	<b>First American Title</b>	<b>Loan Policy of Title Insurance (T-2)</b>
<b>Schedule B</b>		ISSUED BY <b>First American Title Insurance Company</b>  POLICY NUMBER <b>5025648-0042322e</b>

File No.: 15019

### EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) that arise by reason of the terms and conditions of leases and easements, if any, shown in Schedule A, and the following matters:

1. The following restrictive covenants of record itemized below, but the Company insures that any such restrictive covenants have not been violated so as to affect, and that future violation thereof will not affect, the validity or priority of the Insured Mortgage: (insert specific recording data or delete this exception)

**Volume 323, Page 526, Official Records of Goliad County, Texas.**

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.


☐ Item 2 of Schedule B is hereby amended to read: "shortages in area".

3. Standby fees, taxes and assessments by any taxing authority for the year 2015, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, *Texas Tax Code*, or because of improvements not assessed for a previous tax year.


☐ Item 3 of Schedule B is hereby amended to delete: "and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership,"

☐ Item 3 of Schedule B is hereby amended to add the following: "Company insures that standby fees, taxes and assessments by any taxing authority for the year 2015 are not yet due and payable."

4. Liens and leases that affect the Title, but that are subordinate to the lien of the Insured Mortgage.
5. (Insert here all other specific exceptions as to superior liens, easements, outstanding mineral and royalty interests, etc.)
  - a. **Easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments, and any matters not of record which would be disclosed by an accurate survey and inspection of the land.**
  - b. **Title to, and easements in, any portion of the land lying within any highways, roads, streets, or other ways.**
  - c. **Mineral reservation as shown in deed from George H. Coates et ux to Dennis A. Reitz et ux, dated November 1, 1964 and recorded in Volume 216, Page 204, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.**
  - d. **Mineral reservation as shown in deed from Victor C. Ressman et ux to James L. Rutherford Jr. et ux, dated May 27, 1976 and recorded in Volume 274, Page 824, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.**

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- e. Mineral reservation as shown in deed from James L. Rutherford et ux to Fred C. Mauch et ux, dated October 1, 1984 and recorded in Volume 382, Page 587, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.
- f. Mineral reservation as shown in deed from Fred C. Mauch et ux to Fleming Family Living Trust, dated June 14, 1996 and recorded in Volume 54, Page 270, Official Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.
- g. Mineral conveyance as shown in deed from Gerald F. Hooper to George H. Coates, dated March 20, 1951 and recorded in Volume 139, Page 489, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.
- h. Mineral conveyance as shown in deed from J.M. McMillan, Jr. et ux to J.F. Lucey Estate, dated September 11, 1950 and recorded in Volume 137, Page 135, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.
- i. Mineral conveyance as shown in deed from J.M. McMillan, Jr. et ux to Ira H. Stein, dated September 11, 1950 and recorded in Volume 136, Page 622, Deed Records of Goliad County, Texas. Said mineral interest has not been researched since the date of said deed.
- j. Easement as shown in instrument from George H. Coates to South Texas Electric Cooperative, Inc., dated February 14, 1962 and filed in Volume 207, Page 179, Deed Records of Goliad County, Texas.
- k. Aerial electric line as reflected on survey plat dated August 18, 2008, prepared by John G. Pokluda, R.P.L.S. No. 1975.
- l. This Company excepts from coverage hereunder any portion of the subject property lying within the confines of Rutherford Road.
- m. Oil, Gas and Mineral Lease dated September 11, 1950 between J.M. McMillan, Jr. et ux, as Lessor and Gerald F. Hooper, as Lessee, recorded in Volume 136, Page 519, Deed Records of Goliad County, Texas, together with all rights incident thereto. Title to said mineral interest has not been researched since the date of said lease.
- n. Oil, Gas and Mineral Lease dated December 21, 1979 between Fred C. Mauch et ux, as Lessor and Viking Resources Corporation, as Lessee, recorded in Volume 310, Page 84, Deed Records of Goliad County, Texas, together with all rights incident thereto. Title to said mineral interest has not been researched since the date of said lease.
- o. Oil, Gas and Mineral Lease dated October 24, 2003 between Fleming Family Living Trust, as Lessor and Steve M. Covey, as Lessee, recorded in Volume 196, Page 47, Official Records of Goliad County, Texas, together with all rights incident thereto. Title to said mineral interest has not been researched since the date of said lease.
- p. Oil, Gas and Mineral Lease dated August 3, 2007 between Fleming Family Living Trust, as Lessor and Transcontinental Minerals Corporation, as Lessee, recorded in Volume 296, Page 75, Official Records of Goliad County, Texas, together with all rights incident thereto. Title to said mineral interest has not been researched since the date of said lease.

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- q. Any and all liens arising by reason of unpaid bills or claims for work performed or materials furnished in connection with improvements placed, or to be placed, upon the subject land. However, the Company does insure the Insured against loss, if any, sustained by the Insured under this policy if such liens have been filed with the County Clerk of Goliad County, Texas, prior to the date hereof.
- r. Pending disbursement of the full proceeds of the loan secured by the lien instrument set forth under Schedule A hereof, this policy insures only to the extent of the amount actually disbursed, but increases as each disbursement is made in good faith and without knowledge of any defects in, or objections to, the title up to the face amount of the policy. Nothing contained in this paragraph shall be construed as limiting any exception under Schedule B, or any printed provision of this policy.
- s. There is expressly excluded from coverage hereunder, and this Company does not insure title to oil, gas, and other minerals of every kind and character, in, on and under the property herein described.