

ALTA LOAN POLICY (6-17-06)

C A T I C[®]

Policy No. MP 01234567	Amount of Insurance \$222,000.00 (Appraised Value)	Date of Policy 12/04/2007
Agent Name C.A. R. Anderson Esq.		Agent No. 009998

**MORTGAGEE TITLE INSURANCE POLICY
SCHEDULE A**

- Name of Insured: EverBank Reverse Mortgage, LLC
Its successor and/or assigns
P.O. Box 39457
Solon, OH 44139-0487
- The estate or interest in the Land that is encumbered by the Insured Mortgage is fee simple unless the box is checked below:

 Leasehold Estate (see attached Leasehold Endorsement)
- Title is vested in:
Jane E. Smith
- The Insured Mortgage and its assignments, if any, are described as follows:
Mortgage from Jane E. Smith
To EverBank Reverse Mortgage, LLC
in the principal amount of \$333,000.00 **(150% of appraised value or amount lender specifies in mortgage deed)**
dated November 29, 2007
and recorded in the land records of the Town of New Haven, Connecticut
on December 4, 2007
and assigned to by instrument dated and recorded in said land records on
- The Land referred to in this policy is described as follows:
14 TBD Boulevard, New Haven Connecticut

A copy of the description of said Land is attached hereto as the Property Description.

Countersigned and validated:

By _____
Signature of Issuing Attorney

C.A.R. Anderson
Please Print or Type Name of Issuing Attorney

Policy not valid unless Schedule B - Part I attached.

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MORTGAGEE TITLE INSURANCE POLICY
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. The lien for all municipal taxes on the List of October 1, 2006 and thereafter. This policy insures that said taxes are current and that the next installment payment is not yet due and payable.

is policy incorporates by reference those ALTA endorsements selected below:

- 4.1 - 06 Condominium
- 5.1 - 06 Planned Unit Development
- 6 - 06 Variable Rate
- 6.2 - 06 Variable Rate – Negative Amortization
- 8.1 - 06 Environmental Protection Lien (Residential), Paragraph b refers to the following state statute(s): None
- 9 - 06 Restrictions, Encroachments, Minerals
- 13.1 - 06 Leasehold Loan
- 22 - 06 Location – The type of improvement is a _____, and the street address is as shown above.

If checked, the CATIC endorsement referenced below is incorporated in this policy:

- E-15 - 06 Affirmative Language (Secondary Market)

Continuation Sheet Attached Yes No

If Schedule B, Part II attached, check here

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SCHEDULE B, PART II

Mortgagee Policy No. MP01234657

Owner Policy No. _____ (for informational purposes only)

In addition to the matters set forth in Part I 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 of the Insured Mortgage upon the estate or interest:

A mortgage from Jane E. Smith for the benefit of The Secretary of Housing and Urban Development securing the principal indebtedness of **\$333,000.00** and any other amounts and/or obligations dated November 29, 2007 and recorded December 4, 2007 in the Avon Land Records.

Insert actual mortgage amount

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SCHEDULE C

All that certain piece or parcel of land, together with all improvements thereon, situated in the City and County of New Haven and State of Connecticut, known as 14 TBD Boulevard and more particularly bounded and described as follows:

- NORTH: By land now or formerly of Grace Church, 100 feet;
- EAST: By land now or formerly of Lotta Mooney, 60 feet;
- SOUTH: By land now or formerly of Jackson Straw, 100 feet; and
- WEST: By TBD Boulevard, 60 feet.

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CONTINUATION SHEET

Policy No. MP01234567

Schedule B Exceptions are continued as follows:

2. A utility easement in favor of the CL&P dated 4/1/1985 and recorded 4/8/1985 in Book/Volume 2551 at Page 298 of the Avon land Records.

“NOTE: The Amount of Insurance under this policy is limited to the appraised value of the property or the maximum claim amount at the date of the mortgage (whichever is less), being \$_____, notwithstanding that the principal amount of the insured mortgage is \$_____ which amount is greater than the Amount of Insurance.

[Put in applicable amounts and your policy must include this note]