



Investors Title Insurance Company
127 N. Greene Street, Ste. 100
P O Box 3565
Greensboro, NC 27402
Tel. (336)274-8495
Fax (336)275-7940

09/30/2003

*Richard I. Shope
Attorney At Law
426 W Friendly Ave
Greensboro, NC 27401*

RE: *ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC.
203 FISHER PARK CIRCLE
GREENSBORO, NC 27401*

*5419 DAVIS MILL ROAD
GREENSBORO NC 27406*

*323 SPUR ROAD
GREENSBORO NC 27406*

(a) Mortgagee Policy Information:

Policy No. 200309436G
Coverage \$840,000.00
Name BANK OF NORTH CAROLINA
Mail Mortgagee Policy To: Bank of North Carolina
PO Box 1148
Thomasville, NC 27360

(b) Owner Policy Information:

Policy No. 200309436G
Coverage \$950,000.00
Name ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC.
Mail Owner's Policy To: ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC.
5419 DAVIS MILL RD
GREENSBORO, NC 27406

INVESTORS TITLE INSURANCE COMPANY

P.O. Drawer 2687

Chapel Hill, North Carolina 27515-2687

POLICY OF TITLE INSURANCE



SCHEDULE A

Policy No. 200309436G Policy Date 07/31/2003 Time 16:01.12

Amount of Insurance \$840,000.00

1. Name of Insured: BANK OF NORTH CAROLINA

ITS SUCCESSORS AND/OR ASSIGNS, AS THEIR INTEREST MAY APPEAR

2. The estate or interest in the land which is encumbered by the insured mortgage is: *FEE SIMPLE*

3. Title to the estate or interest in the land is vested in:
ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC.

4. The insured mortgage and assignments thereof, if any, are described as follows:

DEED OF TRUST FROM ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC., TO W. SWOPE MONTGOMERY, JR., TRUSTEE(S) FOR BANK OF NORTH CAROLINA, DATED 7/31/2003, AND RECORDED 7/31/2003, AT 16:01:12 IN BOOK 005891 AT PAGE 001626, GUILFORD COUNTY REGISTRY, NC, TO SECURE A NOTE OF \$840,000.00.

5. The land referred to in this Policy is in the State of NC County of Guilford and described as follows:

EXHIBIT "A"

TRACT A: 203 FISHER PARK CIRCLE TAX ID# G-24-5-6

FIRST TRACT: BEGINNING AT A STAKE ON THE WEST SIDE OF SOUTH PARK DRIVE, AT THE SOUTHEAST CORNER OF LOT #20, BLOCK 9, OF THE FISHER PARK PROPERTY; THENCE NORTH 36 DEG. WEST WITH SAID LOT, 263.5 FEET TO A STAKE IN THE EAST LINE OF LOT #5 IN SAID BLOCK; THENCE SOUTH 2 DEG. 4' WEST WITH THE SAID LINE OF LOTS 5, 4, 3, 2, AND 1 IN SAID BLOCK, 235.7

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Authorized Countersignature

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Policy No. 200309436G

FEET TO THE NORTH EDGE OF FLORENCE STREET; THENCE NORTHEASTWARDLY WITH THE NORTH EDGE OF FLORENCE STREET, 281.4 FEET TO THE INTERSECTION OF FLORENCE STREET AND SOUTH PARK DRIVE; THENCE NORTHWARDLY WITH SOUTH PARK DRIVE, 130.1 FEET TO THE POINT OF BEGINNING, BEING LOTS 21, 22 AND 23 IN BLOCK 9, OF THE FISHER PARK, PLAT AS RECORDED IN PLAT BOOK NO. 2, PAGE 60, IN THE REGISTER OF DEED'S OFFICE OF GUILFORD COUNTY, NORTH CAROLINA.

