

18R01396

The Title Company of North Carolina

434 Fayetteville Street, Suite 2340

P.O. Box 2718 (27602)

Raleigh, NC 27601

Telephone: (919) 832-0252

Fax: 919-832-0877

D D & C M DAVIS
8109 FIELDCREST LN
FUQUAY VARINA NC 27526

CASEY J HEIM
MOORE & ALPHIN PLLC
3716 NATIONAL DR #100
RALEIGH NC 27612

OWNER POLICY TRANSMITTAL

File No.: 18R01396

Owner Policy No.: OX788009

Insured: DONALD D DAVIS and wife,
CHRISTINE M DAVIS

Coverage: \$349,974.00

Premium Paid: \$551.25

Property: Hampton Park Estates, Lot 51, Map Book/Cabinet 2013/287-290,
Wake County

**If you have questions or need more information, please contact us.
Thank you for doing business with The Title Company of North Carolina**

File ID:18R01396

Printed: 7/24/2018 By CMG

Old Republic National Title Insurance Company
OWNER'S POLICY OF TITLE INSURANCE

SCHEDULE A

Name and Address of Title Insurance Company:

Old Republic National Title Insurance Company

Send all notices to: 400 Second Avenue South, Minneapolis, MN 55401-2499

Policy No.: OX788009

Address Reference: 8109 Fieldcrest Lane, Fuquay-Varina, NC 27526

Amount of Insurance: \$349,974.00

Date of Policy: July 6, 2018 at 11:31 am in Wake County

1. Name of Insured:
DONALD D DAVIS and wife, CHRISTINE M DAVIS
2. The estate or interest in the Land that is insured by this policy is:
Fee Simple
3. Title is vested in:
DONALD D DAVIS and wife, CHRISTINE M DAVIS
4. The Land referred to in this policy is described as follows:
Being all of Lot 51, Hampton Park Estates Subdivision, Phase 2, as shown on plat recorded in Book of Maps 2013, Pages 287-290, Wake County Registry.

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:

1. Taxes for the year 2018, and subsequent years not yet due and payable.
2. Restrictive covenants recorded in Book 12206, Page 2303; Book 14909, Page 908, Book 16648, Page 997 and Book 16648, Page 1157, Wake County Registry, but the Company insures that a future violation of said covenants will not cause a forfeiture or reversion of title.
3. Building restriction lines, easements and any other facts shown on plat(s) recorded in Book of Maps 2013, Pages 287-290, Wake County Registry.
4. Five (5) foot drainage and utility easement, ten (10) foot grading, slope, drainage and utility easement and thirty (30) foot public sewer easement as shown on plat recorded in Book of Maps 2013, Pages 287-290, Wake County Registry.
5. Easement(s) to Carolina Power and Light Company recorded in Book 3946, Page 461 and Book 12250, Page 1324, Wake County Registry.
6. Easement(s) to Carolina Telephone and Telegraph Company recorded in Book 13268, Page 635, Wake County Registry.
7. Stormwater Agreement recorded in Book 15619, Page 1191; and Book 15338, Page 2685, Wake County Registry.

ALTA Owners Policy of Title Insurance (6-17-06)

The Title Company of North Carolina

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8. Level Spreader Operation Agreement recorded in Book 15338, Page 2687, Wake County Registry.
9. 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. This exception deletes the coverage provided under Covered Risk 2(c).
10. Deed of Trust to Trustee(s) for ADVANTAGE LENDING, LLC, in the amount of \$349,974.00, recorded in Book 17177, Page 1433, Wake County Registry.

Authorized Signature: _____

Alice Bracey

OWNER'S POLICY OF TITLE INSURANCE



Policy Number **OX788009**

Issued by Old Republic National Title Insurance Company

Any notice of claim and any other notice or statement in writing required to be given to the Company under this Policy must be given to the Company at the address shown in Section 18 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a Florida corporation (the "Company") insures, as of Date of Policy and, to the extent stated in Covered Risks 9 and 10, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from:
 - (a) A defect in the Title caused by
 - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
 - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
 - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
 - (vii) a defective judicial or administrative proceeding.
 - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
 - (c) 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.
3. Unmarketable Title.
4. No right of access to and from the Land.
5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (a) the occupancy, use, or enjoyment of the Land;
 - (b) the character, dimensions, or location of any improvement erected on the Land;
 - (c) the subdivision of land; or
 - (d) environmental protectionif a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.

Countersigned:

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111


Authorized Officer or Licensed Agent

By  President
Attest  Secretary