY`8`YdUf`ha`Ybh`k`h`h`Y`f`Yei`YghYX`Vm`h`h`Y`dfcdcgYX`]bgi`fYX`cf`]g`fYei`]fYX`VUgYX`i`dcb`gY`Z`ja`dcgYX`cf`ghU`h`h`cm`h]hY`]bgi`fUbVW`" `ja`]hg`"

### Co-Insurance

H`h`Y`dfcdcgYX`]bgi`fYX`a`Umcb`mU`ck`h`h`Y`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`i`d`hc`U`W`fH]b`Ua`ci`bh]f]Y`" `bch`h`h`Y`hc`H`gUY`df]W`cf`c`Ub`Ua`ci`bhz`" `H`h`Y`]bgi`f]b[`Vt`a`dUbm`a`i`gh`Ya`d`cm`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`h`h`Y`f`Ya`U]bXYf`cZ`h`h`Y`gUY`df]W`cf`c`Ub`Ua`ci`bh`" `K`h`Y`b`h`Y`fY`]g`Vt!`]bgi`fUbVW`z`h`h`Y`W`ghca`Yf`]g`W`Uf[`YX`VUgYX`i`dcb`YUW`Vt`a`dUbm]g`Z`]YX`fUH`g`Zcf`h`h`Y`dcfh]cb`cZ`h`h`Y`hc`H`" `]UV`]`mhc`Vt`j`YfYX`Vm`h`h`U`h`Vt`a`dUbm`h`h`Y`Vt!`]bgi`fUbVW`Vt`a`dUbm`a`UmVY`W`cgYb`Vm`h`h`Y`W`ghca`Yf`"

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K`Y`hfm`bch`hc`dc]bh`ci`h]a`dYX]a`Ybhg`hc`h`h`Y`W`cgY`cZ`U`hfUbgUW]cb`k`]h`ci`h`U`gc`cZ]f]b[`Ugg]ghUbVW`UbX`gc`i`h]cbg`" `6mi`bXYfghUbX]b[`h`h`Y`gca`Yh]a`Yg`XY`]W`hY`VU`UbVW`cZ`h`h`Y`]bhYfYghg`cZ`h`h`Y`dUfh]Yg`hc`U`hfUbgUW]cbz`UbX`Vm`dfcZ]gg]cbU`m`UbX`Vt`i`fhYci`g`m`UbX`]b[`]ggi`Yg`Ug`h`h`Y`mUf]gYz`k`Y`W`b`W`dU`V`m[`i`]XY`U`hfUbgUW]cb`hc`U`gi`W`W`ggz`" `Vt`bW`g]cb`"

### Documents in the Title Process

- DfY`ja`]bUfmfYdcfh`"
- 7ca`a`]ra`Ybh!`G`ck`g`h`h`Y`Vt`bX]h]cb`cZ`h]hY`]b`h`h`Y`k`Um`k`Y`UfY`k`]`]b[`hc`]ggi`Y`]h`"
- Dfc`":`fca`U`!`GdYW]a`Yb`cZ`k`h`h`h`Y`fYei`YghYX`dc`]W`z`Ug`fYei`YghYX`z`k`]`"cc`\_`" `Y`" `i`bXYfk`f]h]b[`]ggi`Yg`bch`Vt`a`d`Y`hYX`" `Bch`V]bX]b[`i`dcb`h`h`Y`Vt`a`dUbm`"
- Dc`]Vt`i`":`]bU`dfcXi`W`" `7cb`h`UW]cZ`]bX`Y`a`b]m`VY`h`Y`b`Ua`YX`]bgi`fYXg`UbX`h`h`Y`Vt`a`dUbm`"