



## REO REDACTED CURRENT OWNER SEARCH

Client:	xxxx	Date:	10/31/2019 / 2:01 PM
Address:	xxxx	Effective Date:	10/23/2019 12:00:00 AM
		Client Loan #:	xxxx
		Order #:	191185028

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**Subject Property Information**

Reported Owner:	xxxx
Property Address:	413 GARDEN CITY DRIVE
	SALINA, NY 13211
County:	ONONDAGA

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**Current Deed Information**

Grantee:	xxxx	Recorded:	11/27/2017
Grantor:	xxxx	Consideration:	N/A
Dated:	10/30/2017	Conveyance:	
Deed Reference:	INSTRUMENT NO. 2017-00043132		
Deed Type:	QUIT CLAIM		
Notes:	N/A		
Legal Description:	SEE ATTACHED EXHIBIT A		

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**Chains of Title Deed Information**

Not Requested

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**Tax/Assessment Information**

1.	Tax ID #:	052.-05-11.0	Tax Period:	ANNUAL		
	Tax Year:	2019 TOWN/COUNTY	Tax Type:	REAL ESTATE		
	Amount:	\$1,886.35	Status:	PAID		
	Due Date:	N/A				
	Special Assessments:					
	Notes:					
	Land:	\$11,100.00	Building:	\$64,900.00	Total:	\$76,000.00
2.	Tax ID #:	052.-05-11.0	Tax Period:	ANNUAL		
	Tax Year:	2019/2020	Tax Type:	SCHOOL		
	Amount:	\$1,182.33	Status:	PAID		
	Due Date:	N/A				
	Special Assessments:					
	Notes:					
	Land:	\$11,100.00	Building:	\$64,900.00	Total:	\$76,000.00
	Property Type:					

**Mortgage / Deed of Trust Information**

1. Mortgagee: xxxx  
Mortgagor: xxxx  
Dated: 06/28/2010 Recorded: 06/29/2010  
Reference: LIBER 16167, FOLIO 295 Amount: \$89,059.00  
Open Ended: NO Open Ended Amount:  
Subject Instrument: NO Mortgage Tax Amount Paid: \$866.00  
Notes:  
A ASSIGNMENT  
ASSIGNOR: xxxx  
ASSIGNEE: xxxx  
Dated: 12/22/2015 Recorded: 01/05/2016  
Reference: LIBER 17924, FOLIO 682  
Notes: FHA HOME AFFORDABLE MODIFICATION AGREEMENT RECORDED ON 08/26/2016, IN BOOK 18091 PAGE 468.

**Judgment and Lien Information**

1. Type: BANKRUPTCY  
Plaintiff: xxxx  
Defendant: xxxx  
Amount:  
Dated: Recorded:  
Reference: CASE NO. NONE  
Notes:

2. Type: JUDGMENT  
Plaintiff: xxxx  
Defendant: xxxx  
Amount: \$761.04  
Dated: Recorded: 06/05/2017  
Reference: INSTRUMENT NO. 2016-00000382  
Notes:

3. Type: LIS PENDENS  
Plaintiff: xxxx  
Defendant: xxxx  
Amount:  
Dated: Recorded: 12/29/2017  
Reference: INSTRUMENT NO. 2017-00003883, CASE NO. 17-7968  
Notes: AFFIDAVIT OF SERVICE RECORDED 11/02/2018.  
ADDITIONAL NOTICE OF PENDENCY OF ACTION RECORDED 03/27/2019 IN INSTRUMENT 2019-00000234.  
JUDGMENT OF FORECLOSURE AND SALE RECORDED 07/17/2019.

**Other Information**

1. FOR INFORMATION ONLY:  
"THIS REPORT IS NOT A TITLE INSURANCE POLICY! PLEASE READ CAREFULLY.  
THIS REPORT MAY SET FORTH EXCLUSIONS UNDER THE TITLE INSURANCE POLICY AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE PROPERTY. YOU SHOULD CONSIDER THIS INFORMATION CAREFULLY."

