

# Escrow Agreements

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**57th Annual William W. Gibson, Jr.  
Mortgage Lending Institute**

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## Many Uses for Escrow Agreements

Earnest Money and Contract Management



Security for Performance Obligations



Document Management



Security for Financial Obligations



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# Types of Escrow Agents

## Title Companies



## Attorneys / Law Firms



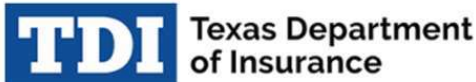
## Bank Trust Departments



## Stand Alone Trust Companies

**The Trust Company  
of Austin, Inc.**

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## Title Insurance Basic Manual

The Basic Manual of Rules, Rates and Forms for the Writing of Title Insurance in the State of Texas contains seven sections and an appendix.

[Section I](#) contains **TITLE 11** of the Texas Insurance Code and is referred to as the Texas Title Insurance Act. It contains statutes specific to title insurance that have been enacted by the Texas Legislature. It also contains portions of [TITLE 3](#) and [TITLE 5](#) pertaining to title insurance. You will have to use the "back" button to return to this site. SCROLL DOWN TO THE INDEX BELOW TO SELECT THE INDIVIDUAL SECTIONS WITHIN TITLE 11, TITLE 3 AND TITLE 5

[Section II](#) **INSURING FORMS** contains all the title insurance forms adopted for use in the State of Texas. It also contains the instructions for certain endorsements.

[Section III](#) **RATE RULES** contains the basic rates for writing title insurance and other rate rules to be applied under specific circumstances.

[Section IV](#) **PROCEDURAL RULES** contains the procedural rules for writing title insurance. These rules address a variety of procedures. Some rules set out the circumstances under which certain rate rules or forms are to be used and others set out guidelines or restrictions of certain business activities or practices.

[Section V](#) **EXHIBITS AND FORMS** contains exhibits and forms to be used in the business of title insurance. It also includes minimum standards, specific instructions and forms for audit of trust funds.

[Section VI](#) **ADMINISTRATIVE RULES** contains the administrative rules that pertain to licensing title agents, direct operations and escrow officers. It also sets out procedures for ceasing business.

[Section VII](#) **CLAIMS** contains claims handling principals and procedures.

[Section VIII](#) **PERSONAL PROPERTY TITLE INSURANCE** contains the statute, forms, rules and rates that pertain to Personal Property Title Insurance.

[The Appendix](#) contains all pertinent and timely bulletins issued by the State Board of Insurance or the Commissioner of Insurance.

[Alphabetical List](#) of Title Forms and Rules

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# Where do I start?

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First appeared as part of the conference materials for the  
57<sup>th</sup> Annual William W. Gibson, Jr. Mortgage Lending Institute session  
"Escrow Agreements"