

SCHEDULE A

Name and Address of Title Insurance Company:

**Fidelity National Title Insurance Company
Two Tower Center Boulevard, 12th Floor
East Brunswick, NJ 08816**

File No.: **450-141551**

Policy No: **2730600-219669761**

Address Reference: **678 Proposed Avenue, Franklinville, NJ 08322**

Amount of Insurance: **\$169,900.00**

Date of Policy: **5/7/2020**

1. Name of Insured:

Hunter W. Banff

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

FEE SIMPLE

3. Title is vested in:

Hunter W. Banff

Being the same premises conveyed to the insured by deed from DD Dowd LLC, dated April 20, 2020, recorded May 7, 2020 in the Gloucester County Clerk/Register's Office in Deed (book) 6277, (page) 288 (instrument) 17204.

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

See Schedule C

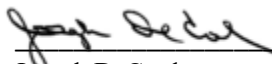
Fidelity National Title Insurance Company

SCHEDULE B
EXCEPTIONS FROM COVERAGEFile Number: **450-141551**Policy Number: **2730600-219669761**

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 2020. 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 Hunter W. Banff to Caliber Home Loans, Inc. dated April 24, 2020, recorded May 7, 2020, in the Gloucester County Clerk's/Register's Office in (book) 16219, (page) 292 (instrument) 17205 in the amount of \$164,229.00.
4. Mortgage from Hunter W. Banff to New Jersey Housing and Mortgage Finance Agency dated April 24, 2020, recorded May 7, 2020, in the Gloucester County Clerk's/Register's Office in (book) 16219, (page) 311 (instrument) 17206 in the amount of \$10,000.00.
5. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
6. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
7. 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.
8. Rights, public and private, together with flooding and drainage rights, if any, in and to all streams, rivers, or watercourses, bounding or affecting the premises.
9. Rights in any road, street highway or lane bounding or affecting subject premises.
10. Rights of utility companies to service and maintain facilities crossing, bounding or otherwise located on or near the premises.

COUNTERSIGNED



Joseph DeCord

Authorized Signature for Marketplace Title, LLC

57 Euclid Street, Suite B

Woodbury, NJ 08096

Telephone: (856) 421-0504 Fax: (856) 421-0508

Fidelity National Title Insurance Company

**SCHEDULE C
DESCRIPTION**

Policy Number: **2730600-219669761**
File Number: **450-141551**

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

BEGINNING at a point in the Southerly line of Proposed Avenue (50 feet wide), at the Easterly Division line Between Tax Lots 36 and 37, said point being Westwardly a distance of 802.37 feet from the Westerly end of a curve connecting the Westerly line of the Damascus Road (50 feet wide) with the Southerly line of Proposed Avenue, said curve having a radius of 25.00 feet; thence

(1) South 8 degrees 22 minutes 00 seconds West, along said Easterly division line, a distance of 410.00 feet to an iron pin set; thence

(2) North 81 degrees 38 minutes 00 seconds West, perpendicular to last course and parallel to Proposed Avenue, a distance of 100.00 feet to a point; thence

(3) North 8 degrees 22 minutes 00 seconds East, along the Westerly division line between Tax Lots 36 and 37 at right angles to last course and perpendicular to Proposed Avenue, a distance of 410.60 feet to a point in the Southerly line of Proposed Avenue; thence

(4) South 81 degrees 38 minutes 00 seconds East, along said line of Proposed Avenue, a distance of 100.00 feet to the point and place of BEGINNING.

NOTE FOR INFORMATION:

BEING known as 678 Proposed Avenue, Franklin Township, Gloucester County, State of New Jersey, Block 1401, Lot 36 on the tax map of Franklin Township.

NOTE FOR INFORMATION: The mailing address of the premises is 678 Proposed Avenue, Franklinville, NJ 08322.

NOTE: Lot and Block shown for informational purposes only.