

STEPS IN THE TITLE PROCESS

Initial Request for Title Insurance

5b`cfXYf`Zcf`h]hY`]bgi`fUbVW`]g`cdYbYX`k`]h`U`h]hY`cZ]Wf`k`c`dfcXi`Wg`hAY`]b]h]U`fYgdcbgY`dfca`dhmk`]h]b`&(``hc`(``,`ci`fg`5`dfY`ja`]bUfmfYdcfhVWb`VY`]ggi`YX`k`]h`hAY`a`]b]a`i`a`cZ]bZcfa`Uh]cb/k`]h`ci`hYj`Yb`]XYbh]Zn]b[`hAY`Vi`mYf`cf`hAY`hYfa`g`cZ`hAY`gUY`" `h`g`ck`g`hAY`fYVt`fX`h]hY`Ug`]h`dfYgYbhmYI`]ghg`UbX`]g`cb`mUb`cZ]f`hc`dfcj`]XY`]bgi`fUbVW`" `Hc`cfXYf`U`dfY`ja`]bUfmfYdcfhVt`b]h]U`mci`f`cW`" `Chicago`H]hY`fYdfYgYb]h]j`Y`cf`cZ]W`"

On-Site Searching and Examining

Mci`f`h]hY`cZ]Wf`dYfZcfa`g`h`fY`gYUfVW`Yg`" `DfcdYf`mz`B`Ua`Yz`UbX`HUI`" `gYUfVW`Yg`" :`fca`h`Uh`]bZcfa`Uh]cbz`U`dfY`ja`]bUfmfYdcfh]g`WYUHYX`" `Ci`f`cb!`g]hY`W`ghca`Yf`gYfj`]W`W`bhYf`YI`dYX]hYg`hAY`dfcW`gg`cZ`cVHU]b]b[`" `UfX`Vt`d]Yg`cZ`fYVt`fXYX`XcW`a`Ybhg`" `=a`U[`]b[`" `Y`dg`hc`YI`dYX]hY`gYUfVW`Yg`k`]h`hAY`UV`] `]mhc`cVHU]b`XcW`a`Ybhg`cb!`]bY`"

Technical Review

HAY`g_]`" `UbX`YI`dYfh]gY`cZ`ci`f`h]hY`cZ]Wf`]g`hAY`_`Ymhc`dfcj`]X]b[`" `mci`k`]h`U`i`gYz`z`UWV`fUH`h]hY`fYdcfh`" `CbW`hAY`fYdcfh]g`]ggi`YX`hAY`fYj`]Yk`VY[`]bg`Vma`U_]b[`" `U`hYVW`b]WU`" `UbU`mg]g`cZ`hAY`XcW`a`Ybhg`cZ`fYVt`fX`" `5b`]bhYfdYfh]j`Yj`]Yk`cZU`" `fYVt`fXYX`a`U`hYfg`]g`a`UXY`hc`Yj`U`i`UhY`hAY`f]a`dUWV`cb`hAY`h]hY`hc`hAY`dfcdYf`m]5a`cb[`" `hAY`ei`Ygh]cbg`hAY`YI`Ua`]bYf`Ug`_`UfY`" `K`ci`X`UbmicZ`hAY`fYVt`fXYX`a`U`hYfg`dfYj`Ybh`hAY`Vi`mYf`Zca`i`g]b[`" `hAY`dfcdYf`m]Zc`]hg`]bhYbXYX`di`fdcgY3`7`Ub`Ub]hei`UHYX`" `YUgYg`VY`Y`ja`]bUHYX`Zca`hAY`dc`]W`idYf`U`fYj`]Yk`cZ`hAY`W`ffYbh`YUgYg3`"

Inspection Analysis

=b`Ubh]VdUh]cb`cZ`T@H5`Vt`j`YfU[`Yz`U`g]hY`]bgdYVW]cb`]g`cfXYfYX`" :`fca`hAY`]bgdYVW]cb`fYdcfhz`hAY`]b]h]U`h]hY`dfcXi`Vh`]g`gi`dd`Ya`YbhYX`hc`g`ck`" `UbmYbVW`cUW`a`Ybhg`cf`chYf`cZ]fYVt`fX`a`U`hYfg`k`" `]W`k`ci`X`i`h]a`UhY`mi`ja`dUWV`hAY`h]hY`"

