Imagine this: You, a real estate professional with a portfolio full of dreams, and you, a savvy homebuyer or seller, embarking on the exciting adventure of real estate. For both of you, there's a silent hero working behind the scenes, ensuring that every deal and closing unfolds seamlessly – the title & escrow company. And if you’re like most curious consumers, you may be wondering what they do and how it all works. As a trusted title and escrow company, we believe it’s essential for every client to have a thorough understanding of their transaction.

In this blog, we’ll provide a clear understanding of what title and escrow companies do and how we play a vital role in your real estate transaction.

**What Is a Title Company and What Does a Title Company Do?**  
A title company is a crucial player in the real estate process, responsible for ensuring that the property's title is clear, and that the ownership transfer is seamless. Here's what a title company does:

**Title Search:** The title company will order and conduct a thorough search of public records to examine the property's history. This includes reviewing deeds, mortgages, liens, easements, and other documents to verify the property's ownership and uncover any potential issues.

**Title Insurance:** Title companies offer title insurance policies to protect both the buyer and lender against any undiscovered title defects or claims that may arise after the transaction. This insurance provides peace of mind and financial security.

**Escrow Services:** Many title companies also provide escrow services. We'll delve deeper into this aspect in the next section. {[also read “What Is an Escrow Account?” here](https://sapphiretitleescrow.com/blog/what_is_escrow/)}

**Closing Services:** The title company often handles the closing process, facilitating the final steps of the transaction, including the signing of documents, the disbursement of funds, as well as recording of the deed and other recording documents once closing is finalized. {[also read “Your Guide to Closing on a Home” here](https://sapphiretitleescrow.com/blog/guide-to-closing-on-a-home/)}

**What Is an Escrow Company?**  
An escrow company is an impartial third party that helps facilitate real estate transactions by holding funds and important documents until all conditions of the sale are met. Here's what an escrow company does:

1. **Safekeeping of Funds:** The escrow company holds the buyer's earnest money deposit, down payment, and other funds related to the transaction securely in an escrow account.
2. **Document Handling:** Important documents, such as the purchase agreement, deeds, and title insurance policies, are deposited with the escrow company. They ensure that these documents are executed and delivered to the appropriate parties when necessary.
3. **Verification and Compliance:** The escrow officer verifies that all conditions and contingencies outlined in the purchase agreement are met. This includes inspections, appraisals, and lender requirements.
4. **Funds Disbursement:** Once all conditions are satisfied, the escrow company disburses the funds according to the instructions provided in the purchase agreement. This may involve paying the seller, real estate agents, lenders, and other involved parties.

**The Symbiotic Relationship: Title and Escrow Companies**  
Title and escrow companies often work hand in hand, creating a seamless real estate transaction experience. While the title company focuses on verifying property ownership and providing insurance, the escrow company ensures the secure handling of funds and documents. Together, they help protect the interests of all parties involved in the transaction.

As our name suggests, at Sapphire Title & Escrow Company, we are both the title company and the escrow company. From title search to funds disbursement, your real estate transaction and all components are handled by our dedicated team of experienced professionals in Tampa, Florida.

As you can see, title and escrow companies play essential roles in the real estate process by providing valuable services that safeguard your investments, streamline transactions, and ensure that property ownership is transferred smoothly and legally. When working with these professionals, you can have confidence that your real estate transaction is in great hands.

[Sapphire Title & Escrow Company](https://sapphiretitleescrow.com/) is committed to helping you achieve the smoothest and friendliest closing possible. It is our goal to differentiate ourselves from other title companies by gaining your trust and confidence. We want to make the world of real estate a whole lot clearer for all, and we’re always available to answer any questions you may have.