SCHEDULE A Revision A

Citla NIa	22	420714/ 20		

Authorized Signatory

Title N	No. PRO-22-4287W-20	
1.	Commitment Date:	
2.	Policy or Policies to be issued:	Amount of Insurance
	(a) ALTA Owner's Policy (6-17-06)	\$3,000.00
	Proposed Insured:	
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated	
	(b)	
	Proposed Insured:	
3.	The Fee Simple interest in the land described in this Commitment is owned, at the	e Commitment Date, by
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, and restated	as amended
4.	The land referred to in the Commitment is described as follows:	
	All that certain lot or parcel of land situate in the County of Henry, Commonwealth being more particularly described as follows:	of Virginia, and
	All that certain lot or parcel of land situated in Reed Creek District, Henry County, Vi known and designated as Lot No. 25, as shown on map of "Beechwood Development Barnard, C.L.S., dated May 3, 1967, of record in the Henry County Circuit Court Map Book 35, page 81.	', made by A. M.
Count	ersigned:	
	sional Title Associates Narrow Passage Road	
	nan, VA 24066	
	Reveau L. Kellery	

SCHEDULE B I

REQUIREMENTS

Title No. PRO-22-4287W-20

The following requirements must be met:

- 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 the mortgage to be insured must be signed, delivered and recorded.
 - a. Duly authorized Deed from Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated to Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated.
- 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 satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
- 6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
- 7. No recorded deed of trust or mortgage on the Land was found in a search of the land records.

 Accordingly, the Company requires receipt of an Affidavit from record owner addressed to the Company, stating that there are no recorded or unrecorded deed(s) of trust, personal notes and/or obligations on the Land intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
- 8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
- 9. Examination of the appropriate public records in the name(s) of the unnamed purchasers of the land to be insured and described in this title commitment, and disclosure to the Company of all United States liens thereby revealed. Unless released of record or otherwise disposed of to the satisfaction of the Company, judgments in favor of the United States will appear as exceptions in Schedule B of the final policy.

OR

- 10. Payment of all Federal and/or State Estate taxes, if any, due on the estate of Theofilis G. Balabanis, deceased.
- 11. Receipt of properly executed Indemnity and Escrow Agreement for the estate of Theofilis G. Balabanis, deceased; OR
 - a) Receipt of Surety Bond satisfactory to the company in the amount of the net proceeds protecting this company against any debts or estate or inheritance taxes due by the Estate of Theofilis G. Balabanis, deceased, any appeal from the probate of the will of said deceased, discovery and probate of a later will



SCHEDULE B – PART I CONTINUED

Title No. PRO-22-4287W-20

and unmarketability of title to the insured premises by virtue of the fact that the company is or may be liable for debts or estate or inheritance taxes due by said estate, or subject to an appeal from the probate of the will of said decedent. OR

b) Upon receipt and review of estate asset information, the company may be willing to insure as to matters of the estate without escrow of net proceeds upon payment of an extra hazard premium and receipt of fully executed DECEDENT'S ESTATE INDEMNITY - UNSECURED (FNT019). The following information will need to be reviewed for consideration of waiver from escrow of the net proceeds:

i)net proceeds due the estate from the sale of property;

ii)all debts encumbered by the estate;

iii)amount of federal taxes due by the estate; and

iv)certification the devisees are the same as the heirs would be.

12. Certification from settlement agent that they have made independent verification through the PACER system that the seller and/or borrowers are not in bankruptcy.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.

SCHEDULE BII

EXCEPTIONS

Title No. PRO-22-4287W-20

- a. 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.
- 1. Those taxes becoming due and payable subsequent to the date of the policy.
- 2. Setback lines, easements, rights of way and all terms and conditions set forth on plat recorded in Map Book 35, page 81.
- 3. Rights of tenants or parties in possession.
- 4. 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.

