

SCHEDULE A

Name and Address of Title Insurance Company:

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

File No.: **621-202947**

Policy No: **5011434-0187107e**

Address Reference: **539 Elm Avenue, Deptford, NJ 08096**

Amount of Insurance: **\$253,000.00**

Date of Policy: **9/14/2022**

1. Name of Insured:

Kathleen Clesi

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

FEE SIMPLE

3. Title is vested in:

Kathleen Clesi, a married woman

Being the same premises conveyed to the insured by deed from Nicholas Passio and Amber Passio, h/w, dated August 26, 2022, recorded September 14, 2022, in the Gloucester County Clerk/Register's Office in (book) 6746, (page) 214 (instrument) 38077.

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: **621-202947**Policy Number: **5011434-0187107e**

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 4th 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 Kathleen Clesi, a married woman to Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for CrossCountry Mortgage, LLC dated August 30, 2022, recorded September 14, 2022, in the Gloucester County Clerk's/Register's Office in (book) 17752, (page) 213 (instrument) 38078 in the amount of \$242,500.00.
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. 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 639, Page 158.

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.

9. 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 675, Page 258.

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.

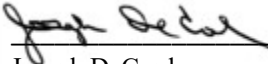
10. Easements as contained in Deed Book 675, Page 258.

11. Agreement as contained in Deed Book 686, Page 143.

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. Easements as contained in Deed Book 645, Page 344.
13. Rights, public and private, together with flooding and drainage rights, if any, in and to all rivers, streams, lakes, or water courses, crossing, bounding, or affecting the Land.
14. Rights in any road, street highway or lane bounding or affecting subject premises.
15. 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 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: **5011434-0187107e**
File Number: **621-202947**

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:

BEGINNING at a point in the Southwesterly line of Elm Avenue (50 feet wide), distant 573.29 feet Southeastwardly from the intersection of the Southwesterly line of Elm Avenue and the Southeasterly line of Andy Snyder Boulevard (formerly Central Avenue) (40 feet wide), said point also being in the division line between Lots 279 and 280 on Plan hereinafter mentioned; thence

1. Southeastwardly, along the Southwesterly line of Elm Avenue, a distance of 63.00 feet to a point in the division line between Lots 280 and 281, said Plan; thence
2. Southeastwardly, between parallel lines of that width or frontage, at right angles to Elm Avenue and along the odd division lines, a distance of 85.0 feet to the rear lines of Lots fronting on Morgan Avenue.

NOTE FOR INFORMATION:

BEING known as 539 Elm Avenue, Deptford Township, Gloucester County, State of New Jersey, Block 475, Lot 10 on the tax map of Deptford Township.

NOTE FOR INFORMATION: The mailing address of the premises is 539 Elm Avenue, Deptford, NJ 08096.

NOTE: Lot and Block shown for informational purposes only.