



# THE ABC'S OF TITLE SCHEDULE

Your home is your most important investment – we all know it's best to protect it with an owner's title insurance policy.

But understanding what makes up the four parts of a title policy can be somewhat confusing. Here is a simple, general way to understand what is going on.



## **SCHEDULE A tells us Actual Information.**

In this portion, you will see:

- The legal description of the property
- Who is the title owner of record
- Type of policies to be issued
- The proposed insured (buyer and/or lender)
- The amount of title insurance coverage



## **SCHEDULE B stands for Buyers Notification.**

This section of the policy lists exceptions from coverage and outlines the property's usage by other parties.

For example:

- Utility easements
- Building setbacks
- Home owners association restrictions
- Mineral leases



## **SCHEDULE C is for Cure.**

Here you will find items that must be resolved before closing and transfer of the title.

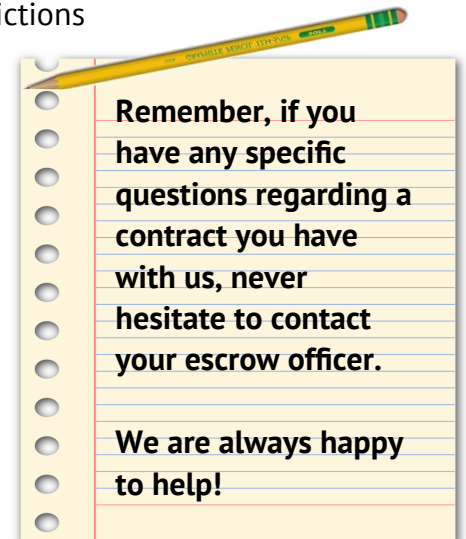
Items such as:

- Existing liens
- Probate issues
- Marital status changes
- Abstracts of judgements
- Vesting corrections



## **SCHEDULE D stands for Disclosure.**

This final section lists the principals (officers and directors) of the underwriter and the title agent. It also shows the estimated title premium.



***AND MOST IMPORTANTLY...***



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