TM #16.5(037)001 /040 ,41

Authorized Signatory

SCHEDULE A

	OOILE OLE A	
Title No	o. PRO-22-4293W-26	File No. PRO-22-4293W-26
1.	Commitment Date: June 14, 2022	
2.	Policy or Policies to be issued:	Amount of Insurance
	(a) ALTA Owner's Policy (6-17-06)	\$2,500.00
	Proposed Insured:	
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated	
	(b)	
	Proposed Insured:	
3.	The Fee Simple interest in the land described in this Commitment is owned,	at the Commitment Date, by
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, and restated	2014, as amended
4.	The land referred to in the Commitment is described as follows:	
	See continuation of Schedule A for legal description	
Counter	rsigned:	
1528 N	ional Title Associates arrow Passage Road an, VA 24066	
	Elvera L. Kellery	

SCHEDULE A CONTINUED

Title No. PRO-22-4293W-26

File No. PRO-22-4293W-26

LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Henry**, Commonwealth of Virginia, and being more particularly described as follows:

All of that certain lot or parcel of land lying on the Southeast side of White Oak Road, in Beechwood Development in Reed Creek District of Henry County, Virginia, and being known and designated Lot #63 of the Beechwood Development as prepared by A. M. Barnard, C.L.S, on May 3, 1967, which map was recorded in the Henry County Circuit Court Clerk's Office..



TM #16.5(037)001/040,41

SCHEDULE B I

REQUIREMENTS

Title No. PRO-22-4293W-26

File No. PRO-22-4293W-26

The following requirements must be met:

- 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 the mortgage to be insured must be signed, delivered and recorded.
 - a. Duly authorized Deed from Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated to (TO BE DETERMINED).
- 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 satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
- 6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
- 7. No recorded deed of trust or mortgage on the Land was found in a search of the land records.

 Accordingly, the Company requires receipt of an Affidavit from record owner addressed to the Company, stating that there are no recorded or unrecorded deed(s) of trust, personal notes and/or obligations on the Land intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
- 8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
- 9. Examination of the appropriate public records in the name(s) of the unnamed purchasers of the land to be insured and described in this title commitment, and disclosure to the Company of all United States liens thereby revealed. Unless released of record or otherwise disposed of to the satisfaction of the Company, judgments in favor of the United States will appear as exceptions in Schedule B of the final policy.

OR

- Payment of all Federal and/or State Estate taxes, if any, due on the estate of Theofilis G. Balabanis, deceased.
- 11. Receipt of properly executed Indemnity and Escrow Agreement for the estate of Theofilis G. Balabanis, deceased; OR
 - a) Receipt of Surety Bond satisfactory to the company in the amount of the net proceeds protecting this company against any debts or estate or inheritance taxes due by the Estate of Theofilis G. Balabanis, deceased, any appeal from the probate of the will of said deceased, discovery and probate of a later will and unmarketability of title to the insured premises by virtue of the fact that the company is or may be

TM #16.5(037)001/040,41

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SCHEDULE B – PART I CONTINUED

Title No. **PRO-22-4293W-26**

File No. PRO-22-4293W-26

liable for debts or estate or inheritance taxes due by said estate, or subject to an appeal from the probate of the will of said decedent. OR

- b) Upon receipt and review of estate asset information, the company may be willing to insure as to matters of the estate without escrow of net proceeds upon payment of an extra hazard premium and receipt of fully executed DECEDENT'S ESTATE INDEMNITY UNSECURED (FNT019). The following information will need to be reviewed for consideration of waiver from escrow of the net proceeds:
 - i)net proceeds due the estate from the sale of property;
 - ii)all debts encumbered by the estate;
 - iii)amount of federal taxes due by the estate; and
 - iv)certification the devisees are the same as the heirs would be.
- 12. Certification from settlement agent that they have made independent verification through the PACER system that the seller and/or borrowers are not in bankruptcy.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.

TM #16.5(037)001/040,41

SCHEDULE BII

EXCEPTIONS

Title No. PRO-22-4293W-26

File No. PRO-22-4293W-26

- a. 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.
- 1. Those taxes becoming due and payable subsequent to the date of the policy.
- 2. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options, rights of first refusal and reservations appearing of record in Deed Book 207, Page 327.
 - NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C.
- 3. Rights of tenants or parties in possession.
- 4. 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.

