



Investors Title Insurance Company

A Stock Company
P.O. Drawer 2687
Chapel Hill, N.C. 27515-2687
(919) 968-2200 (800) 326-4842 FAX (919) 968-2223

Local Office:

FINAL CERTIFICATE FOR OWNER'S AND/OR MORTGAGEE POLICY

(To be furnished only when Commitment has not been issued. If Commitment has been issued, furnish Final Certificate made a part of Commitment.)

The undersigned hereby certifies to Investors Title Insurance Company that it is his/her opinion that, subject only to the deed of trust, if any, set forth below and the liens, encumbrances, and other objections noted under Schedule B hereof, the marketable fee simple title to said real estate is, as of the date of this report, vested as stated below.

SCHEDULE A

Fill in this section for Owner's or Leasehold Insurance

Title is vested in:
Nature of instrument
Amount of owner's coverage: (not to exceed fair market value) \$
Grantor(s)
Grantee(s)
Dated
Book at Page in County (or) State of
Estate or interest of Grantee in this instrument is Fee simple Leasehold Life Estate (Identify, if appl.:

Fill in this section for Mortgagee Insurance

Mortgagors or grantors
Nature of Instrument: Deed of Trust (OR) Trustee
Mortgagee/Beneficiary
Dated
Book at Page in County (or) State of
to secure a principal amount of \$ Variable Loan Coverage \$
(enter any re-recording or assignment information:)

Type of Loan: FHA VA Conventional Temporary Construction Permanent Construction
ALTA Endorsement(s) required
Use Master Mortgagee Policy No. or Issue ALTA Short Form

ATTACH COPY OF DESCRIPTION OR COPY OF DEED OR DEED OF TRUST

SCHEDULE B

- 1. TAXES AND SPECIAL ASSESSMENTS: (a) Taxes have been paid through and including those for the year
(b) Special levies or assessments now due or payable in future installments
2. MORTGAGES, DEEDS OF TRUST AND VENDOR'S LIENS - omit security instrument to be insured but show all others including those executed by owner insured. (Give complete data)
3. ARE THERE ANY RESTRICTIVE COVENANTS AND CONDITIONS? [If yes, complete (a) through (c)]
(a) Recorded in Book Page front setback line of feet, side setback line of feet, side street setback line of feet, rear setback line of feet.
(b) Are restrictions violated? If yes, explain
(c) Do restrictions contain reversionary or forfeiture clause?
4. DOES RECORDED PLAT OF SUBDIVISION SHOW BUILDING SETBACK LINE(S)?
If yes, give details:
5. DOES LAND ABUT A PUBLICLY DEDICATED RIGHT OF WAY OR HAVE ACCESS THERETO OVER A VALID RECORDED EASEMENT? (List matters affecting title to land over which valid recorded easement is located).
6. UPDATING FROM PREVIOUS TITLE INSURANCE POLICY? If "yes", has a search of the public records been accomplished for such period of time within which judgments, liens or other matters could affect the property, regarding the owner(s) of the property on and after the date of said policy? (yes/no) Prior Policy information
7. ARE THERE OTHER LIENS, OBJECTIONS, AND DEFECTS? (If yes, describe below)
8. Is a mobile or manufactured home located on the property? If yes, do you request that the policy give affirmative coverage that the M/M home is "real estate"? If yes, a completed MANUFACTURED HOUSING AFFIDAVIT may be required to issue the final policy with said affirmative coverage.
9. Property is occupied by Owner Tenant (provide pertinent lease information, if applicable) or is Unimproved
10. Statutory Lien Period has expired has not expired* or is unknown* (*attach appropriate waiver.)
11. Is insurance as to matters of survey required for Lender for Owner
12. Use of property: one-to-four family residential Commercial other

The undersigned further certifies (a) that, so far as known to the undersigned, there is no dispute among attorneys of the local bar as to the validity of the title to the real estate covered by this report, and (b) that the title is in no way dependent upon the validity of a sale of the property for delinquent taxes or assessments.

*This title is certified from at m. to at m.
This date should be the date you last examined the records for all matters affecting the estate or interest to be insured. Do not date your certificate as of a date subsequent to such examination since same will be construed to set forth all matters affecting the estate or interest to be insured AS OF ITS DATE and title policy issued accordingly.

Send Original Mortgagee Policy to
Send Original Owner's Policy to
Property address
Lender Loan #
Additional Comments:

Approved Applicant Signature

Member of Firm

Address