Understanding a Title Commitment: Schedules A, B, C & D

A basic agent guide to reading a title commitment and connecting it to the contract timeline.

Schedule A — transaction facts

Confirm the proposed insured, policy amounts, legal description, ownership information, and lender information. Compare the basics with the contract and transaction file and alert the title company if something appears inconsistent.

Schedule B — exceptions

These are matters the title policy will not insure against unless changed or removed. Easements, restrictions, setback lines, and other recorded matters commonly appear here. Read the actual exceptions rather than assuming every item is routine.

Schedule C — requirements

These are items the title company requires to be resolved before it will issue the policy as proposed. Common examples can include existing liens, unpaid taxes, marital-status issues, probate or heirship requirements, or documents that must be signed or recorded.

Schedule D — disclosures

This schedule discloses information about the title insurance premium and the parties who will receive portions of it, including title agents, underwriters, or attorneys as applicable.

Agent quick check

- Does Schedule A match the contract and parties?
- What Schedule B exceptions could affect use or ownership?
- What Schedule C requirements could delay closing?
- Have the title-review and objection deadlines been calendared?
- Refer legal-effect questions to the title professional or attorney.

Need further assistance? Contact your broker or Broker Rochelle Fitzgerald | 281-948-7161 | office@fitzandcorealestate.com