

Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
919.968.2200 | invtitle.com

OWNER'S POLICY OF TITLE INSURANCE (06-17-06)

This Policy is not complete without appropriate Schedules and corresponding Jacket unless otherwise agreed in writing.

SCHEDULE A

Policy No.: 202013543D

Date of Policy: August 25, 2020 at 12:34 PM

Amount of Insurance: \$220,000.00

Premium: \$506.60

Address Reference: 306 Waters Edge Loop, Henderson, NC 27537

1. Name of Insured:

Haywood L. Edens, Jr and wife, Tamara H. Edens

2. The estate or interest in the Land that is insured by this policy is:

Fee Simple

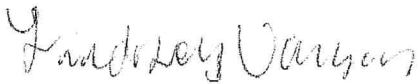
3. Title is vested in:

Haywood L. Edens, Jr and wife, Tamara H. Edens

4. The Land referred to in this policy is in the State of North Carolina, County of Vance and is described as follows:

SEE SCHEDULE C ATTACHED HERETO

Issued through the Office of:
Investors Title Insurance Company
122 East Main Street
Durham, NC 27701
Tel. (919)682-5704 Fax (919)682-3337
Email durham@invtitle.com



Authorized Countersignature

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SCHEDULE B

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

- I. The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured.
1. Taxes for the year 2021, and subsequent years, not yet due and payable.
2. Reservation of easement in favor of USA recorded in Book 271, at Page 541.
3. Title to that portion of insured premises lying below the mean high water mark of Kerr Lake.
4. Riparian rights incident to insured premises.
5. Exception to title to that 10' strip between lots 11 & 12.
6. Rights or claims of parties in possession not shown by the public records.
7. Restrictions, easements and rights of way of record.
8. Vance County utility easement of record in Book 1357, Page 539.
9. Matters shown on recorded Plat Book T at Page 108 and Plat Book Z at Page 264, including the right to install utility lines across all rights of way to and from Waters Edge Drive.
10. Rights of others for ingress and egress purposes in and to the use of Waters Edge Drive.
11. Any inaccuracy in the area, square footage, or acreage of Land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the Land.
12. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. Paragraph 2 (c) of the Covered Risks is hereby deleted.

NO INSURED CLOSING PROTECTION COVERAGE PROVIDED - As to the transaction for which this binder and/or policy is issued, the Company specifically excludes this transaction from any closing protection services.

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The Land described in Schedule A number 4 is encumbered by the following mortgage(s), if any:

NONE