

Attachment D

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OLD REPUBLIC
TITLE COMPANY

5 S. Main St.
Salinas, CA 93901
(831) 757-8051 (831) 757-2120

William H. Coffey
505 Williams Avenue
Seaside, CA 93955

Date : August 9, 2018

Our No. : 0724017723-JTG

Property : McDougall Street (APN 030-116-012),
Castroville, CA 95012

In accordance with instructions contained in the above Order, we are enclosing the documents indicated below. Recorded documents will be mailed to you by the County Recorder after processing.

We are pleased to have had the opportunity to handle this transaction for you, and would appreciate your requesting the services of Old Republic Title Company on all your future title and escrow needs.

Enclosures: Final Title Policy

Yours truly,

CLTA A Standard Coverage Policy of Title Insurance

CLTA Standard Coverage 1990 (Rev. 04-08-14)

Policy Number A04038-FTYA-144701

Issued by Old Republic National Title Insurance Company



SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a Florida corporation, herein called the Company, insures, as of Date of Policy shown

in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
 2. Any defect in or lien or encumbrance on the title;
 3. Unmarketability of the title;
 4. Lack of a right of access to and from the land;
- and in addition, as to an insured lender only:
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
 6. The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
 7. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

Issued through the office of:

Old Republic Title Company
584 S. Main St.
Salinas, CA 93901

Old Republic National Title Insurance Company
400 Second Avenue South
Minneapolis, Minnesota 55401

A large, stylized handwritten signature in black ink, appearing to be 'R. B. ...', written over a horizontal line.

Authorized Signature

By *Matthew B. ...* President
Attest *David Wald* Secretary

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulations (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

SCHEDULE A

Premium: \$ 847.00

File No: 0724017723-JTG

Policy No: A04038-FTYA-144701

Date of Policy: August 8th, 2018 at 2:12:00 PM

Amount of Insurance: \$ 210,000.00

1. Name of Insured:

William H. Coffey

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

Fee

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

William H. Coffey, an unmarried man

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:

PART I

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

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SCHEDULE B (Continued)

Part II

1. Taxes and assessments, general and special, for the fiscal year 2018 - 2019, a lien, but not yet due or payable.

Code No. : 099-105
Assessor's Parcel No : 030-116-012

None currently due or payable.

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.

None currently due or payable.

3. The herein described property lying within the proposed boundaries of a Community Facilities District, as follows:

District No : California Home Finance Authority Community Facilities District No. 2014-1
For : Clean energy
Disclosed By : Assessment Map Book 0005, Page 15
Recorded : March 18, 2016 in Official Records under Recorder's Series Number 2016014152

Further information may be obtained by contacting:
County of Monterey
(831)755-5035

None currently due or payable.

4. Regulations, levies, liens, and assessments, if any, of Castroville County Sanitation District.

Paid Current

5. Regulations, levies, liens, and assessments, if any, of Castroville County Water District.

Paid Current

6. Deed of Trust to secure an indebtedness of the amount stated below and any other amounts payable under the terms thereof,

Amount : \$325,000.00
Trustor/Borrower : William H Coffey unmarried man
Trustee : Old Republic Title Company
Beneficiary/Lender : Patricia Williams, an unmarried woman
Dated : August 1, 2018
Recorded : August 8, 2018 in Official Records under Recorder's Series
Number 2018034987
Returned to : 484-B Washington Street #320, Monterey, CA 93940

SCHEDULE C

The land referred to in this Policy is situated in the unincorporated area of the County of Monterey, State of California, and is described as follows:

A portion of Lot 2 and all of Lot 3, in Block 10 as shown on the map entitled, "Map of the Town of Castroville", filed September 2, 1887, in the Office of the County Recorder of the County of Monterey, State of California, and now on file in said office in Map Book 1 of Cities and Towns, at Page 55 therein, and being more particularly described as follows:

Beginning at the most Westerly corner of said Lot 3, in Block 10 and running thence along the Southwesterly line of said Lot 3 to and along the Southwesterly line of said Lot 2 in Block 10,

(1) Southeasterly 160 feet to the most Southerly corner of that certain parcel of land conveyed from Ralph H. Markum, et ux, to William G. Ramos, et ux, by deed dated May 25, 1948, recorded June 3, 1948 in Book 1064 of Official Records, at Page 427, thence along the Southeasterly line of said parcel and the Northeasterly extension, thereof,

(2) Northeasterly 150 feet to the Northeasterly line of said Lot 2 in Block 10, thence along said Northeasterly line of said Lot 2, to and along the Northeasterly line of said Lot 3 in Block 10,

(3) Northwesterly 160 feet to the most Northerly corner of said Lot 3 in Block 10, thence along the Northwesterly line of said Lot 3 in Block 10,

(4) Southwesterly 150 feet to the point of beginning.

APN: 030-116-012