



4840 Roswell Road · Building E · Suite 100 · Atlanta, GA 30342
404-978-1633 · Fax 404-978-1604

Date: January 1, 2000
File No. 5000
Client: Closing Attorney
Client File No: 0001
Seller: John Smith
Purchaser: Tom Brown
Lender:

Re: 123 Maple Drive

CERTIFICATE OF TITLE

YOUR TITLE INSURANCE COMPANY'S NAME HERE

SCHEDULE A

File No. 5000

Date Issued: January 1, 2000

Date Effective: December 1, 1999, @ 8:00 a.m.

- | | | |
|----|---------------------------------------------------------|------------------|
| 1. | Policy or Policies to be issued: | Amount of Policy |
| | (a) ALTA Owners Policy Form - 1992
Proposed Insured: | \$ |
| | (b) ALTA Loan Policy - 1992
Proposed Insured: | \$ |
2. The estate or interest in the land described or referred to in this Commitment and covered herein is an estate of interest designated as follows:
- Fee Simple
3. Title to the estate or interest in the land described or referred to in this Commitment and covered herein and designated as indicated herein is, at the effective date hereof, vested in:
- John Smith
4. The land referred to in this Commitment is in the State of Georgia, County of Cobb and described as follows:
- SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED
HEREIN BY REFERENCE FOR A COMPLETE LEGAL
DESCRIPTION.

By: _____
Authorized Signatory



YOUR TITLE INSURANCE COMPANY'S NAME HERE

**SCHEDULE B-I
(REQUIREMENTS)**

Agent File No. 5000

The following are the requirements to be complied with:

1. Payment to, or for the account of, the grantors and/or the mortgagors of the full consideration for the estate or interest to be insured.
2. Payment of all taxes, assessments, levied and assessed against property, which are due and payable.
3. Satisfactory evidence shall be produced that all improvements and/or repairs or alterations thereto are completed; that contractor, subcontractor, labor and materialmen are all paid in full.
4. Instruments in insurable form creating the estate or interest to be insured which must be properly executed, delivered and duly filed for record:
 - a) Warranty Deed from John Smith to Tom Brown conveying fee simple title to subject property.
 - b) Security Deed from Tom Brown to _____ securing subject loan.
5. Payment, cancellation, satisfaction or release of the following:
 - a) Security Deed from John Smith to ABC Mortgage Company, dated November 1, 1999, filed for record November 15, 1999, recorded at Deed Book 1000, Page 100, Fulton County, Georgia Records, in the original principal amount of \$100,000.00.

YOUR TITLE INSURANCE COMPANY'S NAME HERE

SCHEDULE B-II

Agent File No. 5000

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Rights or claims of parties in possession not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
5. Any lien, or right to a lien for services, labor, or material heretofore or hereinafter furnished, imposed by law and not shown by the public records.
6. Any adverse claim to any portion of said land which has been created by artificial means or has accreted to any such portion so created and riparian rights, if any.
7. Taxes of special assessments which are not shown as existing liens by public records.
8. The mortgage, if any, referred to in Schedule A. (This exception does NOT apply to Loan policies.)
9. No insurance is afforded for additional taxes and/or penalties resulting from any reassessment of subject property.

SCHEDULE B-II CONTINUED.....

.....SCHEDULE B-II CONTINUED

Agent File No. 5000

10. General or special taxes and assessments required to be paid in the year 1999 and subsequent years, not yet due and payable.

Note: 1999 state and county taxes paid October 1, 1999, in the amount of \$1000.00. Map Reference No. 00-0000-000.

11. Easement to Georgia Power Company, dated January 15, 1982, recorded at Deed Book 2653, Page 87, Fulton County, Georgia Records.

12. Protective Covenants, dated April 01, 1980, recorded at Deed Book 900, Page 100, aforesaid records, as amended.

Note: Provides for Mandatory Assessments.

13. All matters disclosed on Plat of Survey recorded at Plat Book 1, Pages 100, aforesaid records.

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AFTER CAREFUL EXAMINATION OF THE RECORDS OF THE COUNTY IN WHICH THE SUBJECT PROPERTY LIES, AS PROPERLY INDEXED, THE UNDERSIGNED DOES HEREBY CERTIFY TO [CLOSING ATTORNEYSAM F. MAGUIRE. JR., ATTORNEY AT LAW, GOOD AND MERCHANTABLE FEE SIMPLE TITLE TO THE REAL ESTATE DESCRIBED IN SCHEDULE A HEREOF, SUBJECT TO THE REQUIREMENTS, EXCEPTIONS, OBJECTIONS AND LIENS SET FORTH IN SCHEDULE B-I AND B-II HEREOF, VESTS IN:

JOHN SMITH

THIS 1st DAY OF JANUARY, 2000.

AUGUSTA TITLE, INC.

BY:

Attorney At Law

