



Fidelity National Title Insurance Company

NC Web Site: fntic-nc.com

ATTORNEY'S FINAL CERTIFICATE

The undersigned hereby certifies to FIDELITY NATIONAL TITLE that: Based on a personal examination of all public records affecting the title to the real estate described in the ATTACHED COPY OF DEED OR DEED OF TRUST, and which sources of title information cover a period of not less than _____ years last past (IF UPDATING FROM A PRIOR POLICY, NAME OF TITLE INSURER IS _____, POLICY NUMBER _____, A COPY OF WHICH IS ATTACHED), it is the opinion of the undersigned that, subject to the liens, encumbrances and other objections noted under Schedule B hereof, the marketable fee simple title to said real estate is, as of the date of this report, vested in _____ by a GENERAL WARRANTY DEED.

SCHEDULE A

Owner's Policy desired? _____ Loan Policy desired? _____ Endorsements desired? _____

THE DEED OF TRUST TO BE INSURED IS IDENTIFIED AS FOLLOWS:

Mortgagors _____ Securing Note \$ _____

Trustee _____

for _____

Dated ____/____/____, Recorded on ____/____/____, at ____:____ AM / PM in Book _____, Page _____,

_____ County Registry and RE-RECORDED on ____/____/____, at ____:____ AM / PM, in Book _____, Page _____.

ASSIGNED to _____ by assignment dated ____/____/____, recorded on ____/____/____, at ____:____ AM / PM in Book _____, Page _____,

_____ County, Registry.

LOAN IS FHA _____ FHA245 _____ VA _____ *CONVENTIONAL _____ *CONSTRUCTION _____ EQUITY LINE _____

*If proceeds of loan are to be used for construction purposes, will Deed of Trust remain of record as the permanent loan? _____

THE DEED DESCRIBING THE PROPERTY TO BE INSURED IS IDENTIFIED AS FOLLOWS:

Grantor(s) _____

Grantee(s) _____

(Purchase Price \$ _____) Dated ____/____/____, Recorded on ____/____/____, at ____:____ AM / PM

in Book _____, Page _____, Registry of _____ County, North Carolina and RE-RECORDED on

____/____/____ at ____:____ AM / PM in Book _____, Page _____.

SCHEDULE B

1. TAXES AND SPECIAL ASSESSMENTS:

(a) Taxes have been paid through and including those for the year 19____.

(b) Special levies or assessments now due or payable in future installments: _____

2. ARE THERE ANY RESTRICTIVE COVENANTS AND CONDITIONS? _____

IF YES, COMPLETE (A) THROUGH (D) BELOW

(a) Recorded in Book _____, Page _____, Registry of _____ County, with a front setback of _____ feet and a side street setback of _____ feet and an interior lot side setback of _____ feet.

(b) Are they violated? _____ (c) Do restrictions contain reversionary or forfeiture clause? _____

(d) Easements/Other matters? _____

3. IS THERE A RECORDED PLAT? _____ (IF YES, COMPLETE [A] [B] AND [C] BELOW)

(a) Minimum setback line of _____ feet. VIOLATED?....YES [] NO [] UNKNOWN []

(b) Recorded in Book _____ Page _____, Registry of _____ County.

(c) Easements/Other Matters _____

4. ARE THERE OTHER LIENS, MORTGAGES, DEEDS OF TRUST, JUDGMENTS, UCC FINANCING STATEMENTS, EASEMENTS, RIGHTS OF WAY OR OBJECTIONS OF ANY KIND? _____ (Give complete data).

5. Has statutory lien period expired since last improvements? _____ (If "no" or "unknown" LIEN WAIVER must be submitted.)

6. Is there public access? _____ (If no, explain above)

7. Insurance as to matters of survey required? _____

(If yes, attach current plat with surveyor's certificate thereon)

8. Property is occupied by Owner _____ Tenant _____

9. Were the proceeds of loan fully disbursed at closing? _____

THE UNDERSIGNED ATTORNEY CERTIFIES THAT THE FOREGOING INFORMATION IS CORRECT, THAT SO FAR AS IS KNOWN THERE IS NO DISPUTE AMONG ATTORNEYS OF THE LOCAL BAR AS TO THE VALIDITY OF THE TITLE TO THE REAL ESTATE WHICH IS THE SUBJECT OF THIS CERTIFICATE.

TITLE IS CERTIFIED THROUGH _____, 19____, at ____:____ AM / PM

ATTACH COPY OF DEED OR DEED OF TRUST SHOWING DESCRIPTION

APPROVED ATTORNEY'S SIGNATURE

(Attorney's Name)

(Firm Name)

(Address)

(Telephone Number)