

SCHEDULE A

Name and Address of Title Insurance Company:

**First American Title Insurance Company
2082 Summit Lake Drive
Tallahassee, FL 32317**

File No.: **252-171966**

Policy No: **5011434-0158237e**

Address Reference: **106 Winterberry Way, Deptford, NJ 08096**

Amount of Insurance: **\$256,000.00**

Date of Policy: **5/20/2021**

1. Name of Insured:

Anthony Galzerano and Shannon Tickner

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

FEE SIMPLE

3. Title is vested in:

Anthony Galzerano and Shannon Tickner, joint tenants with right of survivorship

Being the same premises conveyed to the insured by deed from Anthony N. Gambardello, Jr. and Jenniel Gambardello, dated May 15, 2021, recorded May 20, 2021 in the Gloucester County Clerk/Register's Office in Deed (book) 6478, (page) 223 (instrument) 28414.

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

See Schedule C

First American Title Insurance Company

SCHEDULE B
EXCEPTIONS FROM COVERAGEFile Number: **252-171966**Policy Number: **5011434-0158237e**

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 2nd Quarter of 2021. 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.
3. Mortgage from Shannon Tickner, a single person and Anthony Galzerano, a single person to Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Gateway Mortgage Group, a division of Gateway First Bank dated May 18, 2021, recorded May 20, 2021, in the Gloucester County Clerk's/Register's Office in (book) 16940, (page) 283 (instrument) 28415 in the amount of \$243,200.00.
4. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
5. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
6. 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.
7. Rights of adjoining owners, tenants and occupiers in party walls.
8. Easements as contained in Deed Book 808, Page 313; Deed Book 1063, Page 518; Deed Book 1064, Page 349; Deed Book 1274, Page 1080; Deed Book 1274, Page 1089; Deed Book 2467, Page 257 and Deed Book 2535, Page 134.
9. 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 1732, Page 166; Deed Book 1824, Page 115; Deed Book 2593, Page 40 and Deed Book 3190, Page 258.
10. Right of way as contained in Deed Book 4503, Page 216.
11. Terms and conditions contained in the Master Deed and the Exhibits thereto of the Villages at Washington Square Condominium, dated December 18, 2007, recorded December 20, 2007, in Deed Book 4481, Page 1 and any amendments thereto.

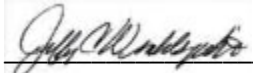
Amendments as contained in Deed Book 4706, page 324; Deed Book 4706, page 326; Deed Book 4706, page 337; Deed Book 4707, page 1; Deed Book 4707., page 12; Deed Book 4707, page 23; Deed Book 4707, page 34; Deed Book 4707, page 45; Deed Book 4707, page 56; Deed Book 4707. page 67; Deed BOK 4707, page 78; Deed Book 4707, page 89; Deed Book 4707, page 100; Deed Book 4707, page 111; Deed Book 4707, page 122; Deed Book 4707, page 133; Deed Book 4707, page 143; Deed Book 4707, page 154; Deed Book 4707, page 165; Deed Book 4707, page 177; Deed Book 4707, page 189; Deed Book 4707, page 201; Deed Book 4707, page 213; Deed Book 4707, page 225; Deed Book 4932, page 177 and

Deed Book 5232, page 185.

Subject to the provisions of the New Jersey Condominium Act, its supplements and amendments as provided in N.J.S.A. 46:8b-1, et seq.

Subject to rights of others in co-tenancy in and to the use and disposition of the common elements.

COUNTERSIGNED



Jeffrey Winkelspecht

Authorized Signature for Title Partners, LLC

903 Bay Ave

Ocean City, NJ 08226

Telephone: (609) 300-2936 Fax: (609) 300-2937

First American Title Insurance Company

**SCHEDULE C
DESCRIPTION**

Policy Number: **5011434-0158237e**
File Number: **252-171966**

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

Being Unit Number 29 Lot 106, Block 5.44 in the "Villages @ Washington Square Condominium" together with a 0.68027 undivided percentage interest in the common elements of said condominium (referred to in this Deed and the "Condominium Unit"). The conveyance evidenced by this Deed is made under provisions of and is subject to the New Jersey Condominium Act, N.J.S.A. 46:8B-1 et seq., as amended, and any applicable regulations adopted under this law. The conveyance evidenced by this Deed is also made in accordance with the terms, limitations, conditions, covenants, restrictions, easements, agreements and other provisions set forth in that certain Master Deed for The Villages @ Washington Square Condominium dated December 18, 2007 and recorded December 20, 2007 in the Office of the Register of Gloucester County, New Jersey, in Deed Book 4481, Page 1; 1st Amendment to Master Deed in Deed Book 4706, Page 324; 2nd Amendment to Master Deed as contained in Deed Book 4706, Page 326; 3rd Amendment to Master Deed as contained in Deed Book 4706, Page 337; 4th Amendment to Master Deed as contained in Deed Book 4707, Page 1; 5th Amendment to Master Deed as contained in Deed Book 4707, Page 12; 6th Amendment to Master Deed as contained in Deed Book 4707, Page 23; 7th Amendment to Master Deed as contained in Deed Book 4707, Page 34; 8th Amendment to Master Deed as contained in Deed Book 4707, Page 45; 9th Amendment to Master Deed as contained in Deed Book 4707, Page 57; 10th Amendment to Master Deed as contained in Deed Book 4707, Page 67; 11th Amendment to Master Deed as contained in Deed Book 4707, Page 78; 12th Amendment to Master Deed as contained in Deed Book 4707, Page 89; 13th Amendment to Master Deed as contained in Deed Book 4707, Page 100; 14th Amendment to Master Deed as contained in Deed Book 4707, Page 111; 15th Amendment to Master Deed as contained in Deed Book 4707, Page 122; 16th Amendment to Master Deed as contained in Deed Book 4707, Page 133; 17th Amendment to Master Deed as contained in Deed Book 4707, Page 143; 18th Amendment to Master Deed as contained in Deed Book 4707, Page 154; 19th Amendment to Master Deed as contained in Deed Book 4707, Page 165; 20th Amendment to Master Deed as contained in Deed Book 5808, Page 177; 21st Amendment to Master Deed as contained in Deed Book 4707, Page 189; 22nd Amendment to Master Deed as contained in Deed Book 4707, Page 201; 23rd Amendment to Master Deed as contained in Deed Book 4707, Page 213; 24th Amendment to Master Deed as contained in Deed Book 4707, Page 225, said 24th Amendment to Master Deed was re-recorded in Deed Book 4736, Page 88 et seq., as may now or hereafter be lawfully amended.

Being premises No. 106 Winterberry Way.

Being Block: 5.44, Lot: 3 c0106.

NOTE FOR INFORMATION:

BEING known as 106 Winterberry Way, Deptford Township, Gloucester County, State of New Jersey, Block 5.44, Lot 3, Qualifier C0106 on the tax map of Deptford Township.

NOTE FOR INFORMATION: The mailing address of the premises is 106 Winterberry Way, Deptford, NJ 08096.

NOTE: Lot and Block shown for informational purposes only.