

# YOUR TITLE COMMITMENT IS READY



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.

## "A" IS FOR "ACTUAL" FACTUAL INFORMATION

This is the information that is specifically known about your transaction. It is the who, what, where and how of your transaction. This is where you will see the buyers and sellers.

*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.*

## "B" IS FOR "BUYER NOTIFICATION"

This is a listing of all the items that other parties have some interest in. 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.

*TIP: Review Schedule B carefully as the items in this section can affect property use and access. Title objections must be submitted in writing according to the provisions of the contract.*

## "C" IS FOR "CLEAR TO CLOSE"

This could include payoff 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.

*TIP: Read Schedule C and provide your Closer with information or assistance in resolving the items prior to closing. A title company is not permitted to provide legal counsel regarding the Title Commitment.*

## "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.

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

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