

**LIFE OF AN ESCROW**

hU`VY[ ]bg`k ]h`h`Y`cZyf`UbX`UWVdhUbw`g\_]`Z` `mbY[ ch]UhYX`Vm`h`Y`fYU`YghUHy`U[ Ybhg`fYdfYgYbh]b[ `6i`mYf` UbX`GY`Yf`

**The Buyer(s)**

HYbXYfg`U`k`f]hYb`cZyf`hc`di`fVX`UgY`fbc`UWVdhg`h`Y`GY`Yffg]`Vt`i`bhYf!`cZyfE`UWVt`a`dUb]YX`VmU`[`ccX`ZU]h`XYdcg]h` Ua`ci`bh`

5ddfcj`Yg`UbX`g][`bg`h`Y`YgWck` `]bghfi` V]cbg`UbX`ch`Yf`fY`UhYX`]bghfi` a` Ybhg`fYei` ]fYX`hc`Vt`a`d`YhY`h`Y` hfUbguV]cb`

5ddfcj`Y`h`Y`dfY`ja` ]bUfmfYdcfh`cf`h]hY`Vt`a` a` ]ha` Ybh`UbX`UbmdfcdYfmiX]gWcgi` fY`cf`]bgdYV]cb`fYdcfh`fYei` ]fYX` ]b`h`Y`di`fVX`UgY`UbX`gU`Y`U[`fYYa` Ybh`

5ddfcj`Yg`UbX`g][`bg`bYk` `cUb`XcW`a` Ybhg`UbX`Z`Z`g`Ubm`fYa` U]b]b[ `Vt`bX]h]cbg`Vt`bHU]bYX`]b`h`Y`Vt`bhfUWVt` `YbXYffg]`]bghfi` V]cbg`UbX`#cf`h`Y`YgWck` `]bghfi` V]cbg`

8Ydcg]h`Z` bXg`bYVWggUfmhc`WcgY`h`Y`YgWck`

5ddfcj`Y`UbmVX`Ub[`Yg`Vmig][`b]b[ `Ua` YbXa` Ybhg`]b`h`Y`YgWck` `]bghfi` V]cbg`

**The Lender (when applicable)**

5WVdhg`h`Y`bYk` `cUb`Udd`V]h]cb`UbX`ch`Yf`fY`UhYX`XcW`a` Ybhg`Z`ca` `h`Y`6i`nYffg]E`UbX`VY[ ]bg`h`Y`ei`U`]Z]V]h]cb` d`fcVWgg`

CfXYfg`UbX`fYj` ]Yk`g`h`Y`dfcdYfmiUddfU]gU`z`WYX]h`fYdcfh`z`j`Yf]Z]V]h]cb`cZYa`d`cma`Ybh`z`j`Yf]Z]V]h]cb`cZYdcg]h]g]z` dfY`ja` ]bUfmfYdcfh`UbX`ch`Yf`fY`UhYX`]bZ`fa`Uh]cb`

Gi`Va` ]h`h`Y`Ybh]fY`dUW`U[`Y`hc`h`Y`cUb`Vt`a` a` ]hY`Y`UbX`#cf`i` bXYfk`f]hYfg`Z`cf`Uddfcj`U`K` \Yb`Uddfcj`YX`z`cUb` Vt`bX]h]cbg`UbX`h]hY` ]bgi`fUbW`fYei` ]fYa` Ybhg`UfY`YghUV`]g`YX`

hZ`ca`g`6i`nYffg]E`cZ`cUb`Uddfcj`U`hYfa`g`z`Vt`a` a` ]ha` YbhYI`d]fU]cb`XUHy`UbX`dfcj` ]XYg`U`[`ccX`ZU]h`Ygh]a`UhY`cZ` h`Y`Wcg]b[ `Vt`ghg`

8Ydcg]h`h`Y`bYk` `cUb`XcW`a` Ybhg`UbX`]bghfi` V]cbg`k` ]h`h`Y`gYhY`a` YbhU[`YbhZ`cf`6i`nYffg]Uddfcj`U`UbX` g][`bU]h`fY`

F`Yj` ]Yk`g`UbX`Uddfcj`Yg`h`Y`YI`YW`hYX`cUb`dUW`U[`Y`UbX`Vt`cfX]bUhYg`h`Y`cUb`Z`bX]b[ `k` ]h`h`Y`YgWck` `cZ]WVf`

