

File No:

Loan No:

**COMMITMENT FOR TITLE INSURANCE**

**SCHEDULE A**

1. Effective Date:  
Issue Date:

2. Policy or Policies to be issued:

POLICY AMOUNT

Proposed Insured:

3. The estate or interest in the land described or referred to in the Commitment and covered herein is Fee Simple.

4. Title to the Fee Simple estate or interest in said land is at the effective date hereof.  
This company certifies that a good marketable title to the premises described in Schedule A, subject to the liens, encumbrances and other matters, if any, set forth in this certificate is vested in:

and

as Tenants by the Entirety

Source of title for:

Property Address:

County:

Parcel Number:

dated and recorded in the  
County Recorder's Office in Instrument  
*ACCORDING TO THE PUBLIC  
RECORDS, THERE HAVE BEEN NO DEEDS CONVEYING THE LAND DESCRIBED HEREIN WITHIN A PERIOD OF  
TWENTY FOUR (24) MONTHS.*

## Schedule A

The following described real estate situated in the [REDACTED] to wit:

[REDACTED]

Tax ID/APN#:

[REDACTED]

## SCHEDULE B - SECTION II

### EXCEPTIONS

**Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.**

1. 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 the Proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
3. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
4. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.
5. Rights of tenants or parties in possession.
6. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
7. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
  - (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
8. Covenants, conditions and restrictions, if any, appearing in the public records.
  - a) NOTE: This exception omits any covenant or restriction affecting the premises described in Schedule "A" herein based on race, color, religion, sex, handicap, familial status or national origin in violation of Federal or State Law.
  - b) Any easements or servitudes in the public records.
  - c) Oil, gas or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
9. In the event that the Commitment Jacket is not attached hereto, all of the terms, conditions and provisions contained in said Jacket are incorporated herein. The Commitment Jacket is available for inspection at any company office.