SECOND TRACT: BEGINNING AT THE NORTHEAST CORNER OF A PARCEL OF LAND CONVEYED BY R.F. DALTON AND HIS WIFE, CAROLINE S. DALTON, TO THOMAS S. DALTON AND HIS WIFE, ELIZABETH DALTON, BY DEED RECORDED IN BOOK 414, PAGE 55 IN THE REGISTER OF DEEDS' OFFICE OF GUILFORD COUNTY, NORTH CAROLINA, THENCE SOUTH 2 DEG. 4' WEST WITH THE LINE OF SAID PROPERTY CONVEYED TO THOMAS S. DALTON AND WIFE 100 FEET TO A STAKE; THENCE EASTWARDLY 14 FEET TO THE LINE OF THE FIRST TRACT ABOVE DESCRIBED; THENCE NORTHWARDLY WITH THE LINE OF THE FIRST TRACT ABOVE DESCRIBED 109 FEET TO THE NORTHWEST CORNER OF SAID FIRST TRACT ABOVE DESCRIBED; THENCE WESTWARDLY 14 FEET TO THE POINT OF BEGINNING, BEING ALL OF THE PARCEL OF LAND CONVEYED TO R.F. DALTON BY L.S.WILLS AND WIFE, BY DEED RECORDED IN BOOK 323, PAGE 651, IN THE REGISTER OF DEEDS' OFFICE, EXCEPT THAT PORTION OF THE SAME CONVEYED BY R.F. DALTON AND WIFE TO THOMAS S. DALTON AND WIFE, BY SAID DEED RECORDED IN BOOK 414, PAGE 53, IN SAID REGISTER OF DEEDS' OFFICE.

TRACT B: 5419 DAVIS MILL RD. TAX ID#09-0633-555-W-25

BEGINNING AT A STAKE IN THE EAST MARGIN OF A PUBLIC ROAD CORNER WITH LOT NO. 8, RUNS WITH THE EAST MARGIN OF SAID ROAD SOUTH 27 DEG. W. 100 FEET TO A STAKE; THENCE SOUTH 85 DEG. EAST 590 FEET TO A STAKE; THENCE NORTH 3 DEG. EAST 94 FEET TO A STAKE CORNER LOT NO. 8; THENCE NORTH 85 DEG. WEST 550 FEET TO THE BEGINNING CONTAINING 1 23/100 ACRES MORE OR LESS; AND BEING LOTS NO. 9 IN A MAP MADE BY J.R. ROUTH, SURVEYOR IN AUGUST, 1943.

TRACT C: 323 SPUR RD. TAX ID# 09-9-633-607-19

TRACT #1: BEGINNING AT AN EXISTING IRON PIPE IN THE NORTHERN

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MARGIN OF SPUR ROAD, ALSO KNOWN AS S.R. 3430, A CORNER WITH LOT 3 OF THE PROPERTY OF ANNIE RUTH WEATHERLY & OTHERS SUBDIVISION AS PER PLAT THEREOF IN PLAT BOOK 76, AT PAGE 120, GUILFORD COUNTY PUBLIC REGISTRY, NORTH CAROLINA; THENCE NORTH 01 DEG. 08 MIN. EAST 476.06 FEET WITH SAID LOT 3 TO AN EXISTING IRON PIPE, AND CORNER WITH RICHARD TAYLOR PROPERTY AS PER DEED FROM ANNIE R. WEATHERLY TO SAID RICHARD TAYLOR AND WIFE, ANN TAYLOR, RECORDED IN DEED BOOK 3605, AT PAGE 2109, BEING ALSO KNOWN AND DESIGNATED AS TRACT #5-A OF THE C.T. WEATHERLY ESTATE AS PER PLAT THEREOF RECORDED IN PLAT BOOK 32 AT PAGE 60; THENCE NORTH 47 DEG. 00 MIN. EAST 461.83 FEET WITH SAID TAYLOR TO AN EXISTING IRON PIPE, A CORNER WITH MOLLIE WEATHERLY TAYLOR PROPERTY, AS DESCRIBED IN PLAT RECORDED IN PLAT BOOK 117, AT PAGE 60, THE FOLLOWING COURSES AND DISTANCES: SOUTH 43 DEG. 00 MIN. EAST 117.16 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 85 DEG. 05 MIN. EAST 108.77 FEET TO AN EXISTING IRON PIPE; THENCE SOUTH 04 DEG. 55 MIN. EAST 242.55 FEET TO AN EXISTING IRON PIPE; THENCE SOUTH 05 DEG. 38 MIN. 50 SEC. WEST 487.73 FEET WITH WALTER W. DUNCAN PROPERTY TO AN EXISTING IRON PIPE IN THE NORTHERN MARGIN OF SPUR ROAD; THENCE NORTH 88 DEG. 35 MIN. 40 SEC. WEST 88 DEG. 35 MIN. 40 SEC. WEST 508.40 FEET WITH SAID NORTHERN MARGIN OF SPUR ROAD, ALSO KNOWN AS STATE ROAD 3430, TO AN EXISTING IRON PIPE, THE POINT OF BEGINNING, CONTAINING 3.204 ACRES, MORE OR LESS AND BEING ALL OF LOT 2 OF MOLLIE WEATHERLY TAYLOR PROPERTY AS PER SURVEY OF CALLICUTT SURVEYORS, DATED MAY 3, 1996, AND ALSO BEING OF RECORD IN PLAT RECORDED IN PLAT BOOK 117, AT PAGE 60, GUILFORD COUNTY PUBLIC REGISTRY, NORTH CAROLINA.

