

SHORT FORM RESIDENTIAL LOAN POLICY - ONE-TO-FOUR FAMILY

Issued by

**SCHEDULE A**

Name and Address of Title Insurance Company: Stewart Title Guaranty Company, P.O. Box 2029, Houston, TX 77252-2029

File No.: 209816PA

Policy No.: 546292575

Loan No.: 7000009691

*Address Reference: Street Address: 5908 Woodbine Avenue,
Philadelphia, PA 19131

County and State: Philadelphia, PA

**Address Reference is not an insuring provision*

Amount of Insurance: \$265,600.00 Premium: \$1,700.75

Mortgage Amount: \$265,600.00 Mortgage Date: June 18, 2021

Date of Policy: February 15, 2022

Name of Insured: Broker Solutions Inc dba Kind Lending, its successor and/or assigns as their interest may appear.

Name of Borrower(s): Sadiyya Amina Walton and Hurann Mccloud Cooper

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of two pages, unless an addendum is attached and indicated below:



Addendum Attached

The endorsements checked below, if any, are incorporated in this policy:

- | | | |
|-------------------------------------|-----------------------------|---|
| <input type="checkbox"/> | TIRBOP- PA Endorsement 400 | (ALTA Endorsement 7-06) (Manufactured Housing) |
| <input type="checkbox"/> | TIRBOP- PA Endorsement 710 | (ALTA Endorsement 6-06) (Variable Rate Mortgage) |
| <input type="checkbox"/> | TIRBOP- PA Endorsement 710 | (ALTA Endorsement 6.2-06) (Variable Rate - Negative Amortization) |
| <input type="checkbox"/> | TIRBOP- PA Endorsement 810 | (ALTA Endorsement 4.1-06) (Condominium) |
| <input type="checkbox"/> | TIRBOP- PA Endorsement 820 | (ALTA Endorsement 5.1-06) (Planned Unit Development) |
| <input checked="" type="checkbox"/> | TIRBOP- PA Endorsement 900 | (ALTA Endorsement 8.1-06) (Environmental Protection Lien) - Paragraph b refers to the following state statute(s): |
| <input checked="" type="checkbox"/> | TIRBOP- PA Endorsement 1030 | (ALTA Endorsement 9-06) (Restrictions, Encroachments, Minerals) |

Countersigned:

A handwritten signature in blue ink that reads "Melissa D. Malloy".

Authorized Countersignature

stewart
title guaranty company

A handwritten signature in black ink that appears to read "Matt Morris".

Matt Morris
President and CEO

Reltco, Inc.

Company Name

Tampa, FL 33626

City, State



A handwritten signature in black ink that appears to read "Denise Carraux".

Denise Carraux
Secretary

Serial No.: 546292575

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, STEWART TITLE GUARANTY COMPANY, A TEXAS CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), AS MODIFIED BY TIRBOP (10-1-08), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risk 11(b).)
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
5. This policy insures against loss or damage 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. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on the adjoining land.
6. N/A

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Stewart Title Guaranty Company, Attn: Claims Department, P.O. Box 2029, Houston, TX 77252-2029.

Serial No.: 546292575

ADDENDUM
TO
SHORT FORM RESIDENTIAL LOAN POLICY

File No.: 209816PA

Policy Number: : 546292575

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:

N/A

Serial No.: 546292575
