

ALEXANDER ROYSTON LLP
1132 Floyd Street
Covington, Georgia 30014
(770) 786-8145

Ms. Nicole D. Munn
2176 Monticello Street
Covington, Ga. 30014

CERTIFICATE OF TITLE

Please be advised that an examination has been made of the public records of the county which the property described in the Caption is located, as properly indexed, and that based upon such an examination, our opinion is that good and marketable title to said property is now vested in:

Nicole D. Greer by virtue of that Special Warranty Deed from The Bank of New York Mellon Company N.A. to Nicole D. Greer dated September 28, 2011 and recorded in Deed Book 2946, page 488, Newton County, Georgia Records.

subject to exceptions numbered 1 through 11 herein below set forth.

GENERAL EXCEPTIONS

1. All unpaid ad valorem taxes for the current year.
2. Any encroachments or other defects in title or description which would be disclosed by a current, accurate survey of the property.
3. The rights of others, if any, other than the record owners, in actual possession of the property or any part thereof.
4. Unrecorded claims of liens, if any.
5. Applicable state, county, city and federal statutes or ordinances of governing authorities having jurisdiction over the subject property as same may relate to the use thereof.
6. Riparian rights of other landowners in and to the run of streams, if any, abutting or crossing any portion of the subject property.
7. All easements and rights of way relating to new roads or relocation of old roads, railroads, and utility lines abutting or crossing any portion of the subject property.
8. No opinion is rendered as to compliance with applicable state or federal laws or regulations involving subdivision of land, consumer credit protection, environmental matters, or any other similar laws or regulations.
9. The examination and this opinion are subject to a record search of the names of married women and other parties as they appear in the chain of title only or as furnished to examining counsel.

SPECIAL EXCEPTIONS

10. Security Deed from Nicole D. Greer to Newton Federal Bank, dated October 14, 2011 in the original principal amount of [REDACTED] record in Deed Book 2946, Page 494, Newton County Georgia Records.
11. Subject to a 20 foot Driveway Easement created by that certain Warranty Deed from Mrs. N.S. Turner, as Executrix and legatee under the Last Will and Testament of N.S. Turner deceased, Natalie Turner Rogers, Florence Turner Arnold and Louiy Turner Fowier as iegatees under said Will to N.S. Turner, II, dated November 14, 1949, filed for record November 29, 1949, recorded in Deed Book 38, Page 318, Clerk's Office, Newton County Superior Court.

NOTE: 2018 Newton County and City of Covington taxes were paid in the amount of \$12,055.00 for map and parcel C029-0011-001. 2019 County and City taxes are due semi-annually in equal installments on September 20th and December 20th.

This 1st day of June, 2019.

ALEXANDER ROYSTON LLP

By: 

File No. 3054.0000

CAPTION

All that tract or parcel of land lying and being in Land Lot 249 of the 9th Land District, City of Covington, Newton County, Georgia, shown as Lot 1 on a plat of survey dated September, 1949. prepared by Ernest L. Boggus, Georgia Registered Surveyor No. 496 and recorded in Plat Book 1, Page 94, Clerk's Office, Newton County Superior Court, which plat is by reference thereto incorporated herein and made a part hereof. Situated thereon is a dwelling known as 2176 Monticello Street, S.W., according to the present system of numbering in the City of Covington.

Being the same property as conveyed from Mrs. N.S. Turner et al. to N.S. Turner, II by Warranty Deed dated November 14, 1949 and recorded in Deed Book 38, Page 312, aforesaid records.

LESS AND EXCEPT: That certain portion of the above described tract transferred by Warranty Deed from Martha Turner Carroll to Virginia Jenkins Gafford dated August 17, 1977 and recorded in Deed Book 162, Page 460, Clerk's Office, Newton County Superior Court; said portion being further described as follows:

BEGINNING at an iron pin on the western right of way line of Monticello Street 354.4 feet southeasterly, as measured along the western right of way line of Monticello Street, from the intersection of the westerly right of way line of Monticello Street with the southern right of way line of Ivy Street, said iron pin also marking the southeastern corner of the N.S. Turner property as shown on the aforesaid plat of survey; thence South 83 degrees 15 minutes West along the property line separating the property of N.S. Turner and E.B. Rogers, as shown on the aforesaid plat, a distance of 354.5 feet to a point; thence continuing along the said property line South 77 degrees 09 minutes West a distance of 62.5 feet to an iron pin; thence North 01 degree 23 minutes West along the property line separating the property of N.S. Turner and R.O. Arnold, as shown on the aforesaid plat, a distance of 33.0 feet to a point marking the southern line of a 20 foot easement extending from Monticello Street to the property of R.O. Arnold as shown on the aforesaid plat; thence in an easterly direction along the southern line of the aforesaid 20 foot easement a distance of approximately 419 feet to a point on the western right of way of Monticello Street; thence South 10 degrees 12 minutes East along the western right of way line of Monticello Street a distance of 9.0 feet to an iron pin and the POINT OF BEGINNING.

FINAL CERTIFICATE

This will certify that the undersigned has continued his examination of the records of the county in which the property described in the caption is located, and that from such an examination, it is the opinion of the undersigned that record title to the property described in the caption is now vested in:

subject only to exceptions 1 through _____; and, except as hereinbefore noted, the lien of the Deed to Secure Debt executed by the above-referenced person(s) to:

dated _____, and recorded in Deed Book _____, Page(s) _____, Clerk=s Office in the County in which the property lies, constitutes a _____ lien against the property described in the caption.

This _____ day of _____, 2019.

ALEXANDER ROYSTON LLP

By: _____