

SCHEDULE A

Name and Address of Title Insurance Company:

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

File No.: **621-199781**

Policy No: **5011434-0186969e**

Address Reference: **37 Swarthmore Avenue, Stratford, NJ 08084**

Amount of Insurance: **\$390,000.00**

Date of Policy: **7/14/2022**

1. Name of Insured:

Marco Lombardi

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

FEE SIMPLE

3. Title is vested in:

Marco Lombardi

Being the same premises conveyed to the insured by deed from James Franchetti and Michelle Franchetti, husband and wife , dated June 17, 2022, recorded July 14, 2022 in the Camden County Clerk/Register's Office in (book) 12136, (page) 728 (instrument) 2022068250.

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: **621-199781**Policy Number: **5011434-0186969e**

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 2022. 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 Marco Lombardi to Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Nation One Mortgage Corporation DBA Nations Mortgage dated June 17, 2022, recorded July 14, 2022, in the Camden County Clerk's/Register's Office in (book) 12136, (page) 734 (instrument) 2022068251 in the amount of \$331,500.00.
4. Any liens on your title, arising now or later, for labor or material, not shown by the public records.
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. Subject to a 30 foot building setback line(s) as shown on filed plan.
9. Easements as contained in Deed Book 2355, Page 91.
10. Easements as contained in Deed Book 2537, Page 499.
11. 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 353, Page 302.

NOTE: Please be advised that any provision contained in this document, or in a document that is attached, linked, or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable.

12. 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 402, Page 367.

NOTE: Please be advised that any provision contained in this document, or in a document that is attached, linked, or referenced in this document, that under applicable law illegally discriminates against a class of

individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable.

13. 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 2788, Page 373.

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14. Right of way as contained in Deed Book 2736, Page 76.

COUNTERSIGNED



Jeffrey Winkelspecht
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: **5011434-0186969e**
File Number: **621-199781**

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

BEGINNING at a point in the northeasterly line of Swarthmore Avenue (50 feet wide) a distance of 123.28 feet from this end of a curve with a radius of 20 feet connecting same with the southeasterly line of Harvard Avenue (50 feet wide), said point being in the division line of Lots 9 and 10, Block 75 and extending; thence

- 1) Along said northeasterly line of Swarthmore Avenue, South 29 degrees 44 minutes 07 seconds East, a distance of 2.20 feet to a point of curve in same; thence
- 2) Along said curve, curving to the right with a radius of 175 feet and an arc length of 55.90 feet to a point in the division line of Lots 9 and 8; thence
- 3) Along said division line, North 78 degrees 34 minutes 01 seconds East, a distance of 151.52 feet to a point marked by a pipe found in the southwesterly line of Pennsylvania-Reading Seashore line; thence
- 4) Along said southwesterly line of Pennsylvania-Reading Seashore Line, North 29 degrees 44 minutes 07 seconds West, a distance of 104.73 feet to a point marked by a hub set in the division line of Lots 9 and 10; thence
- 5) Along said division line, South 60 degrees 15 minutes 53 seconds West, a distance of 135.00 feet to the point and place of BEGINNING.

NOTE FOR INFORMATION:

BEING known as 37 Swarthmore Avenue, Stratford Borough, Camden County, State of New Jersey, Block 75, Lot 9 on the tax map of Stratford Borough.

NOTE FOR INFORMATION: The mailing address of the premises is 37 Swarthmore Avenue, Stratford, NJ 08084.

NOTE: Lot and Block shown for informational purposes only.