MURRAY LAW OFFICES, PA

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February 14, 2019

United States Attorneys Office
310 New Bern Avenue, Suite 800
Raleigh, NC 27601

Re: Carol Lynn Anders and Ryan E. Santiago
Property Located at 2614 Ringneck Trail, Myrtle Beach, SC 29588
Preliminary Title Opinion

This is to certify that we have caused an examination to be made of all records of the Register of Deed's Office of Horry County, South Carolina, relative to the title of Carol Lynn Anders and Ryan E. Santiago in and to that said property described as:

ALL AND SINGULAR, that certain piece, parcel or lot of land, together with improvements thereon, situate, lying and being in Socastee Township, and being shown and designated as Lot 61, Hunters Ridge Park – Phase II on a certain plat by A.S.I., Consulting Engineers & Planner and Waccamaw Land Surveyors, Inc., dated April 27, 1996, revised March 21, 1997, and revised March 21, 1997 and September 9, 1997, recorded in the ROD Office for Horry County, South Carolina on September 24, 1997, in Plat Book 150 at Page 126.

Subject to the Declaration of Covenants, Conditions, Conditions and Restrictions for Hunters Ridge Park, recorded in the RMC Office of Horry County in Deed Book 1847 at page 819, re-recorded in Deed Book 1891 at pgae 1389, amended in Deed Book 1896 at page 1095, amended in Deed Book 1959 at page 810 and Deed Book 1977 at page 162, including but not limited to the payment of assessments for maintenance and operation of the Association.

This conveyance is subject to restrictions and easements of record.

TMS #171-24-01-017
PIN #428-06-01-0017

Our examination of the above-described property cover a period of time from April 30, 1998 through January 28, 2019 at 08:00 AM. Murray Law Offices, PA its Attorney's and Employee's liability is limited to said time period. This examination is sufficient for the certification of titles in this State and reveals that Carol Lynn Anders and Ryan E. Santiago holds a valid fee simple interest in and to the above-described property, subject only to the following:

SPECIAL EXCEPTIONS:

1. Reservation of oil, gas and mineral rights in deed from IP Timberland Operating Company, Ltd. to International Paper Company dated August 4, 1989, recorded August 17, 1989 in Deed Book 1332 at Page 537 in the Office of the Register of Deeds for Horry County, South Carolina.

2. Reservation of oil, gas and mineral rights in deed from International Paper Realty Corporation to Hunters Ridge of Myrtle Beach, Inc. dated September 20, 1994, recorded in Deed Book 1761 at Page 903 in the Office of the Register of Deeds for Horry County, South Carolina. The exercise of the rights thereof does not interfere with the use of any of the buildings or improvements located on the subject property.

3. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1891 at Page 1389, records of Horry County, South Carolina.

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4. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1913 at Page 891, records of Horry County, South Carolina.

5. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1959 at Page 810 records of Horry County, South Carolina.

6. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1977 at Page 162, records of Horry County, South Carolina.

7. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1332 at Page 531, records of Horry County, South Carolina.

8. Covenants, conditions, restrictions, reservations, set-back lines and easements recorded in Plat Book 131 at Page 206, records of Horry County, South Carolina.

9. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 132 at Page 129, records of Horry County, South Carolina.

10. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 149 at Page 42, records of Horry County, South Carolina.

11. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 150 at Page 126, records of Horry County, South Carolina.

12. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1778 at Page 488, records of Horry County, South Carolina.

13. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 135 at Page 74, records of Horry County, South Carolina.

14. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1690 at Page 481, records of Horry County, South Carolina.

15. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 139 at Page 146, records of Horry County, South Carolina.

16. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1862 at Page 255, records of Horry County, South Carolina.

17. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 1883 at Page 242, records of Horry County, South Carolina.

18. 50' Right of Way as shown on a plat prepared by Atlantis Land Companies recorded July 20, 1995, records of Horry County, South Carolina.

19. 20' Drainage easement as shown on a plat prepared by Atlantis Land Companies recorded July 20, 1995, records of Horry County, South Carolina. NOTE: On mortgagee policy only: This policy insures that said easements will not interfere with the use of the Land or improvements located thereon for residential purposes.

20. Covenants, conditions, restrictions, reservations, set-back lines and easements recorded in Plat Book 132 at Page 24, records of Horry County, South Carolina.

21. 50' Right of Way for Pinecrest Road as shown on a plat prepared for Hunter's Ridge Subdivision by Atlantis Land Companies dated July 7, 1994 and recorded in Plat Book 132 at Page 24, records of Horry County, South Carolina.

22. Covenants, conditions, restrictions, reservations and easements recorded in Deed Book 2062 at Page 1434, records of Horry County, South Carolina.

23. Covenants, conditions, restrictions, reservations and easements recorded in Plat Book 150 at Page 126, records of Horry County, South Carolina, omitting any restriction based on race, color, religion, sex, handicap, familial status or national origin, unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons. NOTE: ON MORTGAGEE POLICY ONLY: This policy insures that said restrictions have not been violated and that a future violation will not cause a forfeiture or reversion of title.

24. Cancellation, satisfaction and release of record the United States Levy No. 7:14-CV-113 (D), Horry County records.

25. Litigation captioned United States of America v. Anders Real Property, et. al, and discharge of Lis Pendens, filed under Case No. 2014-CP-26-454, in the Office of the Clerk of Court for Horry County.

26. Payment of real estate taxes, which are past due in the amount of $2,182.64 plus interest and penalties, for the tax year ending December 31, 2018.

27. Payment of real estate taxes, which are past due in the amount of $2,439.60 plus interest and penalties, for the tax year ending December 31, 2017.

28. Payment of real estate taxes, which are past due in the amount of $2,410.19 plus interest and penalties, for the tax year ending December 31, 2016.

29. Payment of real estate taxes, which are past due in the amount of $2,355.19 plus interest and penalties, for the tax year ending December 31, 2015.

30. Possible defects in deeds recorded in Deed Book 3480 at Page 366, and deed book 2236 at Page 864, Horry County Register of Deeds.

THIS PRELIMINARY OPINION OF TITLE is made to and for the benefit of United States Attorneys Office; it is not transferable, assignable or saleable by said United States Attorneys Office.

Respectfully Submitted,

Murray Law Offices, PA

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