

Opening Doors to Confident Closings

While moving is an exciting time in your life, it can also be stressful. There are many steps to consider when closing on a new home, so it's important to understand the complete process – and to have an experienced partner who can make sure every detail is accounted for at every stage. While your real estate agent is hard at work helping you through negotiations and inspections, we're here to help protect your investment.

When you close with Hillsboro Title Company, our experienced professionals make sure nothing stands in the way of a smooth closing. Here's how it works:



Title Search: Our closing process begins with a fully executed contract which identifies the property you are purchasing. We then search public records to find anything that could prevent you from closing and obtaining title insurance on a property. We ensure that no one else has ownership in or rights to the property, and check for outstanding mortgages, existing liens, easements, leases, etc. that need to be examined for insurability before closing.



Title Commitment: After the search is complete, we issue a title commitment. A title commitment is our promise to issue a title insurance policy to you once the requirements listed in the commitment are satisfied and closing and funding have occurred. It shows what we found when searching the chain of title on the subject property (*Title Commitment*, Old Republic Title).



Processing & Settlement: Next, it's time to schedule your closing! Our detail-devoted closing specialists – along with the support of in-house examiners – meticulously comb through your lender's instructions and title search results. After the closing documents are signed, we handle payments that we have been instructed to make and prepare the forms necessary to close and insure.



Post-Closing: The final steps of the closing process include recording the proper documents with the Recorder of Deeds, preparing your final title insurance policy, and sending it to you and your lender.

Since our title specialists work diligently to tie up all loose ends and ensure a seamless closing from the very beginning, you can walk away knowing your property is protected from prior defects in title that may have otherwise remained undisclosed.

If you're preparing to buy a home or getting ready to sell, don't hesitate to reach out – *we're here to open the door to a confident closing.*

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