TRACT #2: BEGINNING AT AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SPUR ROAD, ALSO KNOWN AS STATE ROAD #3430, APPROXIMATELY SOUTH 01 DEG. 08 MIN. WEST 60 FEET FROM THE BEGINNING POINT IN TRACT #1, ABOVE, RUNNING THENCE FROM SAID POINT OF BEGINNING SOUTH 88 DEG. 35 MIN. 40 SEC. EAST 503.66 FEET WITH SAID SOUTHERN MARGIN OF SPUR ROAD TO AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SAID S.R. #3430; THENCE SOUTH 05 DEG. 38 MIN. 50 SEC. WEST 21.07 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 89 DEG. 14 MIN. 10 SEC. WEST 502.01 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 01 DEG. 08 MIN. EAST 26.63 FEET TO AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SPUR ROAD, THE POINT OF BEGINNING, AND BEING ALL OF RESIDUE OF LOT 8, C.T. WEATHERLY ESTATE AS PER PLAT

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THEREOF RECORDED IN PLAT BOOK 22, AT PAGE 60, WHICH IS LOCATED ON THE SOUTH SIDE OF SPUR ROAD, HAVING A TOTAL AREA OF 0.275 ACRES, AS PER THE ABOVE REFERRED TO PLAT OF SURVEY BY CALLICUTT SURVEYORS, DATED MAY 3, 1996, ENTITLED SURVEY FOR ANDERSON GROVE BAPTIST CHURCH, AND ALSO APPEARING AS ALL OF LOT 2A, IN PLAT RECORDED ON OR ABOUT AUGUST 10, 1995, IN PLAT BOOK 117 AT PAGE 60, GUILFORD COUNTY PUBLIC REGISTRY, NORTH CAROLINA.

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SCHEDULE B - PART I
EXCEPTIONS FROM COVERAGE

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

1. *NOTE: The above mentioned property is tax exempt.*

TRACT "A":

2. *Easement(s) and/or Right(s) of way to Duke Power Company, recorded in Book 3618 at Page 37.*

TRACT "C":

3. *Plat recorded in Plat Book 117, at Page 60, shows a 30-foot Drainage Easement and a 60-foot Drainage Easement located on insured premises.*

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SCHEDULE B - PART II

In addition to the matters set forth in Part 1 of this Schedule, the title to the estate or interest in the land described or referred to in Schedule A is subject to the following matters, if any be shown, but the Company insures that these matters are subordinate to the lien or charge of the insured mortgage upon the estate or interest:

N/A



INVESTORS TITLE INSURANCE COMPANY
P.O. Drawer 2687
Chapel Hill, North Carolina 27515-2687
OWNER'S POLICY OF TITLE INSURANCE

SCHEDULE A

Policy Number 200309436G Policy Date 07/31/2003 Time 16:01.12

Amount of Insurance \$950,000.00

1. Name of Insured ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC.

2. The estate or interest in the land which is covered by this policy is:
FEE SIMPLE

3. Title to the estate or interest in the land is vested in the Insured.

4. The land herein described is encumbered by the following mortgage and assignments, if any:

DEED OF TRUST FROM ANDERSON GROVE BAPTIST CHURCH OF GREENSBORO, INC., TO W. SWOPE MONTGOMERY, JR., TRUSTEE(S) FOR BANK OF NORTH CAROLINA, DATED 7/31/2003, AND RECORDED 7/31/2003, AT 16:01:12 IN BOOK 005891 AT PAGE 001626, GUILFORD COUNTY REGISTRY, NC, TO SECURE A NOTE OF \$840,000.00.

and the mortgages, if any, shown in Schedule B hereof.

