



THE TITLE PROCESS, STEP BY STEP

- Send contract to Nodaway County Abstract & Title Company via mail or internet (www.nodabstract.com)
- Obtain title commitment via closer, real estate agent, lender, attorney, or other party.
- Have Nodaway County Abstract & Title Company pay special attention to trusts, corporations, deceased owners, tax liens, and many other circumstances require special attention.
- Show all costs on the HUD-1 Settlement Statement. This includes costs paid at closing, as well as prepaid costs, such as earnest money deposit or the loan application fee.
- If you are a buyer and are getting a loan to purchase residential property, did your lender provide you with a Good Faith Estimate of your loan costs and information explaining the settlement process?
- Have you made sure all required information is up to date and satisfied with the closing agent?
- Have all parties confirmed the date/time of the closing?
- Have the funds for title insurance, recording, commissions, lien clearance, inspections, etc. been disbursed?
- Were all documents recorded at the courthouse?
- Did the Record of Deeds verify all documents?
- Has the Title Insurance, protecting the new owners against any hidden title problems for the duration of their ownership of the property, been issued?