## LIMITED PRELIMINARY OPINION ON TITLE FOR

WILLIAM G. INGER, JR. AND WIFE, TAMMY L. INGER The undersigned has examined the record on the HYDE County records (and municipal tax and assessment records if within a municipality) for the period shown below relative to title to the real property described below, and gives the following opinion of status: Owner(s): WILLIAM G. INGER, JR. AND WIFE, TAMMY L. INGER Interest or estate: FEE SIMPLE Property Description (or attach copy of legal description): See Exhibit "A" attached hereto. Subject to the uninitialed STANDARD EXCEPTIONS on reverse side hereof. Also subject to the following SPECIAL INFORMATION AND EXCEPTION: Taxes: 1. Ad valorem taxes are paid through and including those for the year..... 2023. 2. Taxes now due and payable..... Taxes, a lien, deferred or otherwise, but not yet due and payable..... 3. Special levies or assessments now due or payable in future installments...... 4. 5. Estate or inheritance taxes. Restrictive Covenants? Yes : No : (Attach Copy) SEE PRIOR POLICY Book \_\_\_\_, Page \_ 1. Does survey and/or public record indicate a violation? Yes □; No □; Unknown □. 2. 3. Contain reversionary or forfeiture clause? Yes []; No []. 4. Building Setback Line(s) of \_\_\_\_\_ feet from front; \_\_\_\_\_ feet from side; \_\_\_\_\_ feet from street; \_\_\_\_\_ feet from rear. Easements/Other Matters: 5. Survey and Inspection Report Attached? Yes □; No □. Recorded Plat? Yes ⊠; No ☐ SEE PRIOR POLICY Map Book \_\_\_\_\_, Page \_\_\_\_\_; Plat Cabinet \_\_\_\_\_, Slide \_\_\_\_, UOF Book \_\_\_\_\_, Page \_\_\_\_.

Building Setback Line(s) of \_\_\_\_\_ feet from front; \_\_\_\_\_ feet from side; \_\_\_\_\_ feet from street; \_\_\_\_\_ feet from rear. 1. 2. Yes □; No □; Unknown □. 3. Violated? 4. Easements/Other Matters: Access to Public Right of Way? Yes ☑; No □. OVER LENGTHY PRIVATE EASEMENT TO SR 1303, NEW LAKE ROAD AS STATED IN SOURCE DEED AND FURTHER DISCUSSED IN PRIOR POLICY. Direct : or over a private easement ? (if private easement, attach copy). Tenant □; Owner □; Unimproved □; Unknown ⊠. **Property Occupied By: Undating From Previous Title Insurance Policy?** Yes ⊠; No ☐(Attach Copy). If "Yes", has a search of the public records been accomplished for such period of time within which judgments, liens or other matters could affect the property, regarding the owner(s) of the property on and after the date of said policy? Yes ⊠; No □. Other Easements, Liens, Deeds of Trust, Objections or Defects: 1. This is a limited title opinion and exception is taken as to all record matters prior to the date from which the Back Title Letter sets as the beginning date of the search period and the below signed assumes that all of the prior work and searches upon which the Back Title Letter is based were performed competently and fully. 2. Easements and restrictions of record. 3. All exceptions listed in prior title policy. 4. If there is no survey attached hereto, then exception is made as to all matters that would be revealed by an accurate survey and no representation is made as to acreage. NOTE: THIS OPINION IS TO AND FOR THE BENEFIT OF WILLIAM G. INGER, JR. AND WIFE, TAMMY L. INGER AND NO OTHERS. NO ONE PURCHASING FROM THE INGERS MAY RELY ON THIS OPINION FOR TITLE INSURANCE PURPOSES. ANY PURCHASER SHOULD CONDUCT THEIR OWN TITLE EXAMINATION AS PART OF THEIR CLOSING DUE DILIGENCE. This opinion of title is for the parties to whom it is furnished, is not transferable, and may not be used by any other person or entity without the prior written consent of the undersigned. The Search Period was from First American Title Insurance Company policy #5011400-2189242e to MAY 22, 2024 At 0830.M.

Telephone:

Address:

(252) 473-5500

PO Box 500 Manteo, NC 27954

By: SIGNATURE REDACTED
W. JAY WHELESS, Attorney

Wheless & Wheless, PLLC

### STANDARD EXCEPTIONS

The attorney should initial any exceptions that are to be eliminated on the line to the left of the exception.