5. The land referred to in this Policy is in the State of NC County of Guilford and described as follows:

EXHIBIT "A"

TRACT A: 203 FISHER PARK CIRCLE TAX ID# G-24-5-6

FIRST TRACT: BEGINNING AT A STAKE ON THE WEST SIDE OF SOUTH PARK DRIVE, AT THE SOUTHEAST CORNER OF LOT #20, BLOCK 9, OF THE FISHER PARK PROPERTY; THENCE NORTH 36 DEG. WEST WITH SAID LOT, 263.5 FEET TO A STAKE IN THE EAST LINE OF LOT #5 IN SAID BLOCK; THENCE SOUTH 2 DEG. 4' WEST WITH THE SAID LINE OF LOTS 5, 4, 3, 2, AND 1 IN SAID BLOCK, 235.7 FEET TO THE NORTH EDGE OF FLORENCE STREET; THENCE NORTHEASTWARDLY WITH THE NORTH EDGE OF FLORENCE STREET, 281.4 FEET TO THE INTERSECTION OF FLORENCE STREET AND SOUTH PARK DRIVE; THENCE NORTHWARDLY WITH SOUTH

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PARK DRIVE, 130.1 FEET TO THE POINT OF BEGINNING, BEING LOTS 21, 22 AND 23 IN BLOCK 9, OF THE FISHER PARK, PLAT AS RECORDED IN PLAT BOOK NO. 2, PAGE 60, IN THE REGISTER OF DEED'S OFFICE OF GUILFORD COUNTY, NORTH CAROLINA.

SECOND TRACT: BEGINNING AT THE NORTHEAST CORNER OF A PARCEL OF LAND CONVEYED BY R.F. DALTON AND HIS WIFE, CAROLINE S. DALTON, TO THOMAS S. DALTON AND HIS WIFE, ELIZABETH DALTON, BY DEED RECORDED IN BOOK 414, PAGE 55 IN THE REGISTER OF DEEDS' OFFICE OF GUILFORD COUNTY, NORTH CAROLINA, THENCE SOUTH 2 DEG. 4' WEST WITH THE LINE OF SAID PROPERTY CONVEYED TO THOMAS S. DALTON AND WIFE 100 FEET TO A STAKE; THENCE EASTWARDLY 14 FEET TO THE LINE OF THE FIRST TRACT ABOVE DESCRIBED; THENCE NORTHWARDLY WITH THE LINE OF THE FIRST TRACT ABOVE DESCRIBED 109 FEET TO THE NORTHWEST CORNER OF SAID FIRST TRACT ABOVE DESCRIBED; THENCE WESTWARDLY 14 FEET TO THE POINT OF BEGINNING, BEING ALL OF THE PARCEL OF LAND CONVEYED TO R.F. DALTON BY L.S.WILLS AND WIFE, BY DEED RECORDED IN BOOK 323, PAGE 651, IN THE REGISTER OF DEEDS' OFFICE, EXCEPT THAT PORTION OF THE SAME CONVEYED BY R.F. DALTON AND WIFE TO THOMAS S. DALTON AND WIFE, BY SAID DEED RECORDED IN BOOK 414, PAGE 53, IN SAID REGISTER OF DEEDS' OFFICE.

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TRACT C: 323 SPUR RD. TAX ID# 09-9-633-607-19

TRACT #1: BEGINNING AT AN EXISTING IRON PIPE IN THE NORTHERN MARGIN OF SPUR ROAD, ALSO KNOWN AS S.R. 3430, A CORNER WITH LOT 3 OF THE PROPERTY OF ANNIE RUTH WEATHERLY & OTHERS SUBDIVISION AS PER PLAT THEREOF IN PLAT BOOK 76, AT PAGE 120, GUILFORD COUNTY PUBLIC REGISTRY,