**The Escrow Settlement Officer**

F`YW`]j`Y`Ub`cfXYf`Z`cf`YgWck` `UbX`h]hY`gYfj` ]Wg`

D`UW`cfXYf`Z`cf`h`Y`dfY`ja` ]bUfmfYdcfh`cf`h]hY`Vt`a` a` ]ha` YbhZ`cf`h`Y`gi`V`YV]h]dfcdYfmiZ`ca` :` ]XY`]fmBUh]cbU`H]hY`

5Wg`Ug`h`Y`ja`dUfh]U`ghU`Y`c`XYf`cf`XYdcg]h`cfmz`]b`U`Z]Xi`V]UfmW]dUW]mz`Z`cf`U`XcW`a` Ybhg`UbX`a`cb]Yg` fYei` ]fYX`hc`Vt`a`d`YhY`h`Y`hfUbguV]cb`dYf`k`f]hYb`]bghfi` V]cbg`cZ`h`Y`df]bV]dU`g`

DfYdUfY`h`Y`YgWck` `]bghfi` V]cbg`UbX`fYei` ]fYX`XcW`a` Ybhg`]b`UWVt`fXUbW`k` ]h`hYfa`g`cZ`h`Y`gU`Y`

K` ]h`h`Y`Ui`h`cf]nUh]cb`Z`ca` `h`Y`fYU`YghUHy`U[`Ybh`cf`df]bV]dU`z`cfXYfg`XYa` UbXg`cb`YI` ]gh]b[ `XYXg`cZ`hfi`gh`UbX` ]Ybg`cf`i`X[`a`Ybhg`z`Z`Ubnf` :`cf`Uggi`a`dh]cb`cf`gi`V`YV]h]c`cUbz`cfXYfg`h`Y`VYbYZ]V]Ufng]g]hU]a`Ybh`cf`Z`ca`U` Uggi`a`dh]cb`dUW`U[`Y`

F Yj ]Yk g'XcW a Ybhg'fYVW ]j YX ]b' h Y'YgWck . 'dfY ]a ]bUfmfYdcf'cf'h]hY'Wta a ]ha Ybh' dUmCZZ'cf'Uggi a dh]cb' ghUHYa Ybhg'z' bYk 'cUb' dUW U[ Y'UbX' ch\Yf' fY'UHfX' ]bghf' a Ybhg''

F Yj ]Yk 'h Y'WtbX]h]cbg' ]b' h Y''YbXYffg' ]bghf' W]cbg' ]bW X]b[ 'h Y'\ UnUfX' UbX' h]hY' ]bgi fUbW' fYei ]fYa Ybhg''

DfYgYbh'h Y' XcW a Ybhg'z' ghUHYa Ybhg'z' cUb' dUW U[ Yf]g'z' Ygh]a UHfX' Wcg]b[ 'ghUHYa Ybhg' UbX' ch\Yf' fY'UHfX' XcW a Ybhg' h' h Y' df]bW dU' fg' z' c'f' Uddfcj U' UbX' g] [ bUhi fYz' UbX' fYei Yghg' h' Y' VU' UbW' cZ' h Y' Vi nYffg' z' bXg''

F YVW ]j Y' h Y' d'fcWYXg' cZ' h Y' cUb' fg' z' c'f' ca 'h Y' YbXYffg' ''

8YHfya ]bYg' k \Yb' h Y' f'UbgUW]cb' k ]'' VY ]b' h Y' d'cg]h]cb' h' c' WcgY' UbX' UX] ]gYg' h Y' dUfh]Yg''

5gg]ghYX' Vm]h]h Y' dYfgcbbY' z' fYVt' fXg' h Y' XYYXz' XYYX' cZ' h f' gh' UbX' ch\Yf' XcW a Ybhg' fYei ]fYX' h' c' Wta d'YH' h Y' f'UbgUW]cb' k ]h' h Y' 7ci bhm' fYVt' fXYf' UbX' c' fXYfg' h Y' h]h Y' ]bgi fUbW' d'c' ]VYg' 8YdYbX]b[ 'cb' h Y' d'fcdYf' hm' c' W]h]cbz' h Y' fYVt' fXU]cb' cZ' h Y' XcW a Ybhg' a UmicWV' f' UZ' h Y' f' h Y' Wcg]b[ 'XUH''

