

SCHEDULE A

Title Officer:Acquisition Title and Settlement Agency, IncEscrow Officer:Escrow No.:ATS-073-16Loan No.:

Title No.: ATS-073-16

- 1. Effective date: February 23, 2016 at 08:00 AM
- 2. Policy or Policies to be issued:
 - (a) Owner's Policy (ALTA Own. Policy (06/17/06))
 Policy Amount
 Proposed Insured: TBD
 (b) Loan Policy (06/17/06) (ALTA Loan Policy (06/17/06))
 - Policy Amount Proposed Insured:
- The estate or interest in the land described or referred to in this Commitment is: Fee Simple
- 4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in: Ingrid Dorette Moses and Billie Pyles Moses, Co-Executors of the Estate of Elvin Glenroy Moses
- 5. The land referred to in this Commitment is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Countersigned:

fuckneetllurow Acquisition Title and Settlement

Agency, Inc., Underwriter

Acquisition Title and Settlement Agency, Inc. 3140 Chaparral Drive C107 Roanoke, VA 24018 (540)989-0884

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

27S106 (6/06)

ALTA Commitment Schedule A-06



Title No.: ATS-073-16

SCHEDULE B - SECTION I

REQUIREMENTS

The following requirements must be met:

- 1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- 2. Pay us the premiums, fees and charges for the policy.
- 3. Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.
 - a. Deed from Ingrid Dorette Moses and Billie Pyles Moses, Co-Executors of the Estate of Elvin Glenroy Moses to TBD
- 4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- 5. Receipt of properly executed Owner's Affidavit and Agreement regarding mechanics' liens, possession and other matters.
- 6. Certification that no federal and state taxes have been assessed against the estate of Elvin Glenroy Moses; or, if the estate is subject to such taxes, certification that same have been paid.
- 7. Receipt of newly created description that adequately defines, describes and locates premises to be insured AND this description must be used in the document(s) creating the estate or interest to be insured, subject to approval by this Company.
- 8. Recordation of plat of survey prepared by Vess Surveying dated March 15, 2016 and receipt by the Company of said recording information.
- 9. Receipt of fully executed No Financing Affidavit from Ingrid Dorette Moses and Billie Pyles Moses.
- 10. Payment of any taxes that may be assessed as a result of insured premises being currently assessed under the land use program.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

27S107 (6/06)

ALTA Commitment Schedule BI-06



SCHEDULE B - SECTION II

EXCEPTIONS

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 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. Those taxes and special assessments which become due and payable subsequent to Date of Policy
- 3. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options and reservations contained in instrument recorded in Deed Book 8, page 142, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
- 4. Reservation of easement(s) as set forth in the aforesaid restrictive covenants.
- 5. Easement from E. G. Moses to Craig-Botetourt Electric Cooperative by instrument dated July 27, 1995 recorded in Deed Book 96, Page 747.
- 6. The following matters pertainining to Tract 1 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. overhead utility lines crossing southern portion of property
 - b. 40 foot public utility easement along southwest corner of the property
 - c. drainfield located on central portion of the property
- 7. The following matters pertaining to Tract 3 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. overhead utility lines crossing southern portion of property
 - b. drainfield located on central portion of the property
- 8. The following matters pertaining to Tract 4 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. overhead utility lines crossing southern portion of property
- 9. The following matters pertaining to Tract 5 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. overhead utility lines crossing southern portion of property
 - b. drainfield located on front portion of the property
 - c. 40 foot public utility easement on southeast corner of lot
- 10. The following matters pertaining to Tract 6 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. 40 foot public utility easement along front property line

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27S108 (6/06)

ALTA Commitment Schedule BII-06

SCHEDULE B - SECTION II EXCEPTIONS (Continued)

- b. drainfield located on front portion of the property
- 11. The following matters pertaining to Tract 7 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. 40 foot public utility easement along front line of the propertyb. drainfield located on front portion of the property
- 12. The following matters pertaining to Tract 8 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. 40 foot public utility easement along front line of the property
 - b. drainfield located on central portion of the property
- 13. The following matters pertaining to Tract 9 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. 40 foot public utility easement along front line of the property
 - b. drainfield located on central portion of the property
- 14. The following matters pertaining to Tract 10 only as shown on the plat of subdivision prepared by Vess Surveying, Inc dated March 15, 2016:
 - a. 40 foot public utility easement along front line of the propertyb. drainfield located on front portion of the property
- 15. Rights of others thereto entitled, in and to the continued, uninterrupted flow of the Sinking Creek located crossing the southern portion of insured premises, as shown on the recorded plat of subdivision. (As to Tract 10 only)

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27S108 (6/06)

ALTA Commitment Schedule BII-06



Title No.: ATS-073-16

LEGAL DESCRIPTION

EXHIBIT "A"

The land referred to herein below is situated in the County of Craig, State of Virginia, and is described as follows:

TRACT 1

53.567 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 2

6.744 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 3

80.451 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 4

46.660 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 5

27.091 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 6

6.674 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as

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EXHIBIT "A" (Continued)

Title No.: ATS-073-16

Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 7

56.850 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 8

15.210 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 9

76.013 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED

TRACT 10

104.440 acres as shown on plat of survey prepared by Vess Surveying dated March 15, 2016 and recorded as Instrument _____

SETTLEMENT AGENT TO PROVIDE A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE PROPERTY HEREIN CONVEYED