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NORTH CAROLINA; THENCE NORTH 01 DEG. 08 MIN. EAST 476.06 FEET WITH SAID LOT 3 TO AN EXISTING IRON PIPE, AND CORNER WITH RICHARD TAYLOR PROPERTY AS PER DEED FROM ANNIE R. WEATHERLY TO SAID RICHARD TAYLOR AND WIFE, ANN TAYLOR, RECORDED IN DEED BOOK 3605, AT PAGE 2109, BEING ALSO KNOWN AND DESIGNATED AS TRACT #5-A OF THE C.T. WEATHERLY ESTATE AS PER PLAT THEREOF RECORDED IN PLAT BOOK 32 AT PAGE 60; THENCE NORTH 47 DEG. 00 MIN. EAST 461.83 FEET WITH SAID TAYLOR TO AN EXISTING IRON PIPE, A CORNER WITH MOLLIE WEATHERLY TAYLOR PROPERTY, AS DESCRIBED IN PLAT RECORDED IN PLAT BOOK 117, AT PAGE 60, THE FOLLOWING COURSES AND DISTANCES: SOUTH 43 DEG. 00 MIN. EAST 117.16 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 85 DEG. 05 MIN. EAST 108.77 FEET TO AN EXISTING IRON PIPE; THENCE SOUTH 04 DEG. 55 MIN. EAST 242.55 FEET TO AN EXISTING IRON PIPE; THENCE SOUTH 05 DEG. 38 MIN. 50 SEC. WEST 487.73 FEET WITH WALTER W. DUNCAN PROPERTY TO AN EXISTING IRON PIPE IN THE NORTHERN MARGIN OF SPUR ROAD; THENCE NORTH 88 DEG. 35 MIN. 40 SEC. WEST 88 DEG. 35 MIN. 40 SEC. WEST 508.40 FEET WITH SAID NORTHERN MARGIN OF SPUR ROAD, ALSO KNOWN AS STATE ROAD 3430, TO AN EXISTING IRON PIPE, THE POINT OF BEGINNING, CONTAINING 3.204 ACRES, MORE OR LESS AND BEING ALL OF LOT 2 OF MOLLIE WEATHERLY TAYLOR PROPERTY AS PER SURVEY OF CALLICUTT SURVEYORS, DATED MAY 3, 1996, AND ALSO BEING OF RECORD IN PLAT RECORDED IN PLAT BOOK 117, AT PAGE 60, GUILFORD COUNTY PUBLIC REGISTRY, NORTH CAROLINA.

TRACT #2: BEGINNING AT AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SPUR ROAD, ALSO KNOWN AS STATE ROAD #3430, APPROXIMATELY SOUTH 01 DEG. 08 MIN. WEST 60 FEET FROM THE BEGINNING POINT IN TRACT #1, ABOVE, RUNNING THENCE FROM SAID POINT OF BEGINNING SOUTH 88 DEG. 35 MIN. 40 SEC. EAST 503.66 FEET WITH SAID SOUTHERN MARGIN OF SPUR ROAD TO AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SAID S.R. #3430; THENCE SOUTH 05 DEG. 38 MIN. 50 SEC. WEST 21.07 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 89 DEG. 14 MIN. 10 SEC. WEST 502.01 FEET TO AN EXISTING IRON PIPE; THENCE NORTH 01 DEG. 08 MIN. EAST 26.63 FEET TO AN EXISTING IRON PIPE IN THE SOUTHERN MARGIN OF SPUR ROAD, THE POINT OF BEGINNING, AND BEING ALL OF RESIDUE OF LOT 8, C.T. WEATHERLY ESTATE AS PER PLAT THEREOF RECORDED IN PLAT BOOK 22, AT PAGE 60, WHICH IS LOCATED ON THE SOUTH SIDE OF SPUR ROAD, HAVING A TOTAL AREA OF 0.275 ACRES, AS PER THE ABOVE REFERRED TO PLAT OF SURVEY BY CALLICUTT SURVEYORS, DATED MAY 3,

INVESTORS TITLE INSURANCE COMPANY

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*1996, ENTITLED SURVEY FOR ANDERSON GROVE BAPTIST CHURCH, AND ALSO
APPEARING AS ALL OF LOT 2A, IN PLAT RECORDED ON OR ABOUT AUGUST 10,
1995, IN PLAT BOOK 117 AT PAGE 60, GUILFORD COUNTY PUBLIC REGISTRY,
NORTH CAROLINA.*

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Policy No. 200309436G

SCHEDULE B *EXCEPTIONS FROM COVERAGE*

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

- I. The lien of the security instrument reflected in Item 4, Schedule A, if any be shown.
- II. The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured.
- III.

1. *NOTE: The above mentioned property is tax exempt.*

2. *Encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey of the premises.*

TRACT "A":

3. *Easement(s) and/or Right(s) of way to Duke Power Company, recorded in Book 3618 at Page 37.*

TRACT "C":

4. *Plat recorded in Plat Book 117, at Page 60, shows a 30-foot Drainage Easement and a 60-foot Drainage Easement located on insured premises.*