***End of Report***

## Exhibit C – LIABILITY LIMITATION TO AMOUNT OF FEE PAID FOR SEARCH

YOU EXPRESSLY AGREE AND ACKNOWLEDGE THAT IT IS EXTREMELY DIFFICULT, IF NOT IMPOSSIBLE, TO DETERMINE THE EXTENT OF LOSS WHICH COULD ARISE FROM ERRORS OR OMISSIONS IN, OR THE COMPANY'S NEGLIGENCE IN PRODUCING, THE REPORT. YOU RECOGNIZE THAT THE FEE CHARGED IS NOMINAL IN RELATION TO THE POTENTIAL LIABILITY WHICH COULD ARISE FROM SUCH ERRORS OR OMISSIONS OR NEGLIGENCE. THEREFORE, YOU UNDERSTAND THAT THE COMPANY WAS NOT WILLING TO PROCEED IN THE PREPARATION AND ISSUANCE OF THE REQUESTED REPORT BUT FOR YOUR AGREEMENT THAT THE COMPANY'S LIABILITY IS STRICTLY LIMITED.

YOU AGREE THAT MATTERS AFFECTING TITLE BUT WHICH DO NOT APPEAR AS A LIEN OR ENCUMBRANCE AS DEFINED IN THE CUSTOMER AGREEMENT OR APPLICATION ARE OUTSIDE THE SCOPE OF THE REPORT.

YOU AGREE, AS PART OF THE CONSIDERATION FOR THE ISSUANCE OF THIS REPORT AND TO THE FULLEST EXTENT PERMITTED BY LAW, TO LIMIT THE LIABILITY OF THE COMPANY, ITS LICENSORS, AGENTS, SUPPLIERS, RESELLERS, SERVICE PROVIDERS, CONTENT PROVIDERS, OR ANY OTHER SUBSCRIBERS OR SUPPLIERS, SUBSIDIARIES, AFFILIATES, EMPLOYEES, AND SUBCONTRACTORS FOR ANY AND ALL CLAIMS, LIABILITIES, CAUSES OF ACTION, LOSSES, COSTS, DAMAGES AND EXPENSES OF ANY NATURE WHATSOEVER, INCLUDING ATTORNEY'S FEES, HOWEVER ALLEGED OR ARISING INCLUDING BUT NOT LIMITED TO THOSE ARISING FROM BREACH OF CONTRACT, NEGLIGENCE, THE COMPANY'S OWN FAULT AND/OR NEGLIGENCE, ERRORS, OMISSIONS, STRICT LIABILITY, BREACH OF WARRANTY, EQUITY, THE COMMON LAW, STATUTE, OR ANY OTHER THEORY OF RECOVERY OR FROM ANY PERSON'S USE, MISUSE, OR INABILITY TO USE THE REPORT, SO THAT **THE TOTAL AGGREGATE LIABILITY OF THE COMPANY, ITS EMPLOYEES, AGENTS AND SUBCONTRACTORS SHALL NOT EXCEED THE LIMITS AGGREGED UPON, WHICH ARE CONTAINED IN THE CUSTOMER AGREEMENT, STATEMENT OF WORK, COMMITMENT OF SERVICES OR ANY OTHER FORM OF AGREEMENT BETWEEN YOU AND THE COMPANY.**

YOU AGREE THAT THE FOREGOING LIMITATION ON LIABILITY IS A TERM MATERIAL TO THE PRICE YOU ARE PAYING WHICH PRICE IS LOWER THAN WOULD OTHERWISE BE OFFERED TO YOU WITHOUT SAID TERM. YOU RECOGNIZE THAT THE COMPANY WOULD NOT ISSUE THIS REPORT, BUT FOR YOUR AGREEMENT, AS PART OF THE CONSIDERATION GIVEN FOR THIS REPORT, TO THE FOREGOING LIMITATION OF LIABILITY AND THAT ANY SUCH LIABILITY IS CONDITIONED AND PREDICATED UPON THE FULL AND TIMELY PAYMENT OF THE COMPANY'S INVOICE FOR THIS REPORT.

THIS REPORT IS LIMITED IN SCOPE AND IS NOT AN ABSTRACT OF TITLE, TITLE OPINION, PRELIMINARY TITLE REPORT, TITLE REPORT, COMMITMENT TO ISSUE TITLE INSURANCE, OR A TITLE POLICY, AND SHOULD NOT BE RELIED UPON AS SUCH. IN PROVIDING THIS REPORT, THE COMPANY IS NOT ACTING AS AN ABTRACTOR OF TITLE. THIS REPORT DOES NOT PROVIDE OR OFFER ANY TITLE INSURANCE, LIABILITY COVERAGE OR ERRORS AND OMISSIONS COVERAGE. THIS REPORT IS NOT TO BE RELIED UPON AS A REPRESENTATION OF THE STATUS OF TITLE TO THE PROPERTY. THE COMPANY MAKES NO REPRESENTATIONS AS TO THE REPORT'S ACCURACY, DISCLAIMS ANY WARRANTIES AS TO THE REPORT, ASSUMES NO DUTIES TO YOU, DOES NOT INTEND FOR YOU TO RELY ON THE REPORT, AND ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE ON THIS REPORT OR OTHERWISE.

