

WFG NATIONAL TITLE INSURANCE COMPANY

SCHEDULE A

Name and Address of Title Insurance Company:

WFG National Title Insurance Company
340 Oswego Pointe Drive,
Suite 100
Lake Oswego, OR 97034

Office File Number: **213-32468**

Policy Number: **3155434-02122957**

Address Reference: **2 Dana Drive, WashingtonTwp, NJ**

Amount of Insurance: **\$359,500.00**

Date of Policy: **January 12, 2016**

1. Name of Insured:

Fiorvante J. Cruciani III and Kimberly M. Sciallo

2. The estate or interest in the Land that is insured by this policy is:

Fee Simple

3. Title is vested in:

Fiorvante J. Cruciani III and Kimberly M. Sciallo

Being the same premises conveyed to the insured by deed from **Maria A. Libby**, dated **1/7/2016** and recorded **1/12/2016**, in the **Gloucester** County Clerk/Register's Office in Deed Book **5417**, Page **285**.

4. The Land referred to in this policy is described as follows:

See SCHEDULE C attached hereto

WFG NATIONAL TITLE INSURANCE COMPANY

SCHEDULE B EXCEPTIONS FROM COVERAGE

Policy Number: **3155434-02122957**

File Number: **213-32468**

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

1. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
2. Taxes have been paid through the 1st quarter of 2016. Subject to taxes and assessments, if any, which become or may become due and payable thereafter. Subject to municipal liens which may arise for unpaid utility charge after the date of this policy. Sewer from 2/28/16, not yet due and payable.
3. Mortgage made by Kimberly M. Sciallo and Fiorvante Cruciani III, aka Fiorvante J. Cruciani III to Bank of America, N.A., dated 1/7/2016, recorded 1/12/2016 in the Gloucester County Clerk/Register's Office in Mortgage Book 14550, Page 150 in the amount of \$287,600.00.
4. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
5. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
6. Declaration of Restrictions (deleting therefrom any restrictions indicating any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status or national origin) as contained in Deed Book 3372, Page 1.

First Amendment to Declaration of Restrictions as contained in Book 3426, Page 250.

Second Amendment to Declaration of Restrictions as contained in Book 3431, Page 226.

Third Amendment to Declaration of Restrictions as contained in Book 3482, Page 210.
7. Easements as contained in Deed Book 422, Page 33; Deed Book 446, Page 322; Deed Book 461, Page 23; Deed Book 461, Page 190; Deed Book 612, Page 130; Deed Book 688, Page 493; Deed Book 865, Page 91; Deed Book 1150, Page 825; Deed Book 1083, Page 1116.
8. Conditions as contained in Book 3588, Page 11.
9. Subject to a 50 foot front, 35 foot rear and 15 foot side building setback lines as shown on filed plan.
10. Subject to a 10 foot wide shade tree easement along the front of the premises in question and a sight triangle easement along the front corner of the premises in question, both as shown on Filed Plan.

WFG NATIONAL TITLE INSURANCE COMPANY

SCHEDULE B EXCEPTIONS FROM COVERAGE

Policy Number: **3155434-02122957**

File Number: **213-32468**

COUNTERSIGNED

By _____
Jeffrey H. Winkelspecht

Authorized Signature for Foundation Title, LLC - Woodbury

57 Euclid Street

Woodbury, NJ 08096

Telephone: (856) 853-0083 Fax: (856) 853-2770

WFG NATIONAL TITLE INSURANCE COMPANY

SCHEDULE C

DESCRIPTION

Policy Number: **3155434-02122957**

File Number: **213-32468**

ALL that certain tract or parcel of land, situated, lying and being in the Township of Washington, County of Gloucester, State of New Jersey, more particularly described as follows:

BEGINNING at a point on the Northeasterly line of Dana Court (50 feet wide) said point being the Northerly end of a curve with a radius of 15.00 feet connecting said line with the Northerly curved line of Benjamin Court (50 feet wide) and proceeding; thence

(1) Along the said Northeasterly line of Dana Court, North 11 degrees 51 minutes 53 seconds West, 110.66 feet to a point of curvature; thence

(2) Curving to the right in a Northerly direction with a radius of 200.00 feet, an arc distance of 104.66 feet to a point corner to Lots 1 and 2, Block 82.107 on Plan hereinafter mentioned; thence

(3) Along the division line of Lots 1 and 2 and non-radial to the curve, South 60 degrees 43 minutes 07 seconds East, 232.29 feet to a point corner to Lots 1, 2, and 3; thence

(4) Along the Westerly line of Lot 3, and non-radial to Course No. 5 of this description, South 08 degrees 10 minutes 05 seconds West, 139.65 feet to a point on the curved Northerly line of Benjamin Court (50 feet wide); thence

(5) Curving to the left in a Westerly direction with a radius of 250.00 feet, an arc distance of 154.30 feet to a point of reverse curve; thence

(6) Curving to the right in a Northwesterly direction with a radius of 15.00 feet, an arc distance of 22.26 feet to the point of BEGINNING.

BEING known as Lot 2, Block 82.107, as shown on Plan of lots 'Hillcrest Estates,' filed 8/9/00 as Map #3123.

BEING subject to a 10 feet wide Shade Tree Easement along Dana Court and Benjamin Court.

Block 82.107, Lot 2, on the Tax Map of Washington Township; and more commonly known as 2 Dana Drive, Sewell, NJ 08080.

NOTE: Being Lot(s) 2, Block: 82.107; Tax Map of the Township of Washington, County of Gloucester, State of New Jersey.

NOTE FOR INFORMATION ONLY: Mailing Address is 2 Dana Drive, Blackwood, NJ 08012

NOTE: Lot and Block shown for informational purposes only.