

# Your Title Commitment: What to Look for from A-D

Schedule

**A**

## ACTUAL FACTS

This reflects current and proposed ownerships and insurance amounts.

### Buyer:

1. Are your names shown correctly?
2. Is the sales price of the property accurately reflected?
3. Do we show the correct lender and loan amount? *(This information may not be available to us at the time we issue your commitment.)*

### Seller:

1. Do we show your names as you took title to the property? Have there been any life changes since you took title, i.e. marriage, divorce, etc.?
2. Is the sales price of the property accurately reflected?

Schedule

**B**

## BUYER NOTIFICATION

This reveals all exceptions to title.

### Buyer:

1. Review all matters reflected under Schedule B. These are and will remain as exceptions to your title. Call the title company if you have any questions.
2. Accept or reject matters shown in accordance with the terms of your contract.

### Seller:

1. Buyer may object to matters shown in schedule B.
2. Seller may have an opportunity to cure any matters objected to by Buyer, per the contract.

Schedule

**C**

## CLEAR TO CLOSE

Matters shown on schedule C must be resolved prior to closing. These include such matters as:

- Existing mortgages and liens
- Probate and vesting issues
- Marital status
- Abstracts of judgments
- IRS tax liens

### Buyer:

1. Review and call the title company if you are concerned about timely resolution of the matters.

### Seller:

1. Review and provide the title company with all the information necessary to resolve the matters on or before closing.

Schedule

**D**

## DISCLOSURE

This discloses information as to the entity insuring the title and cost of the insurance.

*Please note this information is being provided as a courtesy and does not constitute legal advice.*