



Complete Opinion on Title
(Combination of Preliminary and Final Opinions)

The undersigned has examined the record title of the _____ County records (and municipal tax and assessment records if within a municipality) for the period shown below relative to title to the real property described below, and gives the following opinion of status:

Property Vested in: _____
Interest or Estate: Marketable Fee Simple If other, state interest: _____
Property Description (or attach copy of legal description): _____

Subject to the uninitialed STANDARD EXCEPTIONS, 1 through 8, incorporated herein.
Also subject to the following SPECIAL INFORMATION AND EXCEPTIONS:

Taxes:

- 1. Ad valorem taxes are paid through and including those for the year.....
2. Taxes now due and payable.....
3. Taxes, a lien, deferred or otherwise, but not yet due and payable.....
4. Special levies or assessments now due or payable in future installments.....
5. Estate or inheritance taxes.....

Restrictive Covenants? Yes [] No []

- 1. Book _____, Page _____.
2. Does survey and/or public record indicate a violation? Yes [] No []
3. Contain reversionary or forfeiture clause? Yes [] No []
4. Building Setback Line(s) of _____ feet from front; _____ from side; _____ feet from side street; _____ feet from rear.
5. Easements/Other Matters: _____

Survey of Property? Yes [] (attached); No []

Recorded Plat? Yes [] No []

- 1. Book _____, Page _____.
2. Building Setback Line(s) of _____ feet from front; _____ from side; _____ feet from side street; _____ feet from rear.
3. Violated? Yes [] No []
4. Easements/Other Matters: _____

Access to Public Right of Way? Yes [] No []

Direct [] or over a private easement []? (If private easement, attach copy)
If over private easement, has a search been made of adjoining property on which easement crosses? Yes [] No []

Property Occupied by: [] Owner; [] Tenant; [] Unimproved; or [] Unknown

Mobile Home: Yes [] No [] (if yes, please contact title company for special requirement(s) for mobile home transaction(s))

Updating From Previous Title Insurance Policy? Yes [] No []

Metro Title Policy No. _____, or attach copy if prior title policy is not Metro Title's

Other Easements, Liens, Deeds of Trust, Objections or Defects:

Warranty Deed, in consideration of \$ _____, from _____, Grantor, to _____, Grantee, dated _____, filed for record _____, at _____ AM / PM., and recorded in Book _____, Page _____.

Deed of Trust (1st) in principal amount of \$ _____ from _____ to _____, Trustee for _____, Beneficiary, dated _____, filed for record _____, at _____ AM / PM., and recorded in Book _____, Page _____.

Assignment to _____, dated _____, filed for record _____, at _____ AM / PM., and recorded in Book _____, Page _____.

Deed of Trust (2nd) in principal amount of \$ _____ from _____ to _____, Trustee for _____, Beneficiary, dated _____, filed for record _____, at _____ AM / PM., and recorded in Book _____, Page _____.

Assignment to _____, dated _____, filed for record _____, at _____ AM / PM., and recorded in Book _____, Page _____.

This opinion of title is for the parties to whom it is furnished, is not transferable, and may not be used by any other person or entity without the prior written consent of the undersigned.

This Search Period was from _____ to _____ at _____ AM / PM.

Attorney Address: _____

By: _____ (Attorney)
Name:

Title Insurance Application

1. Owner's Insurance: \$ _____ (purchase price/value)
 - a) Insured: _____
 - b) Use of Property: Residential; Commercial; Unknown; or Other: _____

2. 1st Mortgagee Insurance (1st Lender): \$ _____ (loan amount)
 - a) Insured: _____
 - b) Loan is: Conventional; FHA; VA; Temp. Constr.; Perm. Constr. or, Other: _____
 - c) The following Standard ALTA Endorsements are requested: ALTA 4 (Condominium) ALTA 5 (PUD)
 ALTA 6 (Variable Rate) ALTA 8.1 (Environmental)
 ALTA 9 (Comprehensive) Other: _____

3. 2nd Mortgagee Insurance (2nd Lender): \$: \$ _____ (loan amount)
 - a) Insured: _____
 - b) Loan is: Conventional; FHA; VA; Temp. Constr.; Perm. Const. or Other: _____
 - c) The following Standard ALTA Endorsements are requested: ALTA 4 (Condominium) ALTA 5 (PUD)
 ALTA 6 (Variable Rate) ALTA 8.1 (Environmental)
 ALTA 9 (Comprehensive) Other: _____

Send Original Policy(ies) to: Attorney Lender Owner (Copies will be sent to Attorney)

Owner's Policy: _____

Loan Policy: _____

The attorney should initial any exceptions that are to be eliminated on the line to the left of the exception.

- ____ 1. Interest or claims not disclosed by public records, including but not limited to:
 - a) Unrecorded Mechanic's or Materialmen's liens. (Liens may be filed by persons or entities furnishing labor or materials to any improvements or real property within 120 days from the last day of performance and will upon perfection relate in priority to the first day of performance as a valid lien on real property.)
 - b) Unrecorded leases. (Under North Carolina law, parties in possession of the premises under a verbal or unrecorded lease of three years or less duration may remain in possession under terms of the tenancy.)
 - c) Matters that may defeat or impair title which do not appear on the record (Evidence revealing missing heirs, forgeries, etc. may not be on the public records, but such facts if properly established may impair or defeat what appears to be good title on the record.)
 - d) Taxes, special assessments and other governmental charges that are not shown as existing liens by the public records. (Governmental charges may be made for acreage fees, tap-on fees, cost of weed cutting, demolition of condemned buildings and other matters that are not shown as existing liens on the property by the public records.)
 - e) Unlisted personal property taxes. (If discovered, such taxes and any penalties may be assessed as a lien on the subject property.)
- ____ 2. Matters occurring prior to and subsequent to the inclusive dates of examination.
- ____ 3. Matters which would be revealed by a review of the public records regarding die proposed purchaser/borrower, who is not a current owner of the property.
- ____ 4. Any inaccuracies and discrepancies which an accurate survey of the property may disclose. (A survey, if procured from a competent surveyor or civil engineer, will normally determine whether improvements lie within the boundaries of the property, whether existing utility lines, roads or other easements cross the premises, and whether there are any encroachments.)
- ____ 5. Security interests that may have attached to fixtures on the subject property as provided in Article 9 of the Uniform Commercial Code of North Carolina.
- ____ 6. Compliance with the local, county, state or federal government law or regulation relative to environment, zoning, subdivision, occupancy, use, construction or development of the subject property.
- ____ 7. Federal judgments, liens, and proceedings filed only in the Federal Court. (Upon the filing of a petition in Bankruptcy, title to real property vests in the Trustee in Bankruptcy and notice thereof is not always required to be filed in the County in which the Bankrupt owns property; federal condemnation proceedings may vest property in the federal government and notice there of is not required to be recorded among the County records.)
- ____ 8. Civil actions where no notice of lis pendens against subject property appears of record.

Note: The matters included in Standard Exceptions Number One (1) above set forth are items that cannot be checked. Standard Exceptions numbered 2, 3, 4, 5, 6, 7, and 8 are not included in a normal search of the County records during examination of title. Upon special request, additional investigation may be made, and Standard Exceptions number 2, 3, 4, 5, 6, 7, and 8 can be eliminated. Any such elimination is evidenced by the initialing of such exception in the left margin by the attorney.