



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-23-4424W**

File No. **PRO-23-4424W**

1. Commitment Date: **March 31, 2023 at 8:00 am**
2. Policy or Policies to be issued: Amount of Insurance  
(a) ALTA Owner's Policy (6-17-06) **\$204,200.00**  
Proposed Insured:  
**Lillie T. Patterson**  
(b)  
Proposed Insured:
3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**Lillie T. Patterson**
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 Roanoke, Commonwealth of Virginia, and being more particularly described as follows:**  
  
**Lot 8, Block 6, according to the Map of Section No. 2, Montclair Estates, which Map is recorded in Plat Book 5, at page 80, in the Office of the Clerk of the Circuit Court of Roanoke County, Virginia.**  
  
**A three foot wide strip of Lot 7 running with and parallel to the entire boundary line between Lot 7 and Lot 8 of Block 6, according to the Map of Section No. 2, Montclair Estates prepared by T. P. Parker, S.C.E., dated January 16, 1964, recorded in the aforesaid Clerk's Office in Plat Book 5, at page 80.**  
  
**Lot 8, Block 6, and a three foot wide strip of Lot 7 are more fully described on a plat of survey for Barbara C. Patterson and Lillie T. Patterson made by T. P. Parker & Son dated April 30, 1985, and recorded in the aforesaid Clerk's Office in Deed Book 1220, page 994.**

Countersigned:

Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-23-4424W**

File No. **PRO-23-4424W**



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## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-23-4424W**

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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 the mortgage to be insured must be signed, delivered and recorded.
  - a. **Deed from Lillie T. Patterson to Lillie T. Patterson.**
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. Examination of the appropriate public records in the name(s) of the 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

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

9. 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.**

*Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.*



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## SCHEDULE B II

### EXCEPTIONS

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Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- 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, covenants, conditions, restrictions, reservations, easements, liens for assessments, developer rights, options, rights of first refusal and reservations and other matters, if any, and any amendments thereto, appearing of record in Declaration recorded in Deed Book 835, Page 572; in the related bylaws; in any instrument creating the estate or interest insured by this policy; and in any other allied instrument referred to in any of the instruments aforesaid, 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.
3. Setback lines, easements, rights of way and all terms and conditions set forth on plat recorded in Deed Book 1220, Page 992.
4. Rights of tenants or parties in possession.
5. 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.