7'cgY' h Y' f'UbgUW]cb' Vmd' fYdUf]b[ 'h Y' Z]bU' gYH' Ya Ybhg' ghUHYa Ybhg'z' X]gVi fg]b[ 'h Y' d'fcWYXg' h' c' h Y' GY' Yfz' dUm]b[ 'cZ' h Y' Yi ]gh]b[ 'YbW a V' fUbW' g' UbX' ch\Yf' cV' ] [ U]h]cbg''

8Y' ]j Yf' h Y' Uddfcdf]UHf' ghUHYa Ybhg'z' z' bXg' UbX' fYa U]b]b[ 'XcW a Ybhg' h' c' h Y' df]bW]dU' g' z' U[ Ybhg' UbX' #c' f' YbXYfg''

**The Seller(s)**

5WVdh'oi nYffg' CZZYf' h' c' Di' fVW' UgY' UbX' ]b]h]U' [ ccX' Z]h' X'Yd'cg]h' h' c' d'Yb' YgWck ''

Gi Va ]h'XcW a Ybhg' UbX' ]bZ'cfa U]h]cb' h' c' YgWck 'c' X'Yfz' gi W' Ug' 'UXX' fYggYg' cZ' ]Yb' \c' X'Yfgz' hU] 'fYVW' ]dhg'z' Yei ]da Ybh' k Uff'Ubh]Yg'z' \ca Y' k Uff'Ubhm' Vt' b' h' f'UW]g'z' Ubm' YUgYg' UbX' #c' f' YbhU' U[ fYYa Ybhg''

5ddfcj Yg' UbX' g] [ bg' h Y' YgWck ' ]bghf' W]cbg'z' [ fUbh' XYYX' UbX' ch\Yf' fY'UHfX' XcW a Ybhg' fYei ]fYX' h' c' Wta d'YH' h Y' f'UbgUW]cb''

C'fXYfg' ]bgd'YV]cbg'z' fYVW ]j Yg' WYUf'UbW' g' UbX' Uddfcj Yg' Z]bU' fYdcf'hg' UbX' #c' f' YdU]fg' h' c' h Y' d'fcdYf' hm' Ug' fYei ]fYX' Vm]h Y' h' fya g' cZ' h Y' di' fVW' UgY' UbX' gU' Y' U[ fYYa Ybh' f' B' Yd'cg]h' fYVW' ]dh' ''

: i' z' g' Ubm' fYa U]b]b[ 'Wt' bX]h]cbg' gd'YV]Z]YX' ]b' h Y' Wt' b' h' f'UW]h' UbX' #c' f' YgWck ' ]bghf' W]cbg' / Uddfcj Yg' h Y' dUmCZZ' XYa UbXg' UbX' #c' f' VYbYZ]V]Ufm]g' ghUHYa Ybhg''

5ddfcj Y' Ubm' Z]bU' W' Ub[ Yg' Vm]g] [ b]b[ 'Ua YbXa Ybhg' h' c' h Y' YgWck ' ]bghf' W]cbg' c' f' Wt' b' h' f'UW]h'

**Fidelity National Title**

F YVW ]j Y' Ub' c' fXYf' Z' c' f' h]h Y' gYfj ]W''

9I Ua ]bYg' h Y' di' V' ]WfYVt' fXg' UZZYV]b[ 'h Y' fYU' d'fcdYf' hm' UbX' ]ggi Yg' U' dfY ]a ]bUfmfYdcf'cf'h]hY'Wta a ]ha Ybh''

8YHfya ]bYg' h Y' fYei ]fYa Ybhg' UbX' XcW a Ybhg' b' YXX' h' c' Wta d'YH' h Y' f'UbgUW]cb' UbX' UX] ]gYg' h Y' YgWck ' gYH' Ya Ybh' c' Z]W' f' UbX' #c' f' U[ Ybhg''

F Yj ]Yk g' UbX' Uddfcj Yg' h Y' g] [ bYX' XcW a Ybhg'z' fY' YUgYg' UbX' h Y' c' fXYf' Z' c' f' h]h Y' ]bgi fUbW' z' d'f]c' f' h' c' h Y' Wcg]b[ XUH''

Fidelity National H]h Y' fYVt' fXg' h Y' g] [ bYX' XcW a Ybhg' k ]h' h Y' 7ci bhm' fYVt' fXYf' g' cZ]W' UbX' d'fYdUfYg' h' c' ]ggi Y' h Y' h]h Y' ]bgi fUbW' d'c' ]VYg''