



We understand keeping you informed is an essential part of the closing process. A title commitment is an important document that contains information specific to your transaction. To help you gain a better understanding of its importance, here is an overview of the basic sections commonly found in a title insurance commitment:

- 1 SCHEDULE A**  
This section contains the “Who, What, Where and How Much” details of the transaction. *Schedule A* sets forth the effective date, the names of the current property owner (seller) and proposed insured (buyer), the legal description of the property, the amount of insurance (sales price), and the name of the lender and loan amount if applicable and available.
- 2 SCHEDULE B-I**  
The requirements section lists the items that must be cleared-up or satisfied in order to issue a policy covering the new owner and/or the lender. Examples include: requiring approval of a bankruptcy trustee, requiring other persons - such as an heir or former spouse - to execute closing documents, or requiring the release of various types of liens.
- 3 SCHEDULE B-II**  
This section notifies the buyer and/or lender of exceptions from coverage. Examples include: restrictive covenants, mineral or water rights, or utility easements. These exceptions from coverage will not be insured on the title policy.

**Delivering exceptional service is another essential part of the closing process.  
If you have any questions concerning the details of your commitment or transaction, please contact us.**