

# TITLE AND ESCROW

## TWO FAMILIES, ONE TRANSACTION



You showed your buyer clients dozens of homes. You took their calls morning, noon, and night. You comforted them when they were outbid. You helped them cope with rejection, disappointing home inspections, and nail-biting negotiations. Finally, after months of work, your buyers are about to close on their dream home. They're almost there. Almost.

Still to come: navigating the closing process and all the potential landmines hidden within. From unexpected tax liens, easement issues, title insurance requirements, and final walk-through hiccups, the closing process can be a minefield. Enter Title and Escrow: Two Families, One Transaction.

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### Course Highlights

- Liens, encumbrances, and title insurance
- Four basic rights of owning and possessing property and how these rights impact property owners
- Characteristics of a valid deed, and descriptions of grant deeds, warranty deeds, quitclaim deeds, tax deeds, gift deeds, and deeds in lieu of foreclosure
- Items included on a full title report, an ownership and encumbrance property report, a legal and vesting report, and a land title report
- Items covered by the lender's title insurance policy and those covered by the borrower's policy
- An explanation of the contents of the Closing Disclosure
- Activities and scenarios to provide real-world context for course content

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