

## Title, Escrow, and Closing

The steps to buy a house For Sale by Owner are straightforward.

1) We agree on a price, contingencies to the sale, earnest money amount, and sign a sales contract to that effect with those details stipulated. No back and forth of offer and counter-offer or pressure from third parties.

2) You, as the buyer, select a title company you want to work with for title search, title insurance (for you and the lender, if any), and closing. Stewart Title, whose local office is AEGIS Land Title Group, have a couple of resource pages that describe the process in detail.

<https://www.stewart.com/en/what-we-offer/closing-and-escrow/the-basic-steps-of-closing>

<https://www.stewart.com/content/dam/stewart/PDFs/705134150-stc-buyers-and-sellers-guide-rev-aug-2021-hr-digital.pdf>

3) Closing. Everybody comes together in person or online and the sale closes. This is where the ownership transfer happens, funds are distributed, and you get the keys.

Some local Title Companies to consider:

### **Aegis Land Title Group**

360 Tormey Ln NE  
Bainbridge Island, WA 98110

Voice: (206) 451-8013  
Fax: (206) 973-8598

### **Chicago Title of Washington**

Silverdale Office  
10049 Kitsap Mall Blvd. NW Suite 302  
Silverdale, WA 98383

Voice: (360) 535-6480  
eMail: [silverdaleescrow@ctt.com](mailto:silverdaleescrow@ctt.com)

### **Pacific Northwest Title Company of Kitsap County, Inc.**

921 Hildebrand Lane NE, Suite 200  
Bainbridge Island, WA 98110

Voice: (206) 842-2082

email: [rachels@pnwtkitsap.com](mailto:rachels@pnwtkitsap.com)

This is the title company that has handled the formation and all previous sales in the condominium and did a great job.

**Horizon Title Group, Poulsbo Office**

19355 Jensen Way NE

Poulsbo, WA, 98370

Voice: (360) 942-2000

You are, of course, entitled to select any title/closing company that you think meets your needs best. This part of the transaction is focused on you.