



Expected 2010 Closing Timeline

sunday	monday	tuesday	wednesday	thursday	friday	saturday
			<p>HOMEBUYER FINALIZES THE CONTRACT ON A RESIDENTIAL PROPERTY</p> <p>REAL ESTATE PROFESSIONAL SENDS CONTRACT TO TITLE COMPANY AND LENDER</p> <p>* IMPORTANT LENDER INFO ON CONTRACT</p>	<p>HOMEBUYER APPLIES FOR LOAN OVER THE PHONE</p> <p>LENDER CONTACTS TITLE COMPANY FOR FEES</p> <p>TITLE COMPANY SENDS FEE SHEET TO LENDER</p>		
	<p>LENDER PREPARES AND OVERNIGHTS GFE & TIL TO HOMEBUYER AND TITLE COMPANY</p>	<p>GFE & TIL RECEIVED BY HOMEBUYER DISCLOSURE DAY 1</p>	<p>GFE & TIL DISCLOSURE DAY 2</p> <p>EARLIEST DATE UPFRONT FEES CAN BE COLLECTED BY LOAN ORIGINATOR UNLESS THE APPLICATION IS TAKEN IN PERSON</p>	<p>GFE & TIL DISCLOSURE DAY 3</p>	<p>GFE & TIL DISCLOSURE DAY 4</p>	<p>GFE & TIL DISCLOSURE DAY 5</p> <p>SATURDAYS ARE CONSIDERED BUSINESS DAYS ONLY FOR THE PURPOSE OF DISCLOSURES UNLESS THEY ARE A FEDERAL HOLIDAY</p>
	<p>GFE & TIL DISCLOSURE DAY 6</p>	<p>GFE & TIL DISCLOSURE DAY 7</p> <p>EARLIEST POSSIBLE DATE TO CLOSE (IF APPRAISAL IS NOT REQUIRED)</p>				
	<p>OPTIMALLY, HOMEBUYER LOCKS INTEREST RATE 10 BUSINESS DAYS PRIOR TO DESIRED CLOSING DATE</p> <p>LENDER PROVIDES CLOSING INSTRUCTIONS TO TITLE COMPANY</p> <p>TITLE COMPANY PREPARES PRELIMINARY HUD</p>				<p>PRE-CLOSING/FINAL TIL & GFE MAILED</p>	<p>FINAL TIL & GFE MAIL</p>
	<p>PRE-CLOSING/FINAL TIL & GFE MAIL (DEEMED RECEIVED) BY HOMEOWNER</p>	<p>PRE-CLOSING/FINAL TIL & GFE (DEEMED RECEIVED) BY HOMEBUYER REVIEW DAY 1</p>	<p>PRE-CLOSING/FINAL TIL & GFE HOMEBUYER REVIEW DAY 2</p>	<p>PRE-CLOSING/FINAL TIL & GFE HOMEBUYER REVIEW DAY 3</p>	<p>FINAL HUD PREPARED, CLOSING OCCURS</p>	

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(800) STEWART stewart.com

* This is not legal advice. This is a sample calendar only. Check with your lender for their specific guidelines. Upon request consumer has the right to review draft HUD-1 24 hours prior to closing. Any changed circumstances may also affect closing date.

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