1.	Interest	or claims not disclosed by public records, including but not limited to:
	(a)	Unrecorded Mechanic's or Materialmen's liens. (Liens may be filed by persons or entities furnishing labor or materials to any improvements of real property within 120 days from the last day of performance and will upon priority to the first day of performance as a valid lien on real property.)
	(b)	Unrecorded leases. (Under North Carolina law, parties in possession of the premises under a verbal or unrecorded lease of three years or less duration may remain in possession under terms of the tenancy.)
	(a)	Matters that nay defeat or impair title which do not appear on the record. (Evidence revealing missing heirs, forgeries, etc. may not be on the public record, but such facts if properly established may impair or defeat what appears to be a good title on the record.)
	(b)	Taxes, special assessments and other governmental charges that are not shown as existing liens by the public records. (Governmental charges may be for acreage fees, tap-on fees, cost of weed cutting, demolition of condemned buildings and other matters that are not shown as existing liens on the property by the public records.)
	(c)	Unlisted personal property taxes. (If discovered, such taxes and any penalties may be assessed as a lien on the subject
,		property.)
	<u>.</u>	Matters occurring prior to and subsequent to the inclusive dates of examination.
3	3.	Matters which would be revealed by a review of the public records regarding the proposed purchaser/borrower, who is not a current owner of the property.
	1.	Any inaccuracies and discrepancies which an accurate survey of the property may disclose. (A survey, if procured from a competent surveyor or civil engineer, will normally determine whether improvements lie within the boundaries of the property, whether existing utility lines, roads or other easements cross the premises, and whether there are any encroachments.)
5	5.	Security interests that may have attached to fixtures on the subject property as provided in Article 9 of the Uniform Commercial Code of North Carolina.
(	5.	Compliance with any local, county, state or federal government law or regulation relative to environment, zoning, subdivision, occupancy, use, construction or development of the subject property.
	7.	Federal judgments, liens, and proceedings filed only on the Federal Court. (Upon filing of a petition in Bankruptcy, title to real property vests in the Trustee in Bankruptcy and notice thereof is not always required to be filed in the County in which the Bankrupt owns property; federal condemnation proceedings may vest property in the federal government and notice thereof is not required to be recorded among the County records.)
8	3.	Civil actions where no notice of <i>lis pendens</i> against subject property appears of record.

**Note**: The matters included in Standard Exceptions Number One (1) above set forth are the items that cannot be checked. Standard Exceptions numbered 2, 3, 4, 5, 6, 7, and 8 are not included in a normal search of the County records during the examinations of title. Upon special request, additional investigation may be made, and Standard Exceptions numbered 2, 3, 4, 5, 6, 7 and 8 can be eliminated. Any such elimination is evidenced by the initialing of such exception in the left margin by the attorney.

### **EXHIBIT A**

Being all of Lot Forty-Four (44) of Pocosin Farms Subdivision as shown on that certain survey of Berkley-Howell & Associates, P.C., dated June 17, 1997, recorded in the Hyde County Registry in Plat Cabinet C, Slides 338-342.

Together with an including a non-exclusive right-of-way for ingress and egress along the various rights-of-way shown on said recorded plat leading from said subdivision to North Carolina State Road 1303 (New Lake Road).

### **OWNER'S POLICY OF TITLE INSURANCE**

## First American Title Insurance Company

### **SCHEDULE A**

Name and Address of Title Insurance Company: First American Title Insurance Company 1 First American Way, Santa Ana, CA 92707

