

# Land Title Co of Grant County, Inc.

145 NE Dayton St  
John Day OR 97845  
(541)575-1529



## What to Expect now that Escrow has been opened

### Purchase with a new loan:

- Whether you are already approved for a loan or still searching, your lender will contact us. Please note that it can take 30-45 days for the loan process to be completed.
- Land Title Co. will be sending you a Preliminary Title Report and other documents. **Read them carefully.** If you have any questions call Land Title Co of Grant County Inc. or your realtor.
- Once your lender has contacted us they will send you an initial Loan Estimate, known as a LE, with an estimate of closing costs and money needed to close.
- As soon as the appraisal and any other conditions are met for your sales agreement your lender will issue a Closing Disclosure (CD) and send your escrow officer your loan documents. You will be able to sign (closing) the Loan documents three days after the CD is issued. The CD will have the amount of money you need to bring to closing.
- **All money needs to be in the form of a Cashier's check or wire, call us for wiring instructions. Checks to be made out to Land Title Company.**
- Once the loan documents are sent to the escrow officer, your realtor or the escrow officer will call you to schedule an appointment to sign the documents.
- If you will be out of town at the time of closing, please notify your realtor and escrow officer as soon as possible.
- As soon as the documents are signed and returned to the lender, the lender will send the escrow office your loan proceeds and your documents will be recorded (closed).

### MOST IMPORTANT ITEMS

**Be patient**, this process takes time.

**Ask questions** – we are here to answer them



**stewart**  
Vetted and verified.