

NORTHWEST ESCROW & TITLE

Your Escrow & Title Partner in Washington and Arizona



HOME
BUYER'S GUIDE
to the Escrow & Title Process



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WELCOME

Congratulations on your home purchase. At **Northwest Escrow & Title (NWET)**, our mission is to guide you through the escrow and title process with clarity, accuracy, and confidence. Whether you're buying in Washington or Arizona, our team ensures your transaction is handled with professionalism, transparency, and care.

Buying a home is a major milestone and we're here to make the closing experience smooth, predictable, and stress-free.





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WHAT YOU CAN EXPECT FROM NWET

➔ Exceptional Service

Your escrow and title team provides proactive communication, accurate timelines, and expert handling of every detail from contract to closing.

➔ Convenience That Fits Your Life

Sign at any NWET office or request a mobile notary to meet you at home, work, or another convenient location — at no additional cost.

➔ Security & Peace of Mind

NWET performs a comprehensive title search, clears issues, and issues your title insurance policy to protect your ownership for as long as you own the property.





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KEY PLAYERS INVOLVED IN YOUR TRANSACTION

Buyer's Agent

Helps you find the right home, negotiate terms, and guide you through inspections, disclosures, and closing.

Listing Agent

Represents the seller, markets the property, and coordinates seller-side requirements through closing.

NWET Escrow Officer

Your neutral third-party professional who:

- Manages the escrow process
- Prepares documents
- Coordinates signings
- Handles funds
- Ensures all instructions are met
- Oversees closing and disbursement

NWET Title Officer

Conducts the title search, clears issues, and issues the lender's and owner's title insurance policies.



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THE ESCROW PROCESS UNDERSTANDING YOUR ESCROW TRANSACTION





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TITLE INSURANCE -(WHAT BUYERS SHOULD KNOW)

What It Is

Title insurance protects you from past title defects that could affect your ownership — including fraud, forgery, recording errors, undisclosed heirs, and more.

Two Types of Policies

- **Lender's Policy** – Required by your lender; protects the lender's interest.
- **Owner's Policy** – Protects *your* ownership and equity for as long as you own the property.

When It's Paid

Title insurance is paid once at closing — no annual premiums.

Why It Matters

Even the most thorough title search cannot uncover every hidden risk. Title insurance protects you from financial loss and legal challenges related to past events.

TITLE REPORT OVERVIEW

Schedule A

Basic transaction details: legal description, buyer/seller names, lender, and loan amount.

Schedule B (Exceptions)

Recorded items that remain tied to the property, such as:

- CC&Rs
- Easements
- HOA rules
- Utility rights
- Agreements that run with the land

Requirements

Items that must be cleared before NWET can issue title insurance, including:

- Property taxes
- HOA assessments
- Liens or judgments
- Identity verification issues





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WHAT BUYERS SHOULD EXPECT NEXT

Identity Statement

Used to distinguish you from others with similar names in county records.

Loan Process

Respond promptly to lender requests and avoid major financial changes until closing.

Preliminary Title Report

Review it carefully and ask your agent or NWET escrow officer about anything unclear.

Disclosures & Inspections

Depending on your contract, you may receive:

- Seller's disclosure statement
- HOA documents
- Flood hazard information
- Inspection reports
- Repair agreements



BUYER BEWARE: COMMON MISTAKES TO AVOID

- Do not change jobs before closing.
- Do not move money between accounts after verification.
- Do not pay off debts unless your lender instructs you to.
- Do not make large purchases (cars, furniture, appliances).
- Do not open new credit accounts.
- Do not ignore lender emails – delays can push closing.

These actions can cause loan denial even at the last minute.





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YOUR SIGNING APPOINTMENT

What to Bring

- Valid government-issued photo ID
- Any documents your lender requests
- Questions — this is your time to review everything carefully



What Happens After Signing

- Loan documents return to the lender for approval
- Lender wires funds to NWET
- NWET confirms all conditions are met
- Documents record
- You receive your keys

AFTER CLOSING

Recorded Deed

The county will mail your original recorded deed within several weeks.

Title Insurance Policy

NWET will mail your final policy within 2–3 weeks.

Property Taxes

Confirm whether your lender pays taxes through your mortgage or if you must pay directly.

Keep Your Records

Store all closing documents, warranties, and receipts in a safe place.





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Contact Us

Washington Location:

✉ info@nwtitlewa.com

☎ (360) 386-8272

📞 (888) 398-3009

Arizona Location:

✉ info@nwtitleaz.com

☎ (623) 352-2402

📞 (888) 398-3009

Washington State Headquarters

1031 State Ave, Ste 104

Marysville, WA 98270

Arizona State Headquarters

4236 N Verrado Way, Ste A105

Buckeye, AZ 85396

*Making Dreams Come True,
One Closing At A Time*

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