Re-Insurance

HAY`h]hY`]bgi`fYf`k`]`" `]bgi`fY`i`d`hc`hAY`hcHU`" `gUY`df]W`cf`cUb`Ua`ci`bhz`UbX`hAY`b`Ya`d`cmg`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`hAY`a`" `HAY`dfYa`]i`a`dU]X`hc`hAY`fY!`]bgi`fUbVW`h]hY`Vt`a`dUbm]g`XYXi`VWYX`Zca`hAY`h]hY`ZYg/`]h]g`bch`Ub`UXX]h]cbU`" `WUf[`Y`hc`hAY`dUfh]Yg`" `FY!`]bgi`fUbVW`]g`" `UbX`YX`VmihAY`H]hY`8`YdUfha`Ybh`k`" `Yb`fYei`YghYX`VmihAY`dfcdcgYX`]bgi`fYX`cf`]g`fYei`]fYX`VUgYX`i`dcb`gY`Z]a`dcgYX`cf`ghU]h`hcfm]h]hY`]bgi`fUbVW`" `ja`]hg`"

Co-Insurance

HAY`dfcdcgYX`]bgi`fYX`a`Umcb`mU`ck`hAY`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`i`d`hc`U`W`fHU]b`Ua`ci`bh]f]Y`" `bch`hAY`hcHU`" `gUY`df]W`cf`cUb`Ua`ci`bhz`" `HAY`]bgi`f]b[`" `Vt`a`dUbmia`i`ghYa`d`cm`Ubch`Yf`h]hY`]bgi`fUbVW`Vt`a`dUbmhc`]bgi`fY`hAY`fYa`U]bXYf`cZ`hAY`gUY`df]W`cf`cUb`Ua`ci`bh`" `K`" `Yb`hAY`fY`]g`Vt!`]bgi`fUbVW`z`hAY`W`ghca`Yf`]g`WUf[`YX`VUgYX`i`dcb`YUW`Vt`a`dUbm]g`Z]YX`fUH`g`Zcf`hAY`dcfh]cb`cZ`hAY`hcHU`" `]UV`] `]m]Vt`j`YfYX`VmihAY`U`hAY`Vt`a`dUbm]`" `HAY`Vt!`]bgi`fUbVW`Vt`a`dUbmia`UmVY`W`cgYb`VmihAY`W`ghca`Yf`"

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K`Y`hfm]bch`hc`dc]bh`ci`h]a`dYX]a`Ybhg`hc`hAY`W`cgY`cZ`U`hfUbgUW]cb`k`]h`ci`h`U`gc`cZ]f]b[`" `Ugg]ghUbVW`UbX`gc`i`h]cbg`" `6mi`bXYfghUbX]b[`" `hAY`gca`Yh]a`Yg`XY`]WU`hY`VU`UbVW`cZ`hAY`]bhYfYghg`cZ`hAY`dUfh]Yg`hc`U`hfUbgUW]cbz`UbX`Vm]dfcZ]gg]cbU`m`UbX`Vt`i`fhYci`g`m`UbX`]b[`]ggi`Yg`Ug`hAY`mUf]gYz`k`Y`WU`b`WUdUV`mi[`i`]XY`U`hfUbgUW]cb`hc`U`gi`WV`ggz`" `Vt`bV`m]g]cb`"

Documents in the Title Process

- DfY`ja`]bUfmfYdcfh`"
- 7ca`a`]ra`Ybh!`" `G`ck`g`hAY`Vt`bX]h]cb`cZ]h]hY`]b`hAY`k`Umk`Y`UfY`k`]`" `]b[`" `hc`]ggi`Y`]h`"
- Dfc`":`cfa`U`!`" `GdYW]a`Yb`cZ`k`" `Uh`hAY`fYei`YghYX`dc`]Wt`z`Ug`fYei`YghYX`z`k`]`" `cc`_`" `]Y`" `i`bXYfk`f]h]b[`]ggi`Yg`bch`Vt`a`d`YH`YX`" `Bch`V]bX]b[`]i`dcb`hAY`Vt`a`dUbm]`"
- Dc`]Vt!`":`]bU`dfcXi`WV`" `7cb`hfUW]cZ]bX`Ya`b]m]VY`fk`YYb`bUa`YX`]bgi`fYXg`UbX`hAY`Vt`a`dUbm]`"