



Schedule A

File Number: SHTC15-459

1. Effective Date: June 9, 2015 at 08:00 AM
2. Policy or Policies to be issued: Amount
 - a. Owner's Policy: ALTA Own. Policy (06/17/06) \$ 0.01
Proposed Insured:
Caroline County, Virginia
 - b. Loan Policy:
Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in: Frog Level Volunteer Rescue Squad, Inc., a Virginia corporation.
5. The land referred to in this Commitment is described as follows:
See Exhibit A - Legal Description attached hereto.

Countersigned:


Safe Harbor Title Company, Authorized
Signatory

Schedule B-I

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Requirements:

1. Receipt of satisfactory release of mechanical and materialman's liens in the event the statutory period for the filing of such liens has not expired; in the event the statutory period for the filing of such liens has expired, receipt of satisfactory owner's affidavit as to mechanics' liens and possession
2. 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.
3. Pay us the premiums, fees and charges for the policy.
4. Run PACER report on current owners to determine if bankruptcy has been filed. If any party is in bankruptcy, the Company must receive a satisfactory, final and non-appealable Court order (a) authorizing the transaction to be insured, or (b) declaring the property exempt. In a Chapter 7 Bankruptcy, the trustee may give written notice that the real estate is abandoned. Additional requirements or exceptions may be made upon review. (After the 14 day appeal period has passed without appeal.)
5. Clearance of all parties to transaction of the specifically designated Nationals & Blocked Persons Database (Patriot Act).
6. Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.

a. General Warranty Deed with English Covenants of Title from Frog Level Volunteer Rescue Squad, Inc., a Virginia corporation vesting fee simple title in Caroline County, Virginia.

NOTE: As to any corporation involved in this transaction (whether seller, purchaser, borrower, manager, member, partner, etc.), the title company must be in receipt of the following documents (The company reserves the right to make additional requirements and/or exceptions upon receipt and review of said documents):

1. Furnish satisfactory evidence that the corporation is a valid, subsisting corporation at the time of execution and delivery of the deed required by this commitment;
 2. Furnish evidence from the Virginia State Corporation Commission showing all fees paid to date;
 3. Unless documents are signed by the President or a Vice President and the transaction is in the ordinary course of business for the corporation, provide a corporate resolution authorizing the sale or encumbrance of the property.
 4. Furnish satisfactory evidence that the individual executing the deed on behalf of the corporation is duly authorized to execute the deed.
 5. If the sale or encumbrance is outside the ordinary course of business, a resolution of the shareholders is required.
7. Record release of land described in Exhibit A from lien(s) of Deed(s) of Trust as follows:
- CREDIT LINE Deed of Trust from Frog Level Volunteer Rescue Squad, Inc. to Maurice H. Redding, III and Harvey Latney, Jr., trustees, dated August 5, 1992 recorded August 7, 1992 in Deed Book 391, page 50, payable to Union Bank and trust Company in the amount of \$30,000.
- NOTE: Agent must require credit line account to be closed and that the checks and/or credit card(s) issued in connection with the account be surrendered.
8. Payment of taxes and/or assessments, plus any penalty, interest and costs, for the year(s) hereafter

Schedule B-I

(Continued)

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indicated: 1st half 2013, 1st and 2nd halves of 2014 and 1st half 2015.

9. Certification that the Water Supply and Sewage Disposal System as permitted by permit recorded in Deed Book 532, page 206 is no longer necessary and appurtenant to Insured Premises.
NOTE: Property and easement conveyed for the purpose of a Water Supply and Sewage Disposal System to the Rescue Squad in Deed Book 492, page 94 was conveyed to Francis Barlow, Jr., without reservation, in Deed Book 999, page 448.

10. TAX ASSESSMENTS FOR 2015:

Land: \$33,900
Imp: \$248,644
Total: \$282,500
Total Tax: \$2,344.74
Map#: 102-2-2
Description: 29415 Richmond Turnpike

Paid through: 2nd 1/2 2012 and 2nd 1/2 2013 paid
Next due 12/5/15

NOTE: THE ABOVE IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. PLEASE VERIFY WITH ASSESSORS OFFICE.

NOTE: If the property has had recent improvements and/or repairs, it may be subject to a supplemental tax bill, storm water bill and/or utility bill for said improvements. Or if there are existing improvements, but the status of the storm water or utility fees are unavailable at the time of the title search, the Closing Attorney or Closing Entity must call the treasurers office prior to closing to verify if any fees are due.

Schedule B-II

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Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
3. Easements or claims of easements not shown by the public records.
4. Rights or claims of parties in possession not shown by the public records.
5. Such state of facts as would be disclosed by an accurate survey and inspection of the premises.

NOTE: Upon receipt of satisfactory plat of survey and inspection report, this exception will be eliminated or amended in accordance with the facts disclosed thereby.

6. Taxes and special assessments which become due and payable subsequent to the effective date hereof, liens, but not yet due and payable, and supplemental taxes which may come due and all taxes for subsequent fiscal years.
7. Deed of Easement by and between Frog Level Vol Rescue Squad and the County of Caroline, Virginia, dated May 23, 2006 and recorded August 15, 2006 in Deed Book 852, page 757.
8. Easement Agreement by and between Frog Level Vol Rescue Squad and Rappahannock Electric Cooperative, dated June 25, 1985 and recorded October 15, 1985 in Deed Book 294, page 786.
9. Rights regarding the well located on Insured premises as contained deed from Fannie H. Bowie to George W. Shelton, Jr. dated February 2, 1973 and recorded February 2, 1973 in Deed Book 199, page 167.
10. Reservation as contained in deed recorded in Deed Book 281, page 47 and in Deed Book 281, page 49.
11. Terms and conditions as contained in documents and letter recorded with the Water Supply and Sewage Disposal System Permit recorded in Deed Book 532, page 206 and rights of others, if any, in and to the use of said system.
NOTE: Upon satisfactory satisfaction of requirement # 9, herein made, the above exception will not appear in the final title policy.
12. Plat recorded in Deed Book 199, page 169 shows the following:

a. Portion of an old abandoned road along the rear (eastern) line of Insured premises.

NOTE: Rights of others, if any, in and to the use of said road.

Exhibit A Legal Description

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ALL that certain lot, piece or parcel of land together with the improvements thereon, lying, being and situate in Reedy Church District, Caroline County, Virginia, designated as Parcel "2 - 1.9661 Acres Including Well" as shown on that certain plat entitled "Plat of Two Parcels of Land Located Near Lorne in Reedy Church District, Caroline County, Va. Surveyed for Mrs. F.E. Bowie", made by William Hugh Redd, Certified Land Surveyor, dated November 28, 1972, which plat is recorded in the Clerk's Office of the Circuit Court of Caroline County, Virginia, in Deed Book 199, at page 169.

BEING the same real estate conveyed to Frog Level Volunteer Rescue Squad, Inc., a Virginia corporation, by deed from Harvey Latney, Jr., Special Commissioner, on behalf of the Board of Directors of the Frog Level Volunteer Rescue Squad, Inc., dated August 3, 1992 and recorded August 5, 1992 in the Clerk's Office, Circuit Court, Caroline County, Virginia in Deed Book 390, page 865.