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Authorized Signatory

SCHEDULE A

	OOILE OLE A	
Title No	o. PRO-22-4294W-27	File No. PRO-22-4294W-27
1.	Commitment Date: June 14, 2022	
2.	Policy or Policies to be issued:	Amount of Insurance
	(a) ALTA Owner's Policy (6-17-06)	\$2,800.00
	Proposed Insured:	
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated	
	(b)	
	Proposed Insured:	
3.	The Fee Simple interest in the land described in this Commitment is owned,	at the Commitment Date, by
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, and restated	2014, as amended
4.	The land referred to in the Commitment is described as follows:	
	See continuation of Schedule A for legal description	
Counter	rsigned:	
1528 N	ional Title Associates arrow Passage Road an, VA 24066	
	Leberre L. Kellery	

SCHEDULE A CONTINUED

Title No. PRO-22-4294W-27

File No. PRO-22-4294W-27

LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Henry**, Commonwealth of Virginia, and being more particularly described as follows:

All of those two (2) certain lots or parcels of land lying on the South and Southwest side of Cedar Drive in Beechwood Development in Reed Creek District of Henry County, Virginia, and being known and designated as Lots #40 and 41 of the Beechwood Development as prepared by A. M. Barnard, C.L.S., on May 3, 1967, which map was recorded in the Henry County Circuit Court clerk's Office in Map Book 35, page 81.



SCHEDULE BI

REQUIREMENTS

Title No. PRO-22-4294W-27

File No. PRO-22-4294W-27

The following requirements must be met:

- 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 the mortgage to be insured must be signed, delivered and recorded.
 - a. Duly authorized Deed from Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated to (TO BE DETERMINED).
- 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 satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
- 6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
- 7. No recorded deed of trust or mortgage on the Land was found in a search of the land records.

 Accordingly, the Company requires receipt of an Affidavit from record owner addressed to the Company, stating that there are no recorded or unrecorded deed(s) of trust, personal notes and/or obligations on the Land intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
- 8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
- 9. Examination of the appropriate public records in the name(s) of the unnamed purchasers of the land to be insured and described in this title commitment, and disclosure to the Company of all United States liens thereby revealed. Unless released of record or otherwise disposed of to the satisfaction of the Company, judgments in favor of the United States will appear as exceptions in Schedule B of the final policy.

OR

- 10. Payment of all Federal and/or State Estate taxes, if any, due on the estate of Theofilis G. Balabanis, deceased.
- 11. Receipt of properly executed Indemnity and Escrow Agreement for the estate of Theofilis G. Balabanis, deceased; OR
 - a) Receipt of Surety Bond satisfactory to the company in the amount of the net proceeds protecting this company against any debts or estate or inheritance taxes due by the Estate of Theofilis G. Balabanis, deceased, any appeal from the probate of the will of said deceased, discovery and probate of a later will and unmarketability of title to the insured premises by virtue of the fact that the company is or may be



SCHEDULE B – PART I CONTINUED

Title No. PRO-22-4294W-27

File No. PRO-22-4294W-27

liable for debts or estate or inheritance taxes due by said estate, or subject to an appeal from the probate of the will of said decedent. OR

- b) Upon receipt and review of estate asset information, the company may be willing to insure as to matters of the estate without escrow of net proceeds upon payment of an extra hazard premium and receipt of fully executed DECEDENT'S ESTATE INDEMNITY UNSECURED (FNT019). The following information will need to be reviewed for consideration of waiver from escrow of the net proceeds:
 - i)net proceeds due the estate from the sale of property;
 - ii)all debts encumbered by the estate;
 - iii)amount of federal taxes due by the estate; and
 - iv)certification the devisees are the same as the heirs would be.
- 12. Certification from settlement agent that they have made independent verification through the PACER system that the seller and/or borrowers are not in bankruptcy.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.

SCHEDULE BII

EXCEPTIONS

Title No. PRO-22-4294W-27

File No. PRO-22-4294W-27

- a. 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.
- 1. Those taxes becoming due and payable subsequent to the date of the policy.
- 2. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options, rights of first refusal and reservations appearing of record in Deed Book 207, Page 327.
 - NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C.
- 3. Rights of tenants or parties in possession.
- 4. 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.

