**Bold ones are required for owner’s policy only.**

* Notwithstanding any provision of the policy to the contrary, the following matters are expressly excepted 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.
* Possible added or omitted assessments as provided by N.J.S.A. 54:4-63.1 et seq.
* Subject to all conditions, matters and setback lines as set forth on Filed Map #  3462.
* **Lien for Homeowner's Association dues, charges or assessments, if any. (if settlement agent is Weichert, Democracy and Virtual Endover LLC we need to uncheck this for owner policy also)**
* **Subject to subsurface conditions not disclosed of record.  (Owners Policy Only)**
* Subject to the rights of utility companies servicing the premises.
* Amount of acreage is not hereby insured.
* Rights of utility companies servicing premises.
* Subject to Easements and Restrictions of record, if any.
* Rights of tenants as tenants only under unrecorded leases.
* No title is insured to any land lying in the bed of any street, road or avenue abutting, adjoining, passing through or crossing the premises herein.
* Possible obligation to pay expenses arising from maintenance or repair of any dam adjoining or located near the insured Land, or serving any lake, pond or other body of water in the community.
* Due to possible errors or inaccuracies in the Bergen County Clerk' s computer indices, search must be re-checked and verified prior to closing. This office must be notified at least 48 hours prior to closing so that we can conduct such search.
* Waiver of Right of First Refusal of the Association to purchase said unit must be furnished prior to or at closing, if required by the By-Laws of the Association.
* Subject to consequences of the fact that there are discrepancies between the description contained in the deed of record and the description shown on the tax map of the premises. Policy will insure only those lands that are common to both.
* Subject to the rights of other owners, tenants and mortgagees, in and to the Common Elements and the Limited Common Elements.
* Owing to variations between tax map and record descriptions of the Land, the Policy will insure only the real property in common to both.
* Roll-back and/or possible roll-back taxes assessed or levied under the terms of the Farmlands Assessment Act of 1964, N.J.S.A. 54:4-23.1 et. seq.
* Subject to the rules, regulations and By-laws of the Holmdel Meadows Homeowners Association, including the right of access as set forth in said By-laws
* Subject to the rights of other owners, tenants and mortgagees, in and to the Common Elements and the Limited Common Elements.
* Subject to rights of adjoining owners in and to any party walls.
* NOTE: Loan policy to issue will insure that said exception does not interfere with the use and occupancy of the premises for residential purposes.
* Rights, public and private, together with flooding and drainage rights, if any, in and to all streams, rivers, lakes, or water courses crossing, bounding or affecting the Land.
* Subject to the provisions as contained in the Horizontal Property Act I 1963 CH. 168, N.J.S.A. 46:8A-1, et seq. and the Condominium Act L 1969 CH. 257, approved January 7, 1970, N.J.S.A. 46:8B-1 et seq. and the amendments and supplements thereto.

Note:  All exceptions starting with **subject to** having any recording information should be checked for both (Loan and Owner) policies.

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Below ones will not be checked for loan and owner policy.

* “*METES AND BOUNDS DESCRIPTION WILL BE ISSUED UPON RECEIPT OF AN ACCURATE SURVEY*”.
* Subject to the imposition of municipal liens with respect to unpaid utility charges.
* Subject to any rights, claims, or interest of Leo Smith III in the land or any claim that the foreclosure by Wells Fargo Bank, NA is invalid. (OMITTED 10/31).
* Subject to any rights, claims, or interest of Gaurav Tiwari and Shilpa Kolla in the land or any claim that the foreclosure by Bank of America, N.A. is invalid.(Omitted on 10/25/2018)
* This Company reserves the right to raise additional exceptions and/or requirements based on items submitted
* Subject to the right, title and interest of the State of New Jersey, in fee, in and to so much of the Land as is now was formerly affected by the ebb and flow of the tide. Note: See tidelands and tidelands grant searches attached. (Because tideland Search is attached with the mentioned point.

Note: In Mortgage Package, Consider as Loan number if they stated "**Loan number**", if not please consider from **Executed CD or HUD folder, “bcd” section.**

1. Assignment of mortgage need to consider under mortgage: See Below,

*Mortgage from John A. Krause and MaryPat Porinchak, husband and wife to Weichert Financial Services dated August 17, 2018, filed for record on August 28, 2018 at 2:01:41 PM in Instrument Number 2018075334, in the principal sum of $438,160.00.*

*This policy insures that the mortgage insured hereunder is a valid first lien on the property described herein.*

*Said mortgage was assigned to Haven Savings Bank by Assignment from Weichert Financial Services, a Corporation dated August 22, 2018 and recorded September 10, 2018 in Instrument Number 2018078591.*