File No.: 2018082450

Policy No.: 5011400-2189242e

Address Reference: 60 acres off Dunbar Canal Road, Ponzer, NC 27810

Amount of Insurance: \$55,000.00

Premium: \$77.17

Date of Policy: August 8, 2018 at 04:14 PM

1. Name of Insured:

William G. Inger, Jr. and wife, Tammy L. Inger

2. The estate or interest in the Land that is insured by this policy is:

**Fee Simple** 

3. Title is vested in:

William G. Inger, Jr. and wife, Tammy L. Inger

4. The Land referred to in this policy is described as follows:

SEE SCHEDULE C ATTACHED HERETO

September 27, 2018 Tryon Title Agency, LLC

By: Ryan Cook

First American Title Insurance Company

# OWNER'S POLICY OF TITLE INSURANCE First American Title Insurance Company

### **SCHEDULE B**

File No.: 2018082450

Policy No.: 5011400-2189242e

### **EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

- Taxes and assessments for the year 2018 and subsequent years', a lien now due and payable but not yet delinquent.
- 2. Covenants, conditions, restrictions, easements and assessments of record in Book 162, Page 847 in the aforesaid County Registry, reference is being made to the records thereof for full particulars. NOTE: Any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin are hereby deleted to the extent such covenants, conditions or restrictions violate 42 USC 3604 (c).
- 3. Matters revealed by map/plat recorded in Plat Cabinet C, Slides 338-342.
- 4. Title to any areas within street, highway or railroad rights of way, if any.
- 5. The creation or loss of land by natural or artificial changes along water forming part of the boundary of the land; and/or title to land lying below the higher of the mean high water mark and/or the normal bounds of any body of water; and/or riparian rights incident to any branches, creeks, streams, lakes or other waters coursing or abutting the land.
- 6. Encroachments, overlaps, overhangs, unrecorded easements, violated restrictive covenants, deficiency in quantity of ground, lack of access, violated plat building lines, or any matters not of record, which would be disclosed by an accurate survey and inspection of the land.
- 7. Statutory marital rights, if any, of the spouse(s) of any individual(s) insured. This will only apply if the vesting language on the Deed does not indicate a marital status of the insured(s).
- 8. Rights of parties in possession as tenants, if any.
- 9. Title to and rights of others in and to the use of North Carolina State Road 1303 (New Lake Road).
- Easement(s) and right of way in favor of nonexclusive as recorded in Book 162, Page 678 of the Beaufort County Registry.
- 11. No coverage is provided as to the exact amount of acreage or square footage of the land.



### **OWNER'S POLICY OF TITLE INSURANCE**

## First American Title Insurance Company

### SCHEDULE C

File No.: 2018082450

Policy No.: 5011400-2189242e

The land referred to in this Policy is described as follows:

BEING all OF Lot Forty-Four (44) of Pocosin Farms Subdivision as shown on that certain survey of Berkley-Howell & Associates, P.C., dated June 17, 1997, recorded in the Hyde County Registry in Plat Cabinet C, Slides 338-342.

AMERICAN

LAND TITLE

BOOK 277 PAGE 750 (2)

This document presented and filed: 08/08/2018 04:14:28 PM

E MERITA LEWIS-SPENCER, HYDE COUNTY, NC

Evrice Tav. \$110.00

Stamps \$110.00

3 10

This instrument was prepared by: W. Jay Wheless, a licensed North Carolina Attorney

PO Box 500 Manteo, NC 27954 File: 18-377

certify that no delinquent Ad Valorem taxes or other taxes With which this office is charged are a lien on the property Described in this deed.

la mBasift \_8.818

Mail after recording to: Wheless & Wheless, PLLC PO Box 500 Manteo, NC 27954

If checked, the property includes the primary residence of at least one of the Grantors (NC GS § 105-317.2). Delinquent Taxes, if any, are to be paid by the closing attorney to the County Tax Collector upon disbursement of closing ACCT#206920 PIN #7687-69-7413

### NORTH CAROLINA GENERAL WARRANTY DEED

THIS DEED made this 3rd day of August, 2018 by and between

GRANTOR

TIMOTHY RAY JUMPER and wife, MONICA LINN JUMPER

146 Pine Knob Road Newville, PA 17241

**GRANTEE** 

WILLIAM G. INGER, JR. and wife, TAMMY L. INGER

115 Pheasant Court Ladson, SC 29456

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in Currituck Township, Hyde County, North Carolina and more particularly described as follows:

BEING all OF Lot Forty-Four (44) of Pocosin Farms Subdivision as shown on that certain survey of Berkley-Howell & Associates, P.C., dated June 17, 1997, recorded in the Hyde County Registry in Plat Cabinet C, Slides 338-342.

TOGETHER with and including a non-exclusive right-of-way for ingress and egress along the various rights-of-way shown on said recorded plat leading from said subdivision to North Carolina State Road 1303 (New Lake Road).

The property herein described was acquired by Grantor by instrument recorded in Book 264 Page 926, Hyde County Public Registry.

A map showing the above-described property is recorded in Plat Cabinet C, Slides 338-342, Hyde County Public Registry.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that the title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever except for the exceptions hereinafter stated.

Title to the property hereinabove described is subject to easements, covenants, declarations and restrictions of record.

IN WITNESS WHEREOF the Grantors have hereunto set their hands and seals the day and year first above written.

(SEAL)

1, Tia Ankabrandt \_, a Notary Public of the State and County aforesaid, do certify that Timothy Ray Jumper and wife, Monica Linn Jumper personally appeared before me this day and acknowledged the execution of the foregoing instrument.

Witness my hand and official stamp or seal, this 3 had day of August, 2018.

MY COMMISSION EXPIRES:

· January 28, 2019

SEAL/STAMP
COMMONWEALTH OF PENNSYLVANIA NOTARIAL SEAL

Tia Ankabrandt, Notary Public Fia Ankabrandt, Notary Public
North Middleton Twp.. Cumberland County
My Commission Expires Jan. 28, 2019
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES