

Rundown Request

Foundation Title, LLC - Woodbury57 Euclid StreetWoodbury, NJ 08096

P: (856) 853-0083 F: (856) 853-2770

PLEASE PROVIDE RUNDOWN TO DATE FROM YOUR ORIGINAL SEARCH BASED ON THE FOLLOWING:

Issuing Office File Number: **213-201576**

Buyers/Borrowers: Matthew J. Skalamera and Amber Marie Skalamera

Sellers names (if any): Raquel M. Musick and Rodney L. Robertson

Property Address(es): 342 Meadowcroft Road, Woodbury, NJ 08096

Commitment Date: **15th day of June, 2022**

Title to the **FEE SIMPLE** estate or interest in the Land is at the Commitment Date vested in:

Raquel M. Musick by the following:

Raquel M. Musick, a single woman by deed from Georgianna Musick, dated November 12, 2010, recorded January 12, 2011 in the Gloucester Clerk's/Register's Office in Deed Book 4839, Page 68.

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

BEGINNING AT A POINT IN THE SOUTHEASTERLY LINE OF MEADOWCROFT ROAD DISTANT 434.94 FEET NORTHEASTWARDLY MEASURED ALONG THE TANGENT AND CURVED SOUTHEASTERLY LINE OF MEADOWCROFT ROAD FROM THE NORTHEASTERLY END OF THE CURVE CONNECTING THE SOUTHEASTERLY LINE OF MEADOWCROFT ROAD WITH THE NORTHEASTERLY LINE OF LANCING ROAD, SAID CONNECTING CURVE HAVING A RADIUS OF 15 FEET, SAID BEGINNING POINT BEING IN THE DIVISION LINE BETWEEN LOTS 21 AND 22, BLOCK 131 EON PLAN HEREINAFTER MENTIONED AND EXTENDING THENCE

(1) NORTH 25 DEGREES 23 MINUTES 19 SECONDS EAST ALONG THE SOUTHEASTERLY LINE OF MEADOWCROFT ROAD 80 FEET TO A POINT IN THE DIVISION LINE BETWEEN LOTS 22 AND 23, BLOCK 131 E SAID PLAN;THENCE

(2) SOUTH 64 DEGREES 36 MINUTES 41 SECONDS EAST ALONG SAID DIVISION LINE 117.68 FEET TO A POINT IN THE WESTERLY LINE OF LOT 24, BLOCK 131 E SAID PLAN;THENCE

(3) SOUTH 13 DEGREES10 MINUTES 35 SECONDS WEST ALONG THE WESTERLY LINE OF SAID LOT 24, BLOCK 131 E SAID PLAN 81.85 FEET TO A POINT IN THE DIVISION LINE BETWEEN LOTS 21 AND 22, BLOCK 131 E AFORESAID; THENCE

(4) NORTH 64 DEGREES 36 MINUTES 41 SECONDS WEST ALONG LAST MENTIONED DIVISION LINE 135 FEET TO THE POINT AND PLACE OF BEGINNING.

BEING LOT 22, BLOCK 131E, PLAN OF LOTS,SECTION 2, RED BANK ESTATES, DATED JUNE 29,1965 MADE BY FISHER AND SAMPSON, FILED SEPTEMBER 17, 1965, IN THE OFFICE OF THE CLERK OF GLOUCESTER COUNTY AS MAP #3-167 1/2.

NOTE FOR INFORMATION: Being known as Block 131.05 Lot 22 on the tax map of West Deptford Township.

SCHEDULE B, PART I
Requirements

All of the following Requirements must be met:

- 1. Payment of the agreed amount for the estate of interest to be insured.**
- 2. Payment of the premiums, fees and charges for the policy.**
- 3. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.**
- 4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.**

Production of a deed from Raquel M. Musick and Rodney L. Robertson, husband and wife to Matthew J. Skalamera and Amber Marie Skalamera, husband and wife.

Production of a mortgage from Matthew J. Skalamera and Amber Marie Skalamera, husband and wife to Evesham Mortgage, LLC ISAOA/ATIMA.

If the record owner(s) and/or mortgagor(s) are natural person(s), the Company requires proof of their marital or civil union partnership status(es). If any of them are married or partnered in a civil union, and the premises is now or ever has been the principal marital or civil union residence, the Company requires the seller(s) spouse(s) to join in the above deed and the mortgagor(s) spouse(s) to join in the above mortgage.

- 5. In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disbursed at closing, the Company must be notified and this Commitment will then be modified accordingly.**
- 6. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.**
- 7. Affidavits of Title by all sellers and all mortgagors must be submitted and this Commitment is subject to such additional exceptions, if any, we then deem appropriate.**
- 8. The Company requires that Notice(s) of Settlement in connection with the insured transaction be filed.**
- 9. Terms and conditions of any unrecorded agreements or leases and tenancy of present occupants must be disclosed to us and a proper settlement of those interests must be satisfactory to us.**
- 10. Proof that all natural persons in this transaction are of full age and legally competent.**
- 11. Photo identification including date of birth for all parties will be required at settlement.**
- 12. Satisfactory disposition of all judgments, encumbrances, liens, defects, and other objections to title: Superior Court of New Jersey and United States Bankruptcy and District Court Searches are attached.**
- 13. This company requires that a title rundown be ordered at least 24 hours prior to closing of title.**

SCHEDULE B, PART I
Requirements
(continued)

14. The identity of the proposed Insured or Insureds must be disclosed to the Company prior to closing. The Company reserves the right to undertake such additional searches as it may deem appropriate in light thereof, and to amend this Commitment to add such additional requirements and exceptions in connection therewith as it may, in its sole discretion, deem necessary or advisable.
15. The proposed Amount(s) of Insurance must be increased to the full value of the estate or interest being insured in accordance with NJLTIRB Manual of Rates and Charges, Article 3. When the final Amount(s) of Insurance are approved by the Company, the proposed Amount(s) of Insurance will be revised accordingly, and the underwriting rate for the policy or policies and endorsement charges will be calculated consistent therewith.
16. Satisfactory disposition of mortgage from Raquel M. Musick, a married woman and Rodney Robertson, her husband to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Quicken Loans, LLC dated July 15, 2020, recorded August 19, 2020 in the Gloucester County Clerk's/Register's Office in Mortgage Book 16376, Page 55, showing an amount of \$164,800.00.

NOTE: If the mortgagors have entered into an FHA mortgage modification or a partial claim mortgage in favor of the United States Department of Housing and Urban Development, the closing agent must take specific actions in order to obtain a payoff. If the mortgagor has entered into such a modification or partial claim mortgage, and it is not shown below on this commitment, they must tell the Company immediately so that the commitment can be amended, parties put on notice and rundowns scheduled to find the recorded modification and/or partial claim mortgage.

NOTE FOR INFORMATION: PLEASE BE AWARE THAT OWING TO THE CONFLICT BETWEEN FEDERAL AND STATE LAWS CONCERNING THE CULTIVATION, DISTRIBUTION, MANUFACTURE OR SALE OF MARIJUANA, THE COMPANY IS NOT ABLE TO CLOSE OR INSURE ANY TRANSACTION INVOLVING LAND THAT IS ASSOCIATED WITH THESE ACTIVITIES.

INFORMATIONAL NOTE: Although beyond the scope of coverage afforded by the policy, your attention is called (for informational purposes only) to the adoption of municipal regulations concerning vacant and abandoned properties, which may, inter alia, impose registration fees or fines (or both) with respect to the same. Note that the Company may not insure that the property described herein is or is not affected by such regulations; or that the transaction to be insured comports with the provisions thereof; or that such fees or fines (if any) have been paid or satisfied or do or do not affect the property described herein; whether by way of affirmative insurance or otherwise.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance [issued by <<UNDERWRITER.NAME>>]. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

SCHEDULE B, PART II
Exceptions

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
3. Rights or claims by parties in possession not shown by the public records.
4. Notwithstanding any provision of the policy to the contrary, the following matters are expressly excluded from the coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of 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.
5. Any liens on your title, arising now or later, for labor or material, not shown by the public records.
6. Subject to possible additional taxes, assessed or levied due to new construction.
7. Taxes, Assessments, Water and Sewer charges are as follows:

Taxes (Land) from: _____
Water minimum from: Sewer from: _____
CCMUA from: _____
Municipal Ordinances/ Improvements: _____
Searches Ordered: _____ See Copies Attached
Added Assessments from: _____
Excess from: _____

8. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
9. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
10. 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.
11. 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.
12. Rights in any road, street highway or lane bounding or affecting subject premises.
13. Rights of utility companies to service and maintain facilities crossing, bounding or otherwise located on or near the premises.
14. Easements as contained in Deed Book 224, Page 346; Deed Book 768, Page 128; Deed Book 1072, Page 348; Deed Book 1107, Page 101.

SCHEDULE B, PART II
Exceptions
(continued)

15. 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 1111, Page 847.

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.

NOTE: THE POLICY TO BE ISSUED WILL INSURE THAT THE MORTGAGE SET FORTH HEREIN IS A VALID FIRST LIEN ON THE LAND SUBJECT TO THE CONDITIONS, EXCLUSIONS, AND EXCEPTIONS AS SET FORTH IN THE POLICY.

NOTE: The following endorsements will be attached to the final policy when applicable at the request of the mortgagee:

- ☐ Street Endorsement ALTA 1
- ☐ Condominium Endorsement ALTA 4.1
- ☐ Planned Unit Development Endorsement ALTA 5.1
- ☐ Adjustable Rate Mortgage Endorsement ALTA 6
- ☒ Environmental Protection Lien Endorsement ALTA 8.1
- ☒ Restriction Endorsement ALTA 9.10 (New Jersey Variation)
- ☒ Survey Endorsement NJRB 5-01

NOTE: THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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SCHEDULE B, PART I
Requirements
(continued)

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SCHEDULE B, PART II
Exceptions

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
3. Rights or claims by parties in possession not shown by the public records.
4. Notwithstanding any provision of the policy to the contrary, the following matters are expressly excluded from the coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of 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.
5. Any liens on your title, arising now or later, for labor or material, not shown by the public records.
6. Subject to possible additional taxes, assessed or levied due to new construction.
7. Taxes, Assessments, Water and Sewer charges are as follows:

Taxes (Land) from: _____
Water minimum from: Sewer from: _____
CCMUA from: _____
Municipal Ordinances/ Improvements: _____
Searches Ordered: _____ See Copies Attached
Added Assessments from: _____
Excess from: _____

8. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
9. Subsurface conditions, easements, claims of easements and/or encroachments not disclosed by an instrument of record. (AS TO FEE POLICY ONLY)
10. 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.
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12. Rights in any road, street highway or lane bounding or affecting subject premises.
13. Rights of utility companies to service and maintain facilities crossing, bounding or otherwise located on or near the premises.
14. Easements as contained in Deed Book 224, Page 346; Deed Book 768, Page 128; Deed Book 1072, Page 348; Deed Book 1107, Page 101.

SCHEDULE B, PART II
Exceptions
(continued)

15. 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 1111, Page 847.

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.

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