

How to read your title commitment

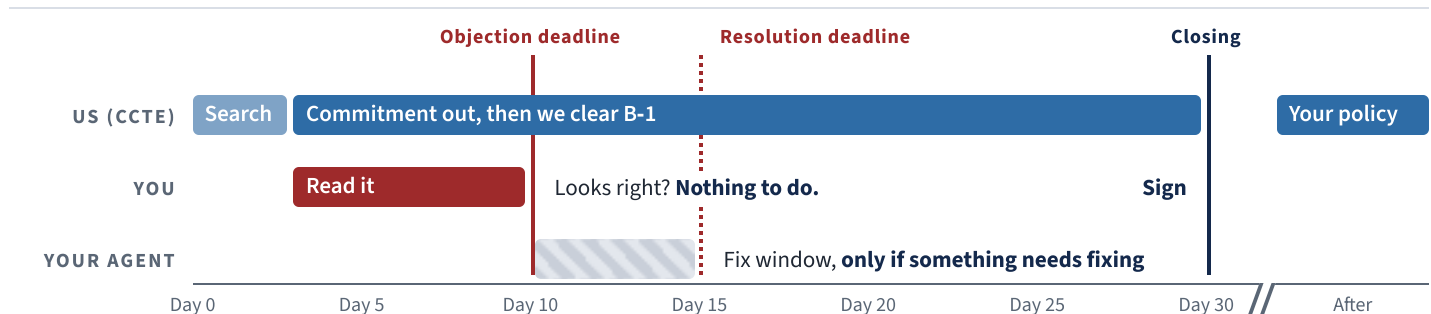
Bottom line: your title commitment is the insurer's written commitment, issued through us as its agent, to insure you at closing once its conditions are met. Most of the work it lists is ours. **Your part:** check the names and the property, read the exceptions, and flag anything that touches how you'll use the place.

YOUR COMMITMENT, PART BY PART

THE PART	WHAT IT TELLS YOU	WHAT TO CHECK
Schedule A	The basics: the current owner, the search date, and the policies we'll issue. Usually two: an owner's policy protects you, a lender's policy protects your lender.	Your name, spelled exactly as you'll own the home, with everyone who'll be on title. The owner's policy amount matches your price.
Exhibit A	The legal description : what gets insured. The street address is just for reference.	It matches your contract. Buying more than one parcel? Each one should be listed.
Schedule B-1	Requirements : the to-do list before the policy can issue, like paying off the seller's loans and recording the deed.	Mostly ours, the seller's, or your lender's. Read each revision; new items reopen a short objection window.
Schedule B-2	Exceptions : items the policy won't cover, on top of its printed exclusions. You take the property subject to each unless it's removed.	Easements (others' rights to use the land), covenants and HOA rules (limits on building and use), ditches, minerals. Ask us for the document behind any line.

Heads up — a long Schedule B-2 is normal, especially in the mountains. Old federal land-grant, mineral, and water reservations show up often and usually stay on the policy. **Ask us for copies.**

WHAT HAPPENS NEXT, AND WHAT WE NEED FROM YOU



An example 30-day purchase; your contract sets your dates. Objected? With no signed fix or written withdrawal by the resolution deadline, the contract ends. Trust, LLC, power of attorney, or new lender? **Tell us on day one.**

WHAT A COMMITMENT ISN'T

- **Not the policy.** It's the insurer's commitment to issue one. The policy arrives after closing.
- **Not a bill.** The invoice is an estimate. It's paid at closing, as your contract says.
- **Not a sign of trouble.** Every commitment has requirements and pre-printed standard exceptions.
- **Not a survey or inspection.** It shows what's recorded. Where the fence sits takes a survey.

Not sure what a line means? Send us the page. Think something needs fixing? Call your agent.

Educational only — not legal or tax advice. Coverage, exclusions, and premiums follow the policy issued and Colorado's filed rates, and vary by transaction. Deadlines refer to the Colorado Real Estate Commission residential contract (2026) and are set in each contract. Exception wording varies by underwriter. Policies underwritten through First American and Westcor (WLTIC). As of October 2026.