



# THE ABCs of the Title Commitment



The commitment for Title Insurance is the preliminary document issued by the Title Agency that contains the conditions and requirements under which a title policy may be insured. The four “Schedules” or sections of the commitment are shown below:

## Schedule A — Actual Facts

Schedule A outlines the facts including:

- Effective date of commitment
- Name(s) of proposed insured(s) (Owner & Lender)
- Proposed amount of title insurance coverage
- Current recorded property owner
- Legal description of the property

**TIP:** Read Schedule A and confirm that all information is accurate including spelling and name abbreviations. The names should reflect the buyer’s legal name(s).

## Schedule B — Buyer Notification & Exceptions

Schedule B outlines the specific details of the property to be insured as well as exceptions of coverage that are not insured, including:

- Restrictions
- Taxes
- Easements
- Mineral Reservations/Leases
- Area and Survey Discrepancies
- Rights of Others

**TIP:** Review Schedule B carefully as the items in this section can affect property use and access.

## Schedule C — Curative Items (Clear to Close)

Schedule C of the Title Commitment identifies any items that must be resolved prior to closing, such as:

- Liens
- Bankruptcies
- Marital Status Issues
- Probate Issues
- Entity/Trust Issues

**TIP:** Read Schedule C and provide your title agent with information or assistance in resolving the items prior to closing. A title agent is not permitted to provide legal counsel regarding the Title Commitment. If you have any legal questions, please consult an attorney of your choice.

## Schedule D — Disclosure

Schedule D is simply a disclosure of information about owners, directors, officers and underwriters required by state rules and regulations. Additionally, it outlines title policy amounts.

**TIP:** Reading and understanding the Title Commitment is paramount to the success or your closing.

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