

Introducing...

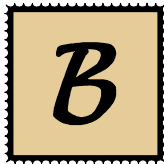
Your Title Commitment

Thank you for choosing First Community Title for your real estate transaction. The commitment is used to insure your transaction and issue a title policy if conditions in schedule C are met.

Below is a general guide to reading and understanding your title commitment. Please contact your escrow officer with any questions about your specific transaction.



"A" is for "Actual" factual information. This is the information that is specifically known about your transaction. It is the 'who, what, where, & how' of your transaction. This is where you will see the buyers and sellers names, the property description, the sales price, and the loan company if there is one.



"B" is for "Buyer Notification". This is a listing of all the items that other parties have some interest. Here is where you can look for any building set back lines, utility easements, or any other party that has an interest in your property.



"C" is for "Clear to Close". These items must be resolved in order to transfer title to the buyer. This could include paying off a current mortgage or home equity loan, any liens to an individual or company or the city, state, or federal government, or any other party who is due payment in reference to the property at hand. All items shown in this section must be resolved in order to close.



"D" is for "Disclosure". This section of your commitment outlines all the parties who will share any part of the insurance premium, including the underwriter, the title agency, and any attorney who has been involved in preparing on the commitment.

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