



Title Commitment Requirements

Schedule A:

- Commitment date - must be within 60 days of closing
- Policies to be issued, amount and proposed insured
- Interest in the Land and Owner
- Description of the properties being insured

Schedule B:

- Payment & amount of property taxes. If a different amount is to be used than what is currently on file with the state/county, then the new amount must be identified on the title commitment as verified by the title company
- Recording a release
- Re-conveyance of deed currently encumbering the property
- Recording the new deed
- Recording documents securing the new loan
- Other requirements may include approval by the trustee in bankruptcy
- Recording a disclaimer deed from a spouse
- Recording a court order evidencing the authority for one person to act on another behalf
- Copy of a trust, Corporation or LLC paperwork
- Releases of various types of liens
- Proof of Identity
- 24-month chain of title and the header for the Chain of title must state:
 “This is the 24-month chain of title...”
- EPA, Comp & Location Endorsements
- Free and clear of outstanding judgements