

432 Route 34 Matawan, NJ 07747 (732) 242-9835 Fax: (732) 831-6116

October 9, 2013

Attn: Jackie Kemery Procurement Bureau Division of Purchase and Property Department of the Treasury

RE: RFQ for Blue Acres Title Services

To Whom It May Concern:

Please accept this as our formal proposal and bid on the RFQ for Blue Acres Title Services South River and Sayreville of New Jersey. Mega Title, LLC has been serving as a full settlement and Title Insurance Agency covering the entire state of New Jersey for the past seven years. Mega Title has been underwriting for First American Insurance Company and has been one of the highest 10% remitter for over five years. Mega Title, LLC is capable of handling all aspects of huge volume residential and commercial Title orders. With over 40 years of total experience in the Title business, we have been able to handle and solve varies issues. We have built procedures in place to manage huge volume of title orders with it's varies requirements. Additionally, we have in-house legal counsel to resolve all legal issues as they arise.

Mega Title, LLC assures the State of New Jersey that while we are as small business, we are the perfect candidate to handle this contract. Outstanding customer service, efficiency and accuracy are the foundation of our company. Having been affected directly with Hurricane Sandy, we are looking for the opportunity to give back to New Jersey and assist in its recovery.

We look forward to having the opportunity to work with the State of New Jersey on this contract. Should you have any questions, please don't hesitate to contact our office.

Samah H Ghabour

Managing Member



432 Route 34 Matawan, NJ 07747 (732) 242-9835 Fax: (732) 831-6116

Bidder Responsibility and Additional Information

Mega Title, LLC assumes sole responsibility for the complete effort required in submitting this proposal in response to the RFQ. The State assumes no responsibility and bears no liability for costs incurred by Mega Title, LLC in preparation and submittal of a proposal in response to this RFQ. All the information submitted in this proposal is considered public information, notwithstanding any disclaimers to the contrary submitted by a bidder, except as may be exempted from public disclosure by OPRA and the common law.

Technical Quote:

Once Mega Title has been approved as a contractor on the list that has been developed as a result of this RFQ, we will be provided with the tax maps showing the properties in question as well as a Title Review Summary sheet to be completed for each of the individual properties searched. Mega Title will complete the full Title search including but not limited to all the required municipal tax and assessments searches, tax liens, judgments, upper court searches, deeds, mortgages, easements, right-of-ways, chancery abstracts, corporate and Uniform Commercial Code searches, and all public utility including water and sewer authority reports. Mega Title will then provide the full title reports within 5 business days and no later than 15 business days from the initial assignment by Green Acres which will include a copy of relevant Filed Map(s) and tax map sheet with each report. And Mega Title will issue the Title Insurance policy after the property has closed.

See Appendix 1 – Generic Title Report

Bidder Qualifications:

- Copies of New Jersey licensed Title Insurance producers on staff- See Appendix 2
- First American Title Insurance is Mega Title, LLC insurance underwriter See Appendix 3
- Mega Title, LLC adheres to rates promulgated by the New Jersey Land Title Insurance Rating Bureau in its Manual of Rates and Charges.
- Mega Title indicated the hourly rate on <u>Attachment A hourly rate</u> to be charged for title search
 work and fees charged for all pass through fees not set in the New Jersey land Title Insurance
 Rating Bureaus Manual of Rates and Charges.

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Potential Problems and solutions:

Mega Title doesn't anticipate any problems during the term of the contract. However, Mega Title has many protocols in place to overcome any overseen problems. For example, incase of any major snow storms, hurricanes, or any other natural disasters. Mega Title has been processing all their Title Commitments and policies over the cloud to avoid and be protected against any overseen problems. Which means Mega Title's staff will produce the title commitment and policy remotely in case of any natural and overseen problem.

