



Commitment for Title Insurance

THIS DOCUMENT CONSTITUTES A STATEMENT OF THE TERMS AND CONDITIONS ON WHICH A TITLE INSURER IS WILLING TO ISSUE A POLICY OF TITLE INSURANCE IF THE TITLE INSURER ACCEPTS THE PREMIUM FOR THE POLICY. IT IS NOT A REPRESENTATION AS TO THE STATE OF TITLE AND DOES NOT CONSTITUTE AN ABSTRACT OF TITLE.

SCHEDULE A

Commitment No. 001HOCO

File No. 001HOCO

JM

1. Effective date: March 13, 2015 at 12:00am

2. Policy or Policies to be issued:

Amount of Policy

(a) ALTA Owner's Policy (6-17-06)

\$ 1,639,650.00

Proposed Insured:

Howard County, Maryland

(b)

\$

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment and covered herein is:

Easement

4. Title to said estate or interest in said land is at the effective date hereof vested in:

Genevieve Anne Carroll


BEING a part of that land described in Deed dated 9/29/08, and recorded among the Land Records of Howard County, in Liber No. 11372, Folio 407, was granted and conveyed by Mary Carter Carroll Ziegler, et al unto Genevieve Anne Carroll.

5. The land referred to in this commitment is situated in the County of Howard, State of Maryland, and is described as follows:

SEE CONTINUATION OF SCHEDULE A FOR LEGAL DESCRIPTION

Countersigned:

COLONY TITLE GROUP, LTD.

By: 
Authorized Officer or Agent



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SCHEDULE B – SECTION 1 REQUIREMENTS

Commitment No. 15-001HOCO

File No. 15-001HOCO

The following are the requirements to be complied with:

1. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
2. Instruments in insurable form which must be executed, delivered and duly filed for record:
 - a. Deed of Agricultural Land Preservation Easement between Howard County, Maryland and Genevieve Anne Carroll .
3. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

For informational purposes only:

2014/15 County/State Real Estate Taxes to Howard County PAID \$ 274.88.

2015/16 County/State Real Estate Taxes to Howard County OPEN \$221.14.

Tax ID #: 03-352102
4. Subject to receipt and recordation of a Release for Declaration of Easement, Covenants and Restrictions dated 11/13/07 recorded in Liber 10981, folio 284.



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SCHEDULE B – SECTION 2

EXCEPTIONS

Commitment No. 15-001HOCO

File No. 15-001HOCO

Schedule B of the 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 hereof 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. Real estate taxes for 2015 and subsequent years, not yet due and payable.
3. Front foot benefit charges for 2015 and subsequent years, not yet due and payable.
4.
 - a. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
 - b. Such state of facts discoverable by an accurate survey and inspection of the premises.
 - c. Rights or claims of parties in possession not shown by the public records.
5. Covenants, conditions and restrictions, if any, appearing in the public records.
6. Easements or servitudes, if any, appearing in the public records.
7. AS TO LOAN POLICY ONLY: The Policy will not insure against loss or damage arising as a result of a lien established in Maryland in favor of a council of unit owners or in favor of a homeowners association which has or may gain priority over the lien of the Insured Mortgage on or after October 1, 2011 pursuant to Annotated Code of Maryland, Real Property Article, Title 11 ("Maryland Condominium Act") or Title 11B ("Maryland Homeowners Association Act").
8. Subject to right of way as set forth in Grants and Exchange of Easements dated 9/18/68 and recorded in Liber 495, folio 587.
9. Subject to ingress, egress and easement as set forth in Ingress, Egress and Utilities Easement Agreement dated 9/28/06 and recorded in Liber 10363, folio 227.
10. Subject to ingress, egress and easement as set forth in Ingress, Egress and Utilities Easement Agreement dated 9/21/06 and recorded in Liber 10363, folio 236.
11. Subject to covenants, easements and restrictions in Declaration of Easement, Covenants and Restrictions dated 11/13/07 and recorded in Liber 10981, folio 284.
12. Subject to ingress, egress, maintenance and easement as set forth in Declaration of Ingress, Egress, Maintenance and Utilities Easement dated 2/8/08 and recorded in Liber 11126, folio 106.
13. Subject to ingress, egress, maintenance and easement as set forth in Declaration of Ingress, Egress, Maintenance and Utilities Easement dated 2/8/08 and recorded in Liber 11126, folio 123.
14. This Policy insures only that the proper parties executed the Deed of Easement, that it is properly recorded and that there are no other matters in the public records affecting the Land other than the exceptions listed in Schedule B. This Policy does not insure the enforceability of the covenants contained in the Deed of Easement.

NOTE; ITEMS 1, 4, 5, 6 AND 7 WILL NOT APPEAR IN OWNERS POLICY