

KEY PROFESSIONALS IN A REAL ESTATE TRANSACTION

Knowledgeable, customer-focused professionals are available to answer your title and settlement questions. Throughout the purchase process, you may also encounter the following industry specialists who are able to professionally answer questions in their area of expertise.

REAL ESTATE AGENT

A real estate agent is licensed by the state to represent parties in the transfer of property.

LISTING AGENT

A key role of the listing agent is to form a legal relationship with the homeowner to sell the property and place the property into the local Multiple Listing Service.

BUYER'S AGENT

Works with the buyer to locate a suitable property and negotiate a successful home purchase.

HOME INSPECTOR

Objectively and independently provides a comprehensive analysis of a home's major systems and components.

LOAN OFFICER

Bank or other financial institution representative who helps buyers identify their borrowing options and understand the terms of their loan.

APPRAISER

Works on behalf of a lender and provides a market analysis of the subject property. An appraiser's finding is subjective and combined with market findings of sold properties within the surrounding neighborhood.

INSURANCE AGENT

Helps a homebuyer determine the homeowner's protection coverage needed and then finds the right insurance policy to fit those needs.

REAL ESTATE ATTORNEY

Can give advice on all legal aspects of the real estate transaction. Additionally, they are able to draft and review contracts, help decide how to take title and assist with the closing process. In some states, real estate closings can only be conducted by attorneys.

ESCROW / CLOSING OFFICER

A non-biased third party who works with all participants to facilitate a successful closing of a real estate transaction. At closing, the closing officer will collect the purchase money funds from the buyer and lender as well as the settlement costs from each party. They disburse the funds in accordance with the closing documents and record the necessary documents to transfer ownership of the property.

CLOSING / SETTLEMENT / TITLE AGENT

Performs property title search to ensure a clear title so a title insurance policy can be issued. In some states, they facilitate the transfer of real estate.



YOUR NAME HERE

REALTOR

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AMD: 09/2020



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