Organizational Support and experience:

Location:

Mega Title's main office location is conveniently located in Middlesex County, 432 Route 34, Matawan (Old Bridge Township) NJ 07747. Our main Telephone number is 732.242.9835, and our Fax is 732.831.6116. Our staff is available to answer any questions throughout the contract. Below are the individual names to be contacted:

- Samah Ghabour, Title Producer and Managing Member Operations Manager
- Suzanne Bullock, Title Producer Title Clearing Department
- Linda Diaz, Title Producer Title Commitment and Policy Department
- Susan Cairns, Title Producer Title Searches and Examination Department



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Organization Charts

Name	Category	Title
Samah Ghabour	Managing all aspects of the Title including the Searches, Commitment, Title Clearance, And Title Policies	Title Producer and Managing Member - Operation Manager
Suzanne Bullock	Responsible for Clearing all title requirements and setting transactions for closings	Title Producer - Title Clearing Department
Linda Diaz	Responsible for placing the title order, searches and combining the title commitment and policies.	Title Orders and Policy Department
Susan Cairns	Responsible for examining all the searches and tax maps.	Title Producer – Title Examination and Commitment Department
Paul Hourihan	Responsible for the upper court searches in the County.	Upper Court Searcher (Subcontractor)

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Chart of Entire Firm

Name	Title in the Firm	Relationship to the overall Organization
Samah Ghabour	Title Producer and Managing Member - Operation Manager	Managing Member of the Firm and oversees all aspects of the contract
Suzanne Bullock	Title Producer - Title Clearing Department	Title Officer and will review and clear all title requirements
Linda Diaz	Title Orders and Policy Department	Title producer and will place the contract title orders and all the required searches. Will prepare policies
Susan Cairns	Title Producer – Title Examination and Commitment Department	Title producer and will examine all the searches and produce Title commitment
Paul Hourihan	Upper Court Searcher (Subcontractor)	Sub Contractor Searcher and will produce the upper court searches in the county
Rachel Snyder	Title Producer – Sales Personal	Sales Representative
Diana Sancho	Title Producer- Sales Personal	Sales Representative

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Resumes:

Samah Ghabour's Resume - <u>See Appendix 4</u>
Suzanne Bullock's Resume - <u>See Appendix 5</u>
Linda Diaz's Resume - <u>See Appendix 6</u>
Susan Cairn's Resume- <u>See Appendix 7</u>

Experience with Contracts of similar size and Scope:

Mega Title, LLC has been established since April of 2007. Mega Title, LLC has been an agent for First American Title Insurance Company and it has been one of the highest 10% remitters to First American for the past five years. Mega Title achieved these great accomplishments and great reputation in the market by working with big size firms and lenders on a huge volume of properties keeping the efficiency and accuracy on all transactions.

In 2012, Mega Title, LLC completed the searches, title commitments, and policies of 683 properties. For the current year and to date in 2013, Mega Title has completed the searches, title commitments and policies of 391 properties.

Financial Capability of the Bidder:

- Mega Title, LLC Profit & Loss for the Current Fiscal Year to Date See Appendix 8
- Mega Title, LLC Profit & Loss for the Last Fiscal Year See Appendix 9
- Mega Title, LLC Balance Sheet for the Current Fiscal Year to Date <u>See Appendix 10</u>
- Mega Title, LLC Balance Sheet for the Last Fiscal Year <u>See Appendix 11</u>

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Attachment A - Price Schedule

Blue Acres Title Services

South River and Sayreville, New Jersey

Bidder Name: Mega Title, LLC

FID# 208-793-657

Line #	Description	Rates
1	Charge for examination involving a single Chain of title	\$100.00 (Fixed Price)
2	Upper Court Searches	\$19.00 per hour
3	Tax Searches	\$10.00 per hour
4	Municipal Assessment Searches	\$10.00 per hour
5	Chancery Abstracts	\$25.00 per hour
6	Water Charge Searches	\$19.00 per hour
7	Corporate Reports	\$25.00 per hour
8	Uniform Commercial Code Searches	\$25.00 per hour
9	Public Utility or Sewer Authority Reports	\$10.00 per hour

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Insurance Certificates:

Mega Title, LLC Insurance Coverage <u>See Appendix 12</u>

Additional Information:

- Standard RFQ Form (Ownership Disclosure- See Appendix 13)
- Standard RFQ Form (Disclosure of Investigations and Actions Involving Bidder <u>See Appendix</u> <u>14</u>)
- Standard RFQ Form (Disclosure of Investment Activities in Iran See Appendix 15)
- Waivered Terms and Conditions for Services Contracts See Appendix 16
- MacBride Principles <u>See Appendix 17</u>
- Affirmative Action Employee Information Report Application Check payable to The Treasurer of State of NJ in the amount of \$150.00 <u>See Appendix 18</u>
- Source Disclosure Certification Form See Appendix 19
- Vendor Certification under Public Law 2005, Chapter 51 See Appendix 20
- Set Off for State Tax See Appendix 21
- Insurance Certificate See Appendix 12
- Financial Capability <u>See Appendix 8-11</u>
- Copy of NJ Business Registration <u>See Appendix 22</u>
- Copy of NJ Approved Small Business Set-Aside Act and Minority and women Certification Program. – <u>See Appendix 23</u>

APPENDIX---1

432 Route 34, Suite 2A Matawan, NJ 07747

(732) 242-9835 Fax: (732) 831-6116

October 9, 2013

Re: Mega-XXXX

INSERT ADDRESS

Township of INSERT, County of INSERT, State of New Jersey

Mortgagor(s): INSERT

Dear Sir or Madam:

Enclosed please find our Commitment for Title Insurance concerning the above referenced transaction.

PLEASE NOTIFY THIS OFFICE TWENTY-FOUR (24) HOURS IN ADVANCE OF THE CLOSING SO WE MAY BRING TITLE DOWN TO DATE.

Thank you for this opportunity to be of service. If you have any questions, please do not hesitate to call.

Very truly yours,

Linda Diaz

Mega Title, LLC

Enclosures

TITLE INSURANCE COMMITMENT

First American Title Insurance Company

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within 180 days after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-1.

The Exceptions in Schedule B-II.

The Conditions on Page 2.

This Commitment is not valid without SCHEDULE A and Sections I and II of SCHEDULE B.

Issued Through the Office of:

Mega Title, LLC 432 Route 34, Suite 2A

432 Route 34, Suite 2A Matawan, NJ 07747

Phone: (732) 242-9835 Fax: (732) 831-6116

COUNTERSIGNED

By:

Mega Title, LLC

SEPTEMBER 24.

<u>প্রকার রের রাম্য রাম</u>

FIRST AMERICAN TITLE INSURANCE COMPANY

1: June Alfuer PRESIDENT

BY: Mirthy Meny SECRETAR

New Jersey Land Title Insurance Rating Bureau ALTA Plain Language Commitment 2006 New Jersey Variation

NJRB 3-08 Last Revised 5/15/2009

FIRST AMERICAN TITLE INSURANCE COMPANY



CONDITIONS

1. **DEFINITIONS**

- (a) "Mortgage" means mortgage, deed of trust or other security instrument.
- (b) "Public Records" means title records that give constructive notice of matters affecting your title according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section I are met. We shall have no liability to you because of this amendment.

3. **EXISTING DEFECTS**

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I

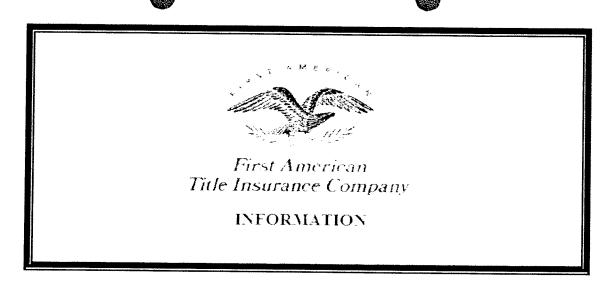
or

Eliminate with our written consent any Exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.



The Title Insurance Commitment is a legal contract between you and the Company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the Policy.

The Company will give you a sample of the Policy form, if you ask.

The Policy contains an arbitration clause. All arbitral matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or you as the exclusive remedy of the parties. You may review a copy of the arbitration rules at http://www.alta.org/.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

THIS INFORMATION IS NOT PART OF THE TITLE INSURANCE COMMITMENT. YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.

If you have any questions about the Commitment, contact:

First American Title Insurance Company
5 Greentree Centre, Suite 100
Marlton, NJ 08053

TABLE OF CONTENTS

AGREEMENT TO ISSUE POLICY

SCHEDULE A

- 1. Commitment Date
- 2. Policies to be Issued, Amounts and Proposed Insureds
- 3. Interest in the Land and Owner
- Description of the Land

SCHEDULE B-I -- REQUIREMENTS

SCHEDULE B-II -- EXCEPTIONS

CONDITIONS

FIRST AMERICAN TITLE INSURANCE COMPANY



PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at www.firstam.com.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we received from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to non public personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

FIRST AMERICAN TITLE INSURANCE COMPANY

IMPORTANT NOTICE AND DISCLOSURE

File No. Mega-4401

- 1. By law FIRST AMERICAN TITLE INSURANCE COMPANY is required to advise you that the Title Insurance Commitment issued by us may contain conditions, exceptions, exclusions, limitations and requirements governing our liability and the coverage you may receive. REAL ESTATE TITLE TRANSACTIONS ARE COMPLEX. THE COMPANY DOES NOT REPRESENT YOU AND CANNOT GIVE YOU LEGAL ADVICE. YOU ARE ENTITLED TO REVIEW THE TITLE INSURANCE COMMITMENT WITH AN ATTORNEY AT LAW OF YOUR OWN CHOOSING, AT YOUR EXPENSE, PRIOR TO THE TRANSFER OF TITLE. WE STRONGLY ADVISE THAT YOU DO SO.
- 2. THE ATTORNEY RETAINED BY YOU, OR BY YOUR LENDER, CLOSING OR SETTLING THIS TITLE IS NOT AN AGENT FOR AND DOES NOT ACT ON BEHALF OF FIRST AMERICAN TITLE INSURANCE COMPANY. THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS, COST, OR EXPENSE INCURRED BY YOU BECAUSE YOUR ATTORNEY OR YOUR LENDER'S ATTORNEY HAS MADE A MISTAKE OR MISAPPLIED YOUR FUNDS. Because the attorney is not our agent, we assume no responsibility for any information, advice or title insurance promises the attorney may give or make. Our only liability to you is under the terms of the Commitment, Policy and Closing Service Letter if you choose to obtain one.
- 3. If you desire to obtain protection from this company regarding the application of your funds or compliance with requirements relating to the issuance of the proposed policy, the company will, on request and the payment of the fees filed with, and approved by, the Department of Insurance, provide for a settlement service.
- 4. By law we are also required to advise you that we have been asked to issue a mortgagee policy to the lender in the amount shown on Schedule A of the enclosed Title Insurance Commitment. If you have not already requested it, you have the right and opportunity to obtain title insurance in your own favor for an additional premium which we will quote on request.

Bishoy Milad	Mary J. Milad

File No. Mega-XXXX

SCHEDULE A

1. Commitment Date: XX/XX/XXXX

2. Policy (or Policies) to be issued:

a. Owner's Policy: (ALTA Owner's Policy – 6/17/06)

Policy Amount: SXXX,XXX

Proposed Insured:

INSERT

b. Loan Policy:

(Alta Loan Policy – 2006)

Policy Amount: \$XXX,XXX.XX

Proposed Insured:

INSERT

The policy to be issued will insure that the mortgage set forth herein is a valid First Lien on the subject premises.

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

John Doe by deed from John Doe, dated XX/XX/XXXX, recorded XX/XX/XXXX in the Morris County Clerk/Register's Office in Deed Book XXXX page XXX.

4. The Land referred to in this Commitment is described as follows:

See SCHEDULE C attached hereto.

NOTE FOR INFORMATION: INSERT Street Address, Tax Lot XXXX, Tax Block XXXX, in Borough of INSERT, County of INSERT, State of New Jersey.

SCHEDULE B – SECTION I

File No. Mega-XXXX

REQUIREMENTS

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - · Deed from INSERT to INSERT to be recorded in INSERT County Clerk/Register's Office.

NOTE: Spouses/Civil Union Partners, if any, of vested owners as set forth in Schedule A, Item 3 hereof must join in Deed of Conveyance if the subject premises is now or ever has been used as the primary marital/civil union residence.

- \cdot Mortgage made by INSERT to INSERT, ISAOA/ATIMA, to be recorded in INSERT County Clerk/Register's Office.
- d. 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.
- e. In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disbursed at Closing, the Company must be notified and this Commitment will then be modified accordingly.
- f. Affidavits of Title by all sellers and all mortgagors must be submitted to this Commitment and is subject to such additional exceptions, if any, we then deem appropriate.
- g. The Company requires that a NOTICE OF SETTLEMENT in connection with the transaction to be insured be recorded, pursuant to N.J.S.A. 46:26A-11 et seq., as nearly as possible to, but not more than sixty (60) days prior to the anticipated date of recording of the closing documents. If the closing is postponed, another Notice of Settlement must be recorded prior to the expiration of the first recorded Notice of Settlement.
- h. A continuation search (rundown) of the title must be ordered not less than 24 hours prior to closing of title.

Additional requirements are as follows:

- 1. New Jersey Superior Court, United States District Court and United States Bankruptcy Court search dated XX/XX/XXXX, shows INSERT vs. INSERT and search dated XX/XX/XXXX shows INSERT vs. the INSERT. Patriot Name searches show INSERT. Search dated XX/XX/XXXX shows INSERT vs. INSERT. NOTE: Judgments, if any must be disposed of at or before closing.
- 2. Cancellation or other disposition of mortgage made by INSERT to INSERT, dated XX/XX/XXXX, recorded XX/XX/XXXX, in Mortgage Book INSERT, page INSERT, in the Clerk/Register's Office of the County of INSERT, in the originally stated amount of \$ INSERT.
- 3. Tidelands Search dated XX/XX/XXXX shows the property is INSERT.

SCHEDULE B - SECTION II

File No. Mega-XXXX

EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- 1. Notwithstanding any provision of the policy to the contrary, the following matters are expressly excepted from coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land.
- 2. Rights or Claims or interest of parties in possession of the land not shown by the public record.
- 3. Easements, or claims of easements, not shown by the public record.
- 4. Any liens or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- 5. Taxes, charges, assessments and utilities: See Attached
- 6. Subject to added or omitted assessments pursuant to N.J.S.A. 54:4-63.1 et seq.
- 7. Covenants, conditions, restrictions and easements which may exist on the land.

NOTE: Loan policy to issue will include an ALTA 8.1-06, ALTA 9-06, and Survey/Survey Without Survey Endorsement, as applicable.

New Jersey Land Title Insurance Rating Bureau ALTA Plain Language Commitment 2006 New Jersey Variation

File No. Mega-XXXX SCHEDULE C LEGAL DESCRIPTION

ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of INSERT, in the County of INSERT, State of NJ:

BEGINNING at a point of intersection of the southeasterly line of INSERT with the southwesterly line of INSERT, and from said beginning running; thence

- (1) Along the southwesterly line of INSERT, South 00 degrees 00 minutes 00 seconds East, 000.00 feet to a point I the INSERT; thence
- (2) Along said line, South 00 degrees 00 minutes 00 seconds West, 00.00 feet to a point; thence
- (3) North 00 degrees 00 minutes 00 seconds West, 000.00 feet to a point in the southeasterly line of INSERT Avenue; thence
- (4) Along said line, North 00 degrees 00 minutes 00 seconds East, 00.00 feet to a point, said point being the point and place of BEGINNING.

The above description is in accordance with a survey made by INSERT. dated INSERT.

NOTE: Being Lot(s) 00, Block 00 on the official tax map of Borough of INSERT, County of INSERT, State of New Jersey.

NOTE: Lot and Block shown for informational purposes only.



NEW JERSEY SUPERIOR COURT, UNITED STATES DISTRICT COURT AND UNITED STATES BANKRUPTCY COURT

484-8979-20

RE:

CERTIFIED TO:

MEGA TITLE LLC 432 ROUTE 34 STE 2A Matawan NJ 07747

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

FROM TO

10-02-1993 10-02-2013

*** Name is CLEAR ***

10-02-1993 10-02-2013

*** Name is CLEAR ***

DATED 10-02-2013 TIME 08:45 AM

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650



484-8979-20 CERTIFIED TO:

RE:

MEGA TITLE LLC 432 ROUTE 34 STE 2A Matawan NJ 07747

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE LIST OF SPECIALLY DESIGNATED NATIONALS AND BLOCKED PERSONS MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY, PURSUANT TO EXECUTIVE ORDER 13224 AS AMENDED BY EXECUTIVE ORDER 13268, AND REPORTS THE FOLLOWING FINDINGS WITH RESPECT TO THE NAME(S) LISTED BELOW:

THROUGH

(Individual)

10-02-2013

(Individual)

10-02-2013

NOTE: According to the U.S. Department of Treasury, no U.S. person may deal with any Libyan or Iraqi government official whether their name appears on the list or not.

DATE ISSUED: 10-04-2013

CHARLES JONES SEARCH PROVIDED BY SIGNATURE INFORMATION SOLUTIONS P.O. BOX 8488 TRENTON, NJ 08650



NEW JERSEY TAX & ASSE ENT SEARCH

For:

Order #:

MEGA TITLE LLC

Customer ID: Reference #:

Completed Date:

10/07/2013

Report Fee:

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:

Municipality:

One Old Bridge Plaza

OLD BRIDGE, NJ 08857

Block:

Owner:

Lot:

Property Location:

Also:

Mailing:

Lot Size:

Tax Rate: 4.505 per \$100 of Assessed Value

Assessed Values:

Land:

\$74,200

Prop. Code: 2-Residential

Improvement:

\$177,800

*Not to be used to determine the "residential use" for the purposes of P.L. 2004, c. 66 section 8.

Total:

\$252,000

Deduction:

None

Cert. Of Occup.: Smoke detector:

New Construction, Resales, Ren Required as per NJAC 5:70-4.19

Call (732) 721-5600 for inspection

Inspection Fee: \$75.00 for inspection

2012 Taxes: 2013 Qtr 1

\$11,224.08

PAID IN FULL

2013 Qtr 2

\$2,806.02

PAID

2013 Qtr 3

Due: 05/01/2013

\$2,806.02

PAID

Due: 08/01/2013

Due: 02/01/2013

\$2,870.28

2013 Qtr 4

Due: 11/01/2013

\$2,870.28

BILLED; \$2,577.45 OPEN PLUS PENALTY; \$292.83 PAID **OPEN**

2014 Qtr 1 2014 Qtr 2

Due: 02/01/2014 \$2,838.15 Due: 05/01/2014 \$2,838.15

OPEN OPEN

Added Assessments:

None

PO Box 1006 Lawrence Harbor, NJ 08879 732-566-2534

Acct:

To: 09/05/2013

\$192.32 OPEN AND DUE 10/30/2013

\$0.80 OPEN PLUS PENALTY; OWED

IN ARREARS

Subject to final reading.

