

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

ISSUED BY

STEWART TITLE GUARANTY COMPANY

SCHEDULE A

Amount of Insurance: \$405,000.00

Mortgage Amount: \$405,000.00

Premium: \$475.00

Mortgage Date: September 2, 2020

File Number: 203746GA

Policy Number: 9940411015

Loan Number: 1220489351

Date of Policy: September 21, 2020

Name of Insured: United Wholesale Mortgage, its successor and/or assigns as their interest may appear

Name of Borrower(s): Yibei Xu

Property Address: : 12315 Preserve Lane Alpharetta, GA 30005

County and State: Fulton, GA

SUBJECT TO THE EXCLUSIONS FROM COVERAGE AND THE CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (06-17-06), ALL OF WHICH ARE INCORPORATED HEREIN, STEWART TITLE GUARANTY COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest in the land not being fee simple and not at Date of Policy being vested in the borrower(s) shown in the insured mortgage and named above;
2. The invalidity, unenforceability or lack of priority of the lien of the Insured mortgage over any lien; and
3. Any defect, lien or encumbrance that is not an acceptable title impediment to title in accordance with:
 - (a) the Fannie Mae Selling Guide in effect at Date of Policy in the event that the insured claimant is Fannie Mae or Fannie Mae's servicer for the Insured mortgage;
 - (b) the Freddie Mac Single-Family Seller/Servicer Guide in effect at Date of Policy in the event that the Insured claimant is Freddie Mac or Freddie Mac's servicer for the Insured mortgage; or
 - (c) the Fannie Mae Selling Guide or the Freddie Mac Single-Family Seller/Servicer Guide in effect at Date of Policy in the event that the Insured claimant is not Fannie Mae or Fannie Mae's servicer for the Insured mortgage or Freddie Mac or Freddie Mac's servicer for the Insured mortgage.

The following terms when used in this policy mean:

The "land" referred to in this policy is described as set forth in the insured mortgage, shall have the meaning as set forth in the Conditions and is insured as having a residence with the property address set forth in the insured mortgage and as having an appurtenant legal right of pedestrian and vehicular access in accordance with the Fannie Mae Selling Guide and the Freddie Mac Single-Family Seller/Servicer Guide in effect at Date of Policy.

"Acceptable title exception" or "acceptable impediment to title" pursuant to the Fannie Mae Selling Guide and the Freddie Mac Single-Family Seller/Servicer Guide is a title exception that is acceptable for a first lien loan purchased or securitized by Fannie Mae or Freddie Mac, and such title exception and the Exclusions from Coverage are not insured against by this Policy, except to the extent title insurance coverage by endorsement or affirmative insurance is expressly required by the Fannie Mae Selling Guide or Freddie Mac Single-Family Seller/Servicer Guide in effect at Date of Policy.

"Date of Policy" is the date of settlement or date of recording of the insured mortgage, whichever is later.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at P. O. Box 2029 Houston, TX 77252-2029.

Countersigned by:

Paula Woodring



RELTCO,
12886
Tampa, FL 33626

Commodity

Matt Morris

Matt Morris
President and CEO

Denise Carraux

Denise Carraux
Secretary

For purposes of this form the "Stewart Title" logo featured above is the represented logo for the underwriter, Stewart Title Guaranty Company.