



March 16, 2016

Pamela Chapman
3020 Tar River Road
Oxford, NC 27565

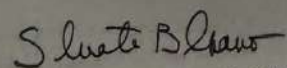
Dear Insured:

Enclosed you will find your Owner's Policy of Title Insurance. This policy protects you from "hidden risks" and secures your ownership from financial loss due to troublesome claims which may be asserted against the title to your home. Additionally, this policy will enable for a smooth transfer of the property if and when you decide to sell it.

This title insurance policy will remain in effect for as long as you retain an ownership interest in the property. You should keep this document in a safe place, however, if you were to lose it, we will replace it at no additional charge. This document will entitle you to a discount if you refinance your current home mortgage or obtain a second mortgage. It will also provide a discount to any purchaser of your home in the future. To take advantage of this offer, provide a copy of this document to your closing attorney and be sure to ask for Barrister's Title to issue the title insurance at the subsequent closing.

Congratulations on the purchase of your property. If you have any questions regarding this policy, please do not hesitate to give us a call.

Very Respectfully


SALVATORE BALSAMO
Manager

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in FEE SIMPLE.

And the Grantor covenants with the Grantee, that Grantor has done nothing to impair such title as Grantor received and Grantor will warrant and defend title against the lawful claims of all persons claiming by under or through Grantor, other than the following exceptions:

ALL EASEMENTS, COVENANTS AND RESTRICTIONS OF RECORD, AD VALOREM TAXES FOR THE CURRENT YEAR WHICH MAY NOT BE DUE AND PAYABLE.

IN WITNESS WHEREOF, the Grantor has duly executed the foregoing as of the day and year first above written.

Title Insurance Company: N/A

CitiFinancial Servicing, LLC by Olympus Asset Management, Inc., as attorney in fact

By Gina Laurantz
Title: Closing Analyst

STATE OF Maine COUNTY OF Cumberland

I, Kayla Emery do hereby certify that
Gina Laurantz personally came before me this day and
acknowledged that he/she is Closing Analyst (Title) of **Olympus Asset Management, Inc.**, a Corporation and being authorized to do so, executed the foregoing on behalf of the Corporation, as attorney-in-fact for **CitiFinancial Servicing, LLC** and being by me duly sworn, says that he/she executed the foregoing and annexed instrument for and in behalf of **Olympus Asset Management, Inc.** as attorney-in-fact for **CitiFinancial Servicing, LLC**, and that the authority of **Olympus Asset Management, Inc.** to execute and acknowledge said instrument is contained in an instrument duly executed, acknowledged, and recorded in the office of the Register of Deeds of **Granville County, North Carolina**, on the 25th day of March, 2015, in Book 1543 at Pages 264-265 and that this instrument was executed under and by virtue of the authority given by said instrument granting it power of attorney; that the said **Olympus Asset Management, Inc.** by and through its officers above-stated, acknowledged the due execution of the foregoing and annexed instrument.

WITNESS my hand and official seal this the 17th day of February, 2016.

Date: 2/17/2016

[Signature]
Notary Public

SEAL

My Commission Expires: _____