Sewer:

Water:

PO Box 1006 Lawrence Harbor, NJ 08879 732-566-2534

Acct:

09/01/2013 - 11/30/2013

\$133.49 OPEN AND DUE 10/30/2013

Confirmed Assessments: None

Liens:

None

UNCONFIRMED ASSESSMENTS:

Ordinance #: None

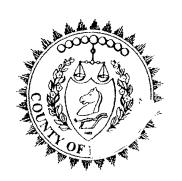
Adopted On: None

Improvement Type: None

Signature Information Solutions LLC guarantees that the above information accurately reflects the contents of the public record as of the



Return To:



Index DEED BOOK

Book

Page

No. Pages 0002

Instrument DEED W/O ABSTRA

Date :

Time :

Control #

INST#

Employee ID

RECORDING OVERCHARGE	\$
OVERCHARGE	\$.00
	\$.00

Total:

STATE OF NEW JERSEY
: COUNTY CLERK

THIS IS AN OFFICIAL DOCUMENT OF THE CLERK'S OFFICE USED IN RECORDING FOR THE IMAGING SYSTEM.

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Cover sheet is part of Middlesex County filing record
Retain this page for future reference
Not part of the original submitted document

PREPARED BY:

99 OEC 21 PH 5:

DEED

This Deed is made on	₩ 67 () 1 <u>9</u> . 19
BETWEEN:	
having its principal office at Jersey (, a Corporation of the State of New Jersey, New
AND:	referred to in this document as "Grantor",
about to reside atlocated in the Township of	Middlesex County, New Jersey
(The word "Gra	referred to in this document as "Grantee". antee" includes all Grantees under this Deed.)
THE SUIT OF TWO HUNDRED FIFTY TWO	or the payment to the Grantor by the Grantee for THOUSAND SIX HUNDRED TEN and
(\$ 252,610.00) DOLLARS, the Granton	r grants and conveys to the Grantee certain real
Tax Map Reference. (N.J.S.A. 46:1 Block No. Lot No.	5-2.1) Municipality of Township, part
Property. The property consists of the land in the Township of Old Bridge, Counlegal description is:	he land and all the buildings and structures on ity of Middlesex, and State of New Jersey. The
BEING known and designated as Lot map entitled ' ' Middlesex County, New Jersey," which Clerk's Office on	in Block as shown on a certain, situated in the Township of ch map was duly filed in the Middlesex County as Map No, File No
part of BEING known as Lot in Block , County of Middlesex, New Jerse	on the Tax Map of the Township of
, A Delaware (conveyed to Grantor herein by Deed from Corporation, dated, recorded Clerk's Office in Deed Book Page
THIS CONVEYANCE IS SUBJECT	2 TO dealers (

of

THIS CONVEYANCE IS SUBJECT TO declarations, easements, covenants and restrictions of record, if any; to such state of facts as an accurate survey and inspection may disclose and to easements, restrictions, covenants and conditions shown on the filed map aforesaid and to rules, regulations and ordinances of the municipality in which the property

BK .

is situated and to conditions in adjoining municipalities which may affect the premises hereby conveyed; and further subject to the right of the Grantor, but not the obligation, to enter upon the property for the purpose of completing final subdivision improvements, provided such improvements are commenced within five (5) years from the date of recordation of the within deed; any disturbance to the property shall be restored by the Grantor or its successor at no cost to the Grantee to as nearly the same condition as existed immediately prior to commencement of the disturbance. The within stated right of Grantor, as it affects the within described property, shall automatically expire at the end of the five (5) year period stated in this provision, without the need for any further instrument. By acceptance of the within deed the Grantee covenants and agrees that it will not place, maintain or allow any sign on the property without the consent of the Grantor for a period of five (5) years from the date of recordation hereof.

