



700 E. Sonterra Blvd., Suite 1215  
 San Antonio, Texas 78258  
 Ofc: 210.495.0396 • Fax: 210.495.8018

www.providencetitle.com

# THE CLOSING PROCESS

Starts Here



**LOAN PROCESS**  
 Complete loan application

**VERIFICATION PROCESS**

Information collected and bundled

Buyer(s) submitted for approval

Buyer(s) approved

Lender sends closing information to Providence Title

- Verify Buyer's:**
- Income
  - Credit history
  - Employment (current/previous)
  - Available funds to close
  - Confirm property value (appraisal)

- Historical Search:**
- Property-Owners of Record
  - Liens
  - Clouds on title documents filed by legal description
- Buyer and Seller Search:**
- Liens
  - Lawsuits
  - Divorces
  - Probate documents filed by person's name, not property description

**ALL PARTIES READY TO CLOSE**

Contract received

Abstract plant and tax department

Examiner

Commitment to issue title insurance

Title Search completed by abstractor

**CLOSER**

Providence Title receives closing instruction and documents from lender

Document Preparation

Prior to receiving instructions from lender:  
**ORDERED:** Survey and payoff figures from existing loan  
**OBTAINED:** Insurance policy and termite inspection report

**CLOSING & FUNDING**