



Capital TitleSM
A Shaddock Company

The Largest Independent Title Company in Texas

What is a Title Commitment?

The **Commitment for Title Insurance** consists of four schedules: **A, B, C** and **D**.

Schedule A contains:

- commitment date
- proposed insured (lender and/or purchaser)
- amount of title insurance coverage
- the legal description of the property
- how title to the property is vested
(who owns the interest in the property and the type of interest)

Schedule B contains exceptions to coverage. These items that currently and may always affect the property, for example:

- deed restrictions
- easements
- building lines

Schedule C shows items to be resolved prior to closing. Some examples are:

- existing liens
- bankruptcies
- abstract of judgments
- marital status issues
- probate issues
- vesting problems
- mechanic's lien affidavits

Schedule D is a required regulatory disclosure of the officers of the Title Company and Underwriter and also discloses the premiums to be charged for the policy(ies) and the beneficiary(ies) of such premiums.

*This information is being provided as a courtesy and does not constitute legal advice.
Please consult an attorney regarding specific questions.*

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