GRANTEE, BY ACCEPTING THE WITHIN CONVEYANCE, covenants and agrees for itself and its successors and assigns, that they are automatically members of the homeowners association known as Presidential Estates Homeowners Association, Inc., and that they will maintain membership in good standing in said association, which was organized for the sole and limited purpose of maintaining, preserving, administrating and managing the "Common Property" as defined in the Declaration of Covenants and Restrictions recorded 8, in the Middlesex County Clerk's Office in Deed Book a., for the use and benefit of the development known as Presidential Estates, which facilities are as shown on the aforesaid filed map. The Bylaws for said homeowners association was recorded within the aforesaid Declaration of Covenants and Restrictions. Any assessment for the expenses for maintenance, preservation, administration or management of said Common Property, including the establishment of reserves for such shall constitute a continuing lien upon the property hereby conveyed. Grantee's obligation to join and maintain membership in said association shall be automatic and shall not be severable from ownership of the property described in this conveyance; this is intended to constitute the sole criterion for membership in said association. The obligation to pay any assessments imposed by the association shall be binding and effective against each and every subdivision parcel of land located in the subdivision commonly known as "Presidential Estates", and any lien, demand or claim for such assessments may be made at any time against any property owner who has not paid the amount due from said property owner.

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property, except as set forth herein. This promise is called a "covenant as to Grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. This Deed is signed and attested to by the Grantor's proper corporate officers, and its corporate seal is affixed, as of the date shown below.

Attested by:	2)	A New Jersey Corporation	
/ 0	7	BY:	
Assistant Secretary	,	Vice President	

BX

2

STATE OF NEW JERSEY)

SS:

COUNTY OF

10	ERTIFY that on
personally	came before me and this person acknowledged under oath, to my satisfaction, that:
(a)	
(b)	this person is the Assistant Secretary of the Corporation named as Grantor in this Deed this person is the attesting witness to the signing of this Deed by the proper corporate officer who is the Vice President of the Corporation;
(c)	this beed was signed and delivered by the Corporation as it.
(d)	authorized by a proper resolution of its Board of Directors;
(e)	this person knows the proper seal of the Corporation which was affixed to this Deed; this person signed this proof to attest to the truth of these facts; and
(t)	the full and actual consideration paid or to be paid for the transfer of title, as consideration is defined in N.I.S.A. 46:15-5, is \$ 252.610.00
.1	
0	
.•	Assistant Secretary

RECORD, CH.	ARGE AND RETURN TO
With the same of t	
-	

FILE NO.: Mega- XXXX

STATE OF NJ COUNTY OF

ss.

INSERT PURCHASERS NAMES, ADDRESS AND SS

say(s) under oath:

(Attorney / Notary Public)

- 1. **Representations.** If only one person signs this affidavit, the words "we", "us" and "our" shall mean "Γ", "me," and "my". The statements in this affidavit are true to the best of our knowledge, information and belief.
- Name, Age and Residence. We have never changed our names or used any other names. We are citizens of the United States and at least 18 years old. After today, we will live at: INSERT ADDRESS
- 3. Ownership and Possession. We are the only owners of property located at INSERT ADDRESS, called "this property".

We now mortgage this property to INSERT LENDER, its successors and/or assigns, called "the Mortgagee".

The date of this mortgage is the same as this affidavit. This mortgage is given to secure a loan of **\$XXXXX.XX**. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since **INSERT**. Since then no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

- 4. Improvements. No additions, alterations or improvements are now being made or have been made to this property since TODAY. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien or building contract relating to this property. No one has notified us that money is due and owing for construction, alteration or repair work on this property.
- 5. Liens or Encumbrances. We have not allowed any interests (legal rights) to be created which affect our ownership or use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never declared bankrupt. No one has any security interest in any personal property or fixtures included in this sale. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.
- 6. Marital History. (check where appropriate) NOTE: Any reference made to "marriage", "marrial", "married", or "matrimonial", or another word which in a specific context denotes a marital or spousal relationship, the same shall include a civil union pursuant to N.J.S.A. 37:1-31 et seq. [] We are not married. We are married to each other. We were married on _. The maiden name of ___ This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign deed and affidavit N.J.S.A. 3B:28-2,3.) Our complete marital history is listed above. Our complete marital history is listed below under paragraph 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property. 7. Exceptions and Additions. The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages which are not being paid off as a result of this sale. We have reviewed the Charles Jones Search numbered RN-INSERT, dated INSERT showing INSERT. The Mortgagors have