

SHORT FORM RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY
Issued by
STEWART TITLE GUARANTY COMPANY
SCHEDULE A

Name and Address of Title Insurance Company:

Stewart Title Guaranty Company
P.O. Box 2029 Houston, TX 77252-2029

File No.: 207696NC

Policy No.: 91321126836

Loan No.: 1520157279

Address Reference:

Street Address: 5512 Phillipsburg Drive Raleigh, NC 27613
County and State: Wake, NC

Amount of Insurance: \$309,600.00

Premium: \$669.80

Mortgage Amount:

\$309,600.00

Mortgage Date: January 15, 2021

Date of Policy: February 1, 2022

Name of Insured: Yvonne K. Yung Kwan Chau dba YKC Mortgage, its successor and/or assigns as their interest may appear.

Name of Borrower(s): Fei Choi Lam and Hui L. Lin

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 one page, including the reverse side, unless an addendum is attached and indicated below:

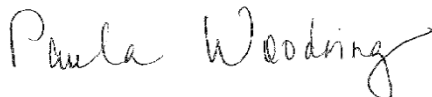
☒ Addendum Attached

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

- | | | |
|-------------------------------------|--------------------------|--|
| <input type="checkbox"/> | ALTA ENDORSEMENT 4-06 | (Condominium) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 4.1-06 | (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium. |
| <input checked="" type="checkbox"/> | ALTA ENDORSEMENT 5-06 | (Planned Unit Development) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 5.1-06 | (Planned Unit Development) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 6-06 | (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate. |
| <input type="checkbox"/> | ALTA ENDORSEMENT 6.2-06 | (Variable Rate – Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization. |
| <input type="checkbox"/> | ALTA ENDORSEMENT 7-06 | (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy. |
| <input type="checkbox"/> | ALTA ENDORSEMENT 7.1-06 | (Manufactured Housing – Conversion; Loan) |
| <input checked="" type="checkbox"/> | ALTA ENDORSEMENT 8.1-06 | (Environmental Protection Lien) – Paragraph b refers to the following state statute(s): Ohio Rev. Code §§3734.11, 3734.20, and 3734.22 |
| <input checked="" type="checkbox"/> | ALTA ENDORSEMENT 9-06 | (Restrictions, Encroachments, Minerals) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 14-06 | (Future Advance – Priority) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 14.1-06 | (Future Advance – Knowledge) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 14.3-06 | (Future Advance – Reverse Mortgage) |
| <input type="checkbox"/> | ALTA ENDORSEMENT 22-06 | (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above. |
| <input type="checkbox"/> | ALTA ENDORSEMENT 30-06 | (Shared Appreciation Mortgage) |

Signed under seal of the Company, but this policy is to be valid only when it bears an authorized countersigned, as of 1st day of February, 2022.

Countersigned by:




Authorized Countersignature

Relteo, Inc.

Company

Tampa, FL 33626

City, State


title guaranty companyMatt Morris
President and CEODenise Carraux
Secretary

Serial No.: 91321126836

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File No. 207696NC

ALTA Short Form Residential Loan Policy Rev. 12/03/12

AMERICAN
LAND TITLE
ASSOCIATION

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), 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, attorneys' fees or expenses) which arise by reason of:

1. Those taxes and assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risks 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 or other subsurface substances appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect 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 or other subsurface substances, 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 or other subsurface substances so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from contamination, explosion, fire, fracturing, vibration, earthquake or subsidence.
5. 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: Claims Department at P.O. Box 2029, Houston, TX 77252-2029.

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AMERICAN
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**ADDENDUM
TO
SHORT FORM RESIDENTIAL LOAN POLICY**

Addendum to Policy Number: 91321126836

File No.: 207696NC

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