Fidelity National Title

Loan FAQs

WHEN DO I SIGN LOAN DOCUMENTS?

Generally, your escrow instructions will be mailed to you for completion and signature. Your escrow officer or real estate agent will contact you to make an appointment for you to sign your final loan papers. At this time, the escrow holder will also tell you the amount of money you will need (in addition to your loan funds) to purchase your new home. The lender will sned your loan funds directly to the title company.

WHAT DO I BRING TO MY LOAN DOCUMENT SIGNING APPOINTMENTS?

Obtain a cashier's check made payable to your escrow company or title company in the amount indicated to you by the escrow officer. You may also wire funds. A personal check will delay closing because the check must clear before funds are disbursed.

PLEASE BRING ONE OF THE FOLLOWING WITH YOU TO YOUR SIGNING:

- Valid state ID card
- Driver's license
- Passport

(These items are needed by a Notary Public to verify your identity. It is a routine but necessary step for your protection). Make sure you are aware of your lender's requirements and that you have satisfied those requirements before you come to the escrow company to sign your papers. Your loan officer or real estate agent can assist you.

WHAT'S THE NEXT STEP AFTER I'VE SIGNED THE LOAN DOCUMENTS?

After you have signed all the necessary instructions and documents, the escrow holder will return them to the lender for final review. This review usually occurs within a few days. After the review is completed, the lender is ready to fund your loan and informs the escrow holder.

WHEN WILL I RECEIVE THE DEED?

The original deed to your home will be mailed directly to you at your new home by the County Recorder's office. This service takes several weeks (sometimes longer depending on the County Recorder's work volume).