

PARTY	INVOLVEMENT
Seller	The property owner who puts a home up for sale.
Seller's Real Estate Agent	Trained professional that represents the seller in the negotiation for the sale of the home.
Real Estate Agent's Broker	The seller's real estate agent works under a Broker. A real estate broker is someone that continues their education beyond the real-estate agent level and successfully receives a state broker's license.
Seller's Mortgage Lender	The financial organization that has a lien on the property for a balance due on the home.
HOA	The seller's current home owner association
Buyer	The parties that seek to purchase the home and are under contract with the buyer
Loan Officer	A financial professional who will determine approximately how much money the buyer will be able to borrow for a mortgage loan.
Buyer's Real Estate Agent	Trained professional that represents the buyer in the negotiation for the purchase of the home.
Real Estate Agent's Broker	The seller's real estate agent works under a Broker. A real estate broker is someone that continues their education beyond the real-estate agent level and successfully receives a state broker's license.
Mortgage lender	The business person or financial institution that provides the money that the buyer uses to purchase the home.
Mortgage broker	An individual or organization that brings together mortgage lenders and borrowers.
Loan servicer	An organization that handles the day-to-day management (i.e., collecting, billing, and record keeping) of your loan.
Home inspector	An individual who provides a trained, professional opinion of the physical condition of a home and its components and systems.
Home appraiser	An individual who provides a trained, professional opinion of the market value of a home.
Insurance agent	A financial professional who provides protection against the risk of monetary loss.
Surveyor	An individual who conducts surveys of properties to determine boundary lines and identify easements and encroachments that may affect the title on the home.
Title company	A company that examines public records to determine that rights to a property can legally be transferred from one owner to another.
Title Insurance Issuer	Title companies issue policies of title insurance on behalf of title insurance companies. In most cases, the title company that issues the policy is not actually the insurance company.
County Clerk	<i>Acts like the recorder of deeds once the transaction is closed</i>