

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.: **707-232505**

Policy No: **2730600-232678840**

Address Reference: **847 Whitehall Road, Newfield, NJ 08344**

Amount of Insurance: **\$202,000.00**

Date of Policy: **8/7/2024**

1. Name of Insured:

J.M.T. Land Management LLC

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

FEE SIMPLE

3. Title is vested in:

J.M.T. Land Management LLC

Being the same premises conveyed to the insured by deed from James R. Smith, widower, dated June 27, 2024, recorded August 7, 2024, in the Gloucester County Clerk/Register's Office in (book) 7047, (page) 198 (instrument) 23206.

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

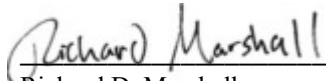
See LEGAL DESCRIPTION attached hereto

Fidelity National Title Insurance Company**SCHEDULE B
EXCEPTIONS FROM COVERAGE**File Number: **707-232505**Policy Number: **2730600-232678840**

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 2024. 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 J.M.T. Land Management LLC to Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for LOAN FUNDER LL, Series 80978 dated August 2, 2024, recorded August 7, 2024, in the Gloucester County Clerk's/Register's Office in (book) 18450, (page) 228 (instrument) 23207 in the amount of \$228,400.00.
4. UCC Finance Statement: J.M.T. Land Management LLC (debtor) to Loan Funder LLC, Series 80978 (Secured Party), filed in Gloucester County in (instrument) 26876, recorded August 12, 2024.
5. Rights or claims by parties in possession not shown by the public records.
6. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
7. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
8. 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.
9. Rights, public and private, in that part of subject premises included within the lines of Whitehall Road.
10. Rights in any road, street highway or lane bounding or affecting subject premises.
11. Easements as contained in Deed Book 1366, Page 822.
12. Rights of utility companies to service and maintain facilities crossing, bounding or otherwise located on or near the premises.
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. Since the insured land is benefitted by a tax exemption, the policy excepts the lien which may attach by reason of any restoration of real property taxes resulting from the transfer of title by the owner entitled to said exemption, or the failure of the owner to comply with the terms and conditions of any agreement with the municipality regarding the exemption, including, without limitation, the retroactive imposition of taxes.

COUNTERSIGNED


Richard D. Marshall

Authorized Signature for Home Pros Abstract LLC

57 Euclid Street
Woodbury, NJ 08096
Telephone: (856) 200-3513 Fax: (856) 457-8734

Fidelity National Title Insurance Company

LEGAL DESCRIPTION

Policy Number: **2730600-232678840**File Number: **707-232505**

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 Northwestern line of Whitehall Road (49.5 feet wide) the following 2 courses and distances from the intersection of the center line of Whitehall Road with the centerline of Victoria Avenue, thence

(a) North 19 degrees 2 minutes 53 seconds East along the centerline of Whitehall Road, a distance of 2306.38 feet to a point; thence

(b) North 70 degrees 57 minutes 7 seconds West, a distance of 24.75 feet to the point and place of beginning and extending thence

(1) North 19 degrees 2 minutes 53 seconds East along the Northwestern line of Whitehall Road a distance of 160.00 feet to a point; thence

(2) North 70 degrees 57 minutes 7 seconds West, a distance of 621.56 feet to a point; thence

(3) South 79 degrees 7 minutes 15 seconds West a distance of 213.76 feet to a point; thence

(4) South 6 degrees 36 minutes 00 seconds West, a distance of 54.64 feet to a point; thence

(5) South 70 degrees 57 minutes 7 seconds East, a distance of 795.03 feet to the point and place of beginning, designated as Block #459, Lot #8-D of the Township of Franklin Tax Map.

NOTE FOR INFORMATION:

BEING known as 847 Whitehall Road, Franklin Township, Gloucester County, State of New Jersey, Block 6501, Lot 19 on the tax map of Franklin Township.

NOTE FOR INFORMATION: The mailing address of the premises is 847 Whitehall Road, Newfield, NJ 08344.

NOTE: Lot and Block shown for informational purposes only.