TM # 16.5(037)001 /039 ,44,45

SCHEDULE A Revision A

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Authorized Signatory

Title N	lo. PRO-22-4331W-28	
1.	Commitment Date:	
2.	Policy or Policies to be issued:	Amount of Insurance
	(a) ALTA Owner's Policy (6-17-06)	\$9,000.00
	Proposed Insured:	
	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated	
	(b)	
	Proposed Insured:	
3.	The Fee Simple interest in the land described in this Commitment is owned, at the	e Commitment Date, by
o.	Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, and restated	•
4.	The land referred to in the Commitment is described as follows:	
	All those certain lots or parcels of land situate in the County of Henry, Commonwo and being more particularly described as follows:	ealth of Virginia,
	All those certain lots or parcels of land situated in Reed Creek District, Henry Counbeing known and designated as Lots No. 39, 44 and 45, as shown on map of "Beechwoo made by A. M. Barnard, C.L.S., dated May 3, 1967, of record in the Henry Coun Clerk's Office in Map Book 35, page 81.	d Development'',
Counte	ersigned:	
1528 N	sional Title Associates Narrow Passage Road nan, VA 24066	
	Revera L. Kelley	

TM # 16.5(037)001 /039,44,45

SCHEDULE B I

REQUIREMENTS

Title No. PRO-22-4331W-28

The following requirements must be met:

- 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 the mortgage to be insured must be signed, delivered and recorded.
 - a. Duly authorized Deed from Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated to Trustee of the Theofilos G. Balabanis Trust Fund U/A dated October 3, 2014, as amended and restated.
- 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 satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
- 6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
- 7. No recorded deed of trust or mortgage on the Land was found in a search of the land records.

 Accordingly, the Company requires receipt of an Affidavit from record owner addressed to the Company, stating that there are no recorded or unrecorded deed(s) of trust, personal notes and/or obligations on the Land intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
- 8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
- 9. Examination of the appropriate public records in the name(s) of the unnamed purchasers of the land to be insured and described in this title commitment, and disclosure to the Company of all United States liens thereby revealed. Unless released of record or otherwise disposed of to the satisfaction of the Company, judgments in favor of the United States will appear as exceptions in Schedule B of the final policy.

OR

- 10. Payment of all Federal and/or State Estate taxes, if any, due on the estate of Theofilis G. Balabanis, deceased.
- 11. Receipt of properly executed Indemnity and Escrow Agreement for the estate of Theofilis G. Balabanis, deceased; OR
 - a) Receipt of Surety Bond satisfactory to the company in the amount of the net proceeds protecting this company against any debts or estate or inheritance taxes due by the Estate of Theofilis G. Balabanis, deceased, any appeal from the probate of the will of said deceased, discovery and probate of a later will



SCHEDULE B – PART I CONTINUED

Title No. PRO-22-4331W-28

and unmarketability of title to the insured premises by virtue of the fact that the company is or may be liable for debts or estate or inheritance taxes due by said estate, or subject to an appeal from the probate of the will of said decedent. OR

- b) Upon receipt and review of estate asset information, the company may be willing to insure as to matters of the estate without escrow of net proceeds upon payment of an extra hazard premium and receipt of fully executed DECEDENT'S ESTATE INDEMNITY UNSECURED (FNT019). The following information will need to be reviewed for consideration of waiver from escrow of the net proceeds:
 - i)net proceeds due the estate from the sale of property;
 - ii)all debts encumbered by the estate;
 - iii)amount of federal taxes due by the estate; and
 - iv)certification the devisees are the same as the heirs would be.
- 12. Certification from settlement agent that they have made independent verification through the PACER system that the seller and/or borrowers are not in bankruptcy.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.

TM # 16.5(037)001 /039,44,45

SCHEDULE BII

EXCEPTIONS

Title No. PRO-22-4331W-28

- a. 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.
- 1. Those taxes becoming due and payable subsequent to the date of the policy.
- 2. Setback lines, easements, rights of way and all terms and conditions set forth on plat recorded in Map Book 35, page 81.
- 3. Rights of tenants or parties in possession.
- 4. 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.