

RESIDENTIAL CLOSING PROCESS

CAPSTONE PROCESS

RECEIPT CONTRACT

We help coordinate pick up of earnest money, making it easier on you and your clients.



SEND OUT RECEIPTED CONTRACT

In addition to the fully-executed contract, we provide all parties with your escrow team's information, as well as critical contract dates for your convenience.



SEND WEEKLY UPDATES

We keep parties informed of status and stay on top of transactions for you and your clients.



PROVIDE TITLE COMMITMENT

We email the title commitment to all parties, which includes hyperlinks to all applicable property documents.



RESPONSIVENESS

We are quick to respond to your questions and request for information from your clients.



CLOSING COORDINATION

We take care of all closing logistics to make transactions as smooth as possible for you and your clients.



STEP 01

LOAN PROCESS BEGINS

Contact mortgage lender and apply for pre-approval. Loan estimate is sent out to the borrower within 3 days.

STEP 02

FORMAL APPLICATION

Once you are pre-qualified, the lender will begin an inquiry into your credit history and gather necessary documents, such as verification of past and present employment, and sufficient funds to close.

STEP 03

UNDERWRITING

Appraisal is ordered. Documents are packaged packaged for processing and underwriting.

STEP 04

APPROVAL PROCESS

After your conditions have been reviewed and met, closing can begin.

STEP 05

CLOSING

Lender sends closing instructions to Capstone Title and final documents are prepared. Closing disclosures are sent to you and the seller by our Escrow Officer.

STEP 06

TITLE INSURANCE ISSUED



ABOUT US



COURTESY

Our team will treat all parties involved in your transactions with kindness, courtesy, and respect.



REMOTE CLOSING

If needed, we will come to you to make the closing process most convenient for you and your clients.



LEGAL EXPERTISE

Capstone is led by two licensed real estate attorneys. Capstone shares an office with Compere & Gorman PLLC, a small firm specializing in real estate transactions.

CAPSTONE TITLE

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