

**LAWYER'S ABSTRACT COMPANY OF WESTMORELAND COUNTY**  
**35 West Otterman Street, Greensburg, PA 15601**  
**PH: 724-834-2822 FAX: 724-834-2960**

**ATTORNEY'S FINAL CERTIFICATE FOR OWNER'S AND/OR MORTGAGEE POLICY**

The undersigned hereby certifies to **LAWYERS ABSTRACT COMPANY OF WESTMORELAND COUNTY** that: Based on a personal examination of all public records affecting the title to real estate described in Schedule A hereof, which source of title information covers a period of not less than sixty (60) years last past, it is the opinion of the undersigned that, subject only to the mortgage (deed of trust), if any, set forth below and the liens, encumbrances, and other objections noted under Schedule B hereof, the marketable fee simple title to said real estate is, as of the date of this report, vested in

(Note — If title is not marketable, communicate by letter facts and law to the Company for ruling.)

The instrument(s) in connection with which insurance is requested and which instrument(s) describe(s) the property verbatim, as set forth under Schedule A hereof, is (are) identified as follows:

<b>Fill in both sections if owner's and mortgagee insurance desired</b>	<b>Fill in this section if owner's or leasehold insurance desired</b>	
	1. Nature of instrument _____	Consideration \$ _____
	2. Grantors _____ (If a corporation, be sure the proper corporate authority exists for execution of instrument and obtain certified copy of corporate resolutions)	
	3. Grantee(s) _____	
	4. Dated _____, filed for record in office of _____, County of _____, State of _____, on _____, at _____ o'clock ____ M., as Document No. _____, recorded in _____ Book _____, Page _____ (Show hour and minute and, when available, either book and page, or document number)	
	5. Estate or interest of Grantee(s) under this instrument is _____ (Fee Simple-Life Estate-Leasehold) and, so far as known to the undersigned, said instrument was not given in contravention of the bankruptcy act.	
	<b>Fill in this section if mortgagee insurance desired</b>	
	6. Name of insured _____	
	7. Nature of instrument _____	
	8. Mortgagors or Grantors _____ (If a Corporation, be sure the proper corporate authority exists for execution of instrument and obtain certified copy of corporate resolutions)	
	9. Trustee _____	
	10. Mortgagee or Beneficiary _____	
	11. Dated _____, filed for record in office of _____, County of _____, State of _____, on _____, at _____ o'clock ____ M., as Document No. _____, recorded in _____ Book _____, Page _____ (Show hour and minute and, when available, either book and page, or document number)	
12. Principal amount of debt secured \$ _____. Final maturity _____ (year only).		
13. Transferred — (Required in Georgia and Maryland only.)		
(a) By separate assignment dated _____, from _____ to _____, filed for record _____, at _____ o'clock ____ M., as Document No. _____, in _____ Book _____, Page _____, or		
(b) By endorsement of notes only and delivery to _____		
In the opinion of the undersigned, the instrument described above constitutes a valid _____ lien on the premises therein described, subject only to the liens, encumbrances, and other objections set forth under Schedule B hereof, and so far as known to the undersigned, was not given to secure an antecedent debt and the transfer, if any, shown in Item 13 is a valid assignment thereof.		

**Schedule A**

**Verbatim Description of Premises as Contained in Instrument(s) to Be Insured**

**NOTE:** Set forth verbatim description of all the property conveyed by the instrument(s) to be insured. If additional space is necessary, attach rider. If title to only part of the property is to be insured, be sure to so state.

Schedule B

Answer Each Item

- 1. TAXES AND SPECIAL ASSESSMENTS: (a) All (State, County, City or Town, and School etc.) taxes, special liens or assessments against the said premises have been paid to and including those for the tax year ... ending ... day of ... except: ... (b) Leinable Water and Sewer charges: ... (c) Possible additional assessments for taxes for new construction or for any major improvements: ...

- 2. MORTGAGES, DEEDS OF TRUST, FINANCING STATEMENTS AND SIMILAR LIENS - other than instrument to be insured: (Give parties, amount, date and recording data. Show if assigned or subordinated to instrument to be insured.)

- 3. RESTRICTIVE COVENANTS AND CONDITIONS: Yes [ ] No [ ] If so attach copy with abstract of instrument in which contained. Date instrument filed of record ... BK ... Page ... (a) State whether violated or not ... (b) 1. Do restrictions contain reversionary or forfeiture clause? ... 2. If so, has such clause been released or subordinated in favor of mortgage? ... (Attach copy of waiver or subordination showing record reference.)

- 4. DOES RECORDED PLAT SHOW BUILDING RESTRICTION LINE? ... If so, give details: ...

- 5. ARE THERE OTHER LIENS, OBJECTIONS, AND DEFECTS? ... (Answer "yes" or "no" and, if any, check and describe below.)

- (a) [ ] Judgment or Decrees, State or Federal (f) [ ] Decedent's Debts or Unadministered Estates (b) [ ] Income Tax Liens, State or Federal (g) [ ] Bankruptcy Proceedings: Suits Pending State or Federal (c) [ ] Mechanics' and Materialmen's Liens of Record (h) [ ] Easements, Party Wall Agreements, Encroachments (d) [ ] Recorded Leases or Known Unrecorded Leases (i) [ ] Oil and Mineral Rights (e) [ ] Corporation Taxes if a Lien on real estate (j) [ ] Estate and Inheritance Taxes, State or Federal

- 6. OTHER MATTERS: Set forth other liens of record and any objections or defects not disclosed above, whether shown of record, or which may be known or rumored.

NOTE: If party wall rights or other easements in or over adjoining premises are being conveyed or mortgaged, have you examined the title to such adjoining premises and do you certify that unencumbered title to such rights or easements is vested in the vendor or mortgagor? ...

The following information must be furnished.

- A. Has full consideration for the estate or interest to be insured been paid and disbursed to or for the account of the grantor and/or mortgagor? ... B. Property is occupied by Owners ... Tenant ... If occupied by tenant, give parties, date and duration of lease ... Does tenant have renewal or purchase option? ... C. Last improvements or repairs completed ... and statutory lien period has [ ] expired - has not [ ] expired. (Month and Year) D. Is insurance as to matters of survey required? ... E. The loan is FHA ... VA ... Other ...

The undersigned further certifies: (a) That, so far as known to the undersigned, there is no dispute among attorneys of the local bar as to the validity of the title to the real estate covered by this report, and (b) that the title is in no way dependent upon the validity of a sale of the property for delinquent taxes or assessments.

\* This title is certified down to ..., at ... M.

Approved Attorneys

Address ... By ... Member of Firm

\* This date should be the date you last examined the records for all matters affecting the estate or interest to be insured. Do not date your certificate as of a date subsequent to such examination since same will be construed to set forth all matters affecting the estate or interest to be insured AS OF ITS DATE and title policy issued accordingly.

NOTE: Attention is called to the fact that the following exception is preprinted on Schedule B of an Owner's Policy; Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.