

**CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE A**

Commitment Number: 17-12800

1. Effective Date: **June 29, 2017**

2. Policy or Policies to be issued:

(a) ALTA Owner's Policy with Georgia modifications (6/17/06)

Policy Amount:

Proposed Insured:

(b) ALTA Loan Policy with Georgia modifications (6/17/06)

Policy Amount: \$????????

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment is:

Fee Simple

4. Title to the insured estate or interest in the land is at the Effective Date hereof vested in:

Iris A. Johansen, by virtue of Warranty Deed recorded at Deed Book 1788, Page 659 dated April 2, 2004, recorded in Bartow County, Georgia Records.

5. The land referred to in this Commitment is described as follows:

Address: 1, 5, 8, 10 Sundance Place NW, Cartersville, GA 30121

Legal:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lots 152, 172 & 173 of the 5th District, 3rd Section of Bartow County, Georgia, 130.13 +/- acres and being all of Parcels A, B, C and D as shown on that plat of survey prepared for Dr. Irwin H. Parnes by E.M. Smith & Associates, PC, GRLS, dated November 30, 1992, same being of record in Plat Book 58, Page 241, Bartow County, Georgia Records, which plat is incorporated herein by reference for a more complete description. This is the same property conveyed by the deed, of record in Deed Book 1788, Page 659, aforesaid records.

This conveyance is made together with and subject to all covenants, easements and restrictions of record.

Tax Parcels Conveyed: 0068 0173 001 and 0068 0173 003

NOTE: This Commitment consists of insert pages labeled in Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This Commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.

**CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B - SECTION 1**

Commitment Number: 17-12800

The following are the requirements to be complied with:

1. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record, to wit:
 - (a) Warranty Deed from Iris A. Johansen to ???, conveying subject property, must be executed and filed for record.
2. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
3. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable – **For informational purposes only (Parcel No. 0068 0173 001 (1 Sundance) Parcel No. 0068 0173 003 (5 Sundance)).**
 - (a) County Taxes: The 2016 Bartow County taxes were paid on 10/14/2016 in the amount of \$68,724.07 (1 Sundance) \$5,240.28 (5 Sundance). Bartow County taxes are next due on 11/15.
 - (b) City Taxes: The City of Cartersville, levies no taxes against this property.
4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractor, labor and materialmen are all paid.
5. The following must be furnished in form and substance satisfactory to the Company to delete or amend (in accordance with the facts established) the Standard Exceptions set forth on Schedule B – Section 2:
 - (a) As to Standard Exception Number 3: Receipt of satisfactory proof in affidavit form establishing who is in possession of Subject Property.
 - (b) As to Standard Exception Numbers 6 and 7: Receipt of a current accurate survey and surveyor's inspection report on Subject Property.
 - (c) As to Standard Exception Number 4: Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractors, subcontractors, laborers and materialmen are paid in full.
 - (d) As to Standard Exception Number 5: Receipt of satisfactory proof of payment of all taxes, charges, assessments, levied and assessed against subject property, which are due and payable, together with an affidavit from the owner of Subject Property as of the effective date of insured instrument, stating that all taxes, charges, assessments, levied and assessed against Subject Property which are due and payable have been paid, and that said owner has no knowledge of any pending assessments.
6. The following must be paid, satisfied and cancelled of record:
 - (a) Deed to Secure Debt from Iris A. Johansen to Bank of America, N.A., dated February 20, 2007, in the principal amount of [REDACTED], recorded on February 28, 2007, at Deed Book 2164, Page 492, Bartow County, Georgia Records.
 - (b) Deed to Secure Debt from Iris A. Johansen to Bank of America, dated March 14, 2008, in the principal amount of [REDACTED] recorded on May 12, 2008, at Deed Book 2292, Page 980, Bartow County, Georgia Records.
7. Proof of payment in full of all current and past assessments due to the homeowner's association relating to subject property.

**CHICAGO TITLE INSURANCE COMPANY
A.L.T.A. COMMITMENT
SCHEDULE B - SECTION 2**

Commitment Number: 17-12800

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 the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. All taxes for the year 2017 and subsequent years, not yet due and payable (Parcel No. 0068 0173 001 (1 Sundance) Parcel No. 0068 0173 003 (5 Sundance)).

Standard Exceptions

3. Rights or claims of parties in possession not shown by the Public Records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. 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.
7. Easements, or claims of easements, not shown by the Public Records.

Special Exceptions

8. Such state of facts as shown on plat recorded in Plat Book 58, Page 241, aforesaid records.
9. Covenants, conditions and restrictions and other instruments recorded in the public records and purporting to impose a transfer fee or conveyance fee payable upon the conveyance of an interest in real property or payable for the right to make or accept such a transfer, and any and all fees, liens or charges, whether recorded or unrecorded, if any, currently due payable or that will become due and payable, and any other rights deriving therefrom, that are assessed pursuant thereto.
10. Easement from Preferred Land Corporation to Georgia Power Corporation dated August 1, 1973, recorded at Deed Book 223, Page 46, Bartow County, Georgia Records.

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SCHEDULE B - SECTION 2**

11. Easement between Bartow County Bank and Irwin H. Parnes, dated October 24, 1985, recorded at Volume 495, Page 628, Bartow County, Georgia Records.
12. Easement for Right-of-Way from Irwin H. Parnes and Georgia Power Company, dated June 10, 1988, recorded at Volume 583, Page 330, Bartow County, Georgia Records.
13. Rural Post Roads Right of Way Deed between the Department of Transportation and Irwin H. Parnes, dated March 1, 1991, recorded at Deed Book 677, Page 73, Bartow County, Georgia Records.
14. Easement from Iris Johansen to Georgia Power Company, dated May 30, 2007, recorded at Deed Book 2214, Page 354, Bartow County, Georgia Records.
15. Underground Easement Iris Johansen to Georgia Power Company, dated May 14, 2009, recorded at Deed Book 2369, Page 336, Bartow County, Georgia Records.
16. Permitted Exceptions as listed on Warranty Deed dated October 23, 1985, recorded at Deed Book 495, Page 314, Bartown County, Georgia Records.
17. Permitted Exceptions as listed on Limited Warranty Deed dated February 9, 1983, recorded at Deed Book 437, Page 332, Bartown County, Georgia Records.

NOTE: On loan policies, junior and subordinate matters, if any, will not be reflected in Schedule B.