



**Old Republic National Title Insurance Company**

**COMMITMENT FOR TITLE INSURANCE**

**SCHEDULE A**

Agent File No.: G181809N

1. Effective Date: June 21, 2018 at 12:00 AM Commitment Date: July 20, 2018

2. Policy or Policies to be issued: Proposed Policy Amount:

ALTA Owners Policy (06/17/06) TBD

Proposed Insured: TBD

ALTA Loan Policy (06/17/06) TBD

Proposed Insured: TBD, its successors and/or assigns as their interests may appear.

3. Fee Simple Title in the Land described in this Commitment is owned, at the Commitment Date, by:

Richard R. House, Jr. and Emmie T. House

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

All that tract or parcel of land lying and being in Land Lot 343 of the 6th District of Fulton County, Georgia, and being Lots 26 and 27, Block A of Chattahoochee Run Subdivision, as shown on plat recorded in Plat Book 161, Page 149, Fulton County, Georgia records, which plat is incorporated herein by reference and made a part hereof.

*This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.*

Issued through the office of:  
Campbell & Brannon, LLC  
5565 Glenridge Connector, Suite 350  
Atlanta, GA 30342

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
A Stock Company  
400 Second Avenue South, Minneapolis, Minnesota 55401  
(612) 371-1111

Date:  
Campbell & Brannon, LLC

*Kimberly L. McMillian*

\_\_\_\_\_  
Kimberly L. McMillian

Authorized Signatory

By *Matthew Sisk* President  
Attest *David Wald* Secretary

**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B-I**

**REQUIREMENTS**

File No.: G181809N

The following Requirements must be met before a policy is issued:

1. Pay the agreed amounts for the interest in the Land and/or the mortgage to be insured.
2. Pay the Company the premiums, fees and charges for the policy.
3. Payment of all taxes and/or assessments, levied an assessed against the Land, which are due and payable.
4. Payment, cancellation and satisfaction of Security Deed from Richard R. House, Jr. and Emmie T. House to Merrill Lynch Credit Corporation, dated March 15, 2010, recorded in Deed [REDACTED], Page [REDACTED], Fulton County records, securing an original principal sum of \$ [REDACTED].
5. Payment, cancellation and satisfaction of Security Deed from Richard R. House, Jr. and Emmie T. House to Wells Fargo Bank, N.A, dated July 29, 2008, recorded in Deed Book [REDACTED], Page [REDACTED], Fulton County records, securing an original principal sum of \$ [REDACTED].

FOR INFORMATION PURPOSES ONLY: ■

Parcel ID No.: 06 -0344-0001-034-0  
State and County Taxes paid in the sum of \$25,855.06  
City Taxes paid in the sum of \$4,178.04

6. Documents satisfactory to the Company creating the interest in the Land and/or the mortgage to be insured must be signed, delivered and recorded in the Public Records.
  - a. Limited Warranty Deed from Richard R. House, Jr. and Emmie T. House to TBD.
  - b. Security Deed from TBD to TBD, securing the principal amount of \$0.00.
7. The Proposed Insured must notify the Company 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 secured by the Land. We may then make additional Requirements or Exceptions.
8. The Company must be furnished satisfactory proof in affidavit form as to who is in possession of the Land and under what claim. Upon receipt of such proof, Item 3 of Schedule B- II will be deleted or amended in accordance with the facts revealed thereby.
9. The Company must be furnished satisfactory proof in affidavit form that either (a) no improvements, alterations or repairs were made on the property within 95 days prior to the date of the making of the affidavit; or (b) all such improvements, alterations or repairs have been completed and that the agreed price or reasonable value of the labor, services or materials has been paid or waived in writing by all persons or entities who provided such labor, services or materials. Upon receipt of this proof, Item 4 of Schedule B- II will be deleted or amended in accordance with the facts revealed thereby.
10. Final title policy will contain an ALTA 8.1 Environmental Endorsement when issued.

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## **SCHEDULE B-I**

(Continued)

11. Final title policy will contain an ALTA 9 Comprehensive Endorsement when issued.

24 MONTH CHAIN OF TITLE: Richard R. House, Jr. and Emmie T. House by virtue of a Warranty Deed from Richard R. House, Jr. , dated August 6, 2007, recorded in Deed Book 45502, Page 1, Fulton County, Georgia records.

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**SCHEDULE B-I**

(Continued)

**MAP REFERENCE NO.: 06 -0344-0001-034-0**

**2017 COUNTY TAXES WERE PAID IN THE AMOUNT OF \$25,855.06. 2018 COUNTY TAXES WILL BE DUE OCTOBER 15, 2018 IN THE ESTIMATED AMOUNT OF \$31,776.62.**

**2017 CITY TAXES WERE PAID IN THE AMOUNT OF \$4,178.04. 2018 CITY TAXES WILL BE DUE OCTOBER 15, 2018 IN THE ESTIMATED AMOUNT OF \$5,138.24.**

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**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B-II**

**EXCEPTIONS**

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.

File No.: G181809N

Any Policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

12. Any change in Title occurring subsequent to the effective date of this Commitment and prior to the date of issuance of the title policy.
13. All taxes and special assessments, including water, sanitary and other utility bills, for the year 2018 and subsequent years, which are not yet due and payable, together with any and all taxes and special assessments which may become due and payable for the current or previous years, due to, but not limited to, reassessments, rebillings, or errors by tax officials or their agents.
14. Rights or claims of parties in possession.
15. Mechanics', Contractors' or Materialmen's liens and lien claims where no notice thereof in the Public Records.
16. Facts which would be disclosed by a comprehensive survey of the Land.
17. Easements or claims of easements not recorded in the Public Records.
18. No insurance is afforded as to the exact amount of acreage contained in the Land.
19. Covenants, conditions, restriction, easements and/or servitudes appearing in the Public Records.
20. Liens for unpaid water bills, sewer, solid waste, sanitation bills and other sums outstanding and owed to a government or governmental authority where no notice thereof appears in the Public Records.
21. Rights of other landowners to the uninterrupted use of any creek or stream crossing the land.
22. Any lease, grant, conveyance, exception or reservation of minerals or mineral rights appearing in the Public Records. Nothing herein shall insure against loss or damage resulting from subsidence.
23. Any right, interests, or claims of parties in possession of the Land not shown by the Public Records.
24. Any dispute as to the boundaries caused by a change in the location of any water body within or adjacent to the Land prior to Policy Date, and any adverse claim to all or part of the Land that is, at Policy Date, or was previously, under water.
25. Those taxes and special assessments imposed by governmental authority, including any additional taxes and/or penalties resulting from any reassessment, which become due and payable subsequent to the Policy Date.

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## **SCHEDULE B-II**

(Continued)

26. Covenants, conditions, restrictions, easements and/or servitudes. This does not impair the coverage afforded under Items 12, 13, 23, 24 and 26 of the Covered Risks.
  
27. Any lease, grant, exception or reservation of minerals or mineral rights. Nothing herein shall insure against loss or damage resulting from subsidence. This does not limit the coverage under Item 25 of Covered Title Risks.
  
28. All matters shown on plat of survey recorded in Plat Book 161, Page 149, Fulton County, Georgia Records.

**SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF**

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**COMMITMENT FOR TITLE INSURANCE**  
**EXHIBIT A**

The land referred to in this Commitment is described as follows:

All that tract or parcel of land lying and being in Land Lot 343 of the 6th District of Fulton County, Georgia, and being Lots 26 and 27, Block A of Chattahoochee Run Subdivision, as shown on plat recorded in Plat Book 161, Page 149, Fulton County, Georgia records, which plat is incorporated herein by reference and made a part hereof.

**COMMITMENT FOR TITLE INSURANCE  
EXHIBIT B**

1. All taxes for 2018 and subsequent years, which are liens, not yet due and payable, and any additional taxes, interest and/or penalties which may be assessed for prior tax years by virtue of adjustment, re-appraisal, re-assessment, appeal or other amendment to the tax records of the city or county in which the subject property is located.
2. Such state of facts that would be disclosed on an accurate and current survey of the subject property.
3. Easements for general utility purposes serving the property.

**GAP LANGUAGE:**

**THIS POLICY WILL INSURE DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS, IF ANY, CREATED FIRST APPEARING IN THE PUBLIC RECORDS OR ATTACHING SUBSEQUENT TO THE EFFECTIVE DATE HEREOF BUT PRIOR TO THE DATE OF THE PROPOSED INSURED ACQUIRES FOR VALUE OF RECORD THE ESTATE OR INTEREST OR MORTGAGE THEREON COVERED BY THIS POLICY.**