

# Survey & Title Review: Guidelines, Objections, Solutions and Closing Instructions

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## Introduction

- Review of Title Commitment is determined by the agreement between the parties.
- Be sure it is clear when the review and objection period starts and how long you have.
- Do you need the Survey? The Exception Documents? Anything else?
- Are the materials received complete and legible?



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## Overview of Texas Title Insurance

- Regulated by Title XI of the Texas Insurance Code
- “Basic Manual”- Controls the issuance of commitments and title policies
- “The Commitment”- Title companies must issue a Commitment for Title Insurance
- Endorsements- Override exceptions and exclusions to coverage



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## Basic Manual

- Promulgated by Texas Department of Insurance, contains:
  - Procedural Rules
  - Rate Rules
  - Forms of commitments, policies, and endorsements
  - Claim procedures
  - Bulletins issued by the Texas Department of Insurance



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PROBLEMS, GETTING TO THE  
BOTTOM OF:

**W**e've got to nip  
it in the butt.

*New York Jets coach*



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## Title and Survey Review

- Unlike other forms of policy, title insurance is not reviewed and available for updates annually. Thus, the initial review period is very important.
- Review of the Commitment- Must include various forms and notices, including schedules A-D



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## Title search: Survey & Title Review: Guidelines, Objections, Solutions, and Closing Instructions

Also available as part of the eCourse

[2020 William W. Gibson, Jr. Mortgage Lending and Servicing eConference](#)

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