

SCHEDULE A

Name and Address of Title Insurance Company:

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

File No.: **621-105881**

Policy No: **5011434-0114827e**

Address Reference: **20 Brae Court, Turnersville, NJ 08012**

Amount of Insurance: **\$230,000.00**

Date of Policy: **8/24/2018**

1. Name of Insured:

Alexis Oncay and James McKelvie

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

FEE SIMPLE

3. Title is vested in:

Alexis G Oncay and James D McKelvie, tenants in common

Being the same premises conveyed to the insured by deed from Scott W. Oncay and Denise Oncay, Husband and Wife, dated July 30, 2018, recorded August 24, 2018 in the Gloucester County Clerk/Register's Office in Deed (book) 5931, (page) 247.

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

See Schedule C

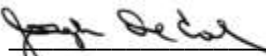
First American Title Insurance Company

SCHEDULE B
EXCEPTIONS FROM COVERAGEFile Number: **621-105881**Policy Number: **5011434-0114827e**

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 3rd Quarter of 2018. 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 Alexis G Oncay and James D McKelvie, tenants in common to Police and Fire Federal Credit Union dated July 30, 2018, recorded August 24, 2018 in the Gloucester County Clerk's/Register's Office in (book) 15541, (page) 146 in the amount of \$218,500.00.
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. Easements as contained in Deed Book 431, Page 451; Deed Book 1095, Page 568; Deed Book 1112, Page 558 and Deed Book 1112, Page 610.
7. 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 1124, Page 571.

COUNTERSIGNED



Joseph DeCord

Authorized Signature for Dream Home Abstract, LLC

381 Egg Harbor Rd, #2

Sewell, NJ 08080

Telephone: (856) 421-0501 Fax: (856) 421-0502

First American Title Insurance Company

**SCHEDULE C
DESCRIPTION**

Policy Number: **5011434-0114827e**
File Number: **621-105881**

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

BEGINNING at a point in the curved Northerly line of Brae Court, distance 582.50 feet Northeastwardly measured along the tangent and curved Northwesterly and Northerly line of Brae Court, from the Easterly end of the curve connecting the Northwesterly line of Brae Court and the Northeasterly line of Forrest Drive, said connecting curve having a radius of 20 feet; said beginning point being in the division line between Lots 32 and 33, Block 195C on plan hereinafter mentioned; and extending thence

(1) along the curved Northerly line of Brae Court in a general Easterly direction, curving to the right with a radius of 60 feet an arc distance of 50 feet to a point in the division line between Lots 31 and 32, block 195C said plan; thence

(2) North 43 degrees, 45 minutes, 20 seconds East along said division line 180 feet to a point in the Northeasterly boundary line of said plan; thence

(3) North 70 degrees, 05 minutes, 58 seconds West along same 194.26 feet to a point in the division line between Lots 32 and 33, Block 195C, aforesaid; thence

(4) South 03 degrees, 59 minutes, 21 seconds East along last mentioned division line 180 feet to the point and place of beginning.

BEING Lot 32, Block 195C, Final Plat of Lots, Section 4, Wedgewood dated May 25, 1965, made by Robertson and Johnson, C.E. and Surveyors, filed September 23, 1965, in the Clerk's Office of Gloucester County as Map No. 3-169.

NOTE FOR INFORMATION:

BEING known as 20 Brae Court, Washington Township, Gloucester County, State of New Jersey, Block 195.03, Lot 32 on the tax map of Washington Township.

NOTE FOR INFORMATION: The mailing address of the premises is 20 Brae Court, Turnersville, NJ 08012.

NOTE: Lot and Block shown for informational purposes only.