

# What Is A Commitment?

courtesy of Capital Title of Texas



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 are:

- 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.*