IF YOU DO NOT WISH TO LIMIT LIABILITY AS STATED HEREIN AND YOU DESIRE THAT ADDITIONAL LIABILITY BE ASSUMED BY THE COMPANY, YOU MAY REQUEST AND PURCHASE A POLICY OF TITLE INSURANCE, A BINDER, OR A COMMITMENT TO ISSUE A POLICY OF TITLE INSURANCE. NO ASSURANCE IS GIVEN AS TO THE INSURABILITY OF THE TITLE OR STATUS OF TITLE. YOU EXPRESSLY AGREE AND ACKNOWLEDGE THAT YOU HAVE AN INDEPENDENT DUTY TO ENSURE AND/OR RESEARCH THE ACCURACY OF ANY INFORMATION OBTAINED FROM THE COMPANY OR ANY PRODUCTS OR SERVICES PURCHASED.

NO THIRD PARTY IS PERMITTED TO USE OR RELY UPON THE INFORMATION SET FORTH IN THIS REPORT, AND NO LIABILITY TO ANY THIRD PARTY IS UNDERTAKEN BY THE COMPANY.

YOU AGREE THAT, TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL THE COMPANY, ITS LICENSORS, AGENTS, SUPPLIERS, RESELLERS, SERVICE PROVIDERS, CONTENT PROVIDERS, OR ANY OTHER SUBSCRIBERS OR SUPPLIERS, SUBSIDIARIES, AFFILIATES, EMPLOYEES, AND SUBCONTRACTORS BE LIABLE FOR CONSEQUENTIAL, INCIDENTAL, INDIRECT, PUNITIVE, EXEMPLARY, OR SPECIAL DAMAGES, OR LOSS OF PROFITS, REVENUE, INCOME, SAVINGS, DATA, BUSINESS, OPPORTUNITY, OR GOODWILL, PAIN AND SUFFERING, EMOTIONAL DISTRESS, NON-OPERATION OR INCREASED EXPENSE OF OPERATION, BUSINESS INTERRUPTION OR DELAY, COST OF CAPITAL, OR COST OF REPLACEMENT PRODUCTS OR SERVICES, REGARDLESS OF WHETHER SUCH LIABILITY IS BASED ON BREACH OF CONTRACT, TORT, NEGLIGENCE, THE COMPANY'S OWN FAULT AND/OR NEGLIGENCE, STRICT LIABILITY, BREACH OF WARRANTIES, FAILURE OF ESSENTIAL PURPOSE, OR OTHERWISE AND WHETHER CAUSED BY NEGLIGENCE, ERRORS, OMISSIONS, STRICT LIABILITY, BREACH OF CONTRACT, BREACH OF WARRANTY, THE COMPANY'S OWN FAULT AND/OR NEGLIGENCE OR ANY OTHER CAUSES WHATSOEVER, AND EVEN IF THE COMPANY HAS BEEN ADVISED OF THE LIKELIHOOD OF SUCH DAMAGES OR KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY FOR SUCH DAMAGES.

THESE LIMITATIONS WILL SURVIVE THE CONTRACT.



**Exhibit A (Legal Description)**

**ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF ONONDAGA AND STATE OF NEW YORK, BEING KNOWN AND DESIGNATED AS FOLLOWS:**

**ALL THAT TRACT OR PARCEL OF LAND SITUATE IN THE TOWN OF SALINA, COUNTY OF ONONDAGA, AND STATE NEW YORK, AND DESIGNATED AS LOT NO. SEVEN (7) IN BLOCK H OF "GARDEN CITY" ACCORDING TO A MAP THEREOF MADE BY LOUIS MITCHELL, C.E., AND FILED IN THE ONONDAGA COUNTY CLERK'S OFFICE MAY 21, 1923.**

**TAX ID: 052.-05-11.0**