

4 C's of a Title Company



Title insurers differ from other kinds of insurers in that they attempt to research and “eliminate” all risks of the title defects rather than to “assume” risks. It is the ancillary function of the title company, then, to handle the actual closing to assure that the documents necessary to convey title have been properly executed and filed, and that all previous interest in the property have been disposed.

Title insurance in the State of Texas is regulated by the Texas Department of Insurance. The title company performs four major functions described as follows:

Coordinate

Working with all the parties, i.e. realtors, lenders, buyers, sellers, & other entities of the transaction for a successful closing.

Cure

Search and examination of titles sufficient to prepare a commitment for title insurance and cure any issues regarding the title to close the transaction.

Closing

The closing of the transaction is the handling of all documents necessary to effect the transaction and disbursing the funds accordingly as escrow agent.

Coverage

The issuance of the title insurance policies to the buyer and any lender insuring the title as transacted.

Capital Title enjoys providing exceptional real estate closings in all the branches by employing experienced, professional escrow officers. We realize we must not only be skillful in the technical aspect of closing, but in the way we handle the needs and concerns of all the parties involved.

We work closely with the real estate community to insure that each real estate transaction is handled in a professional manner for your peace of mind and satisfaction. We are part of your team!