



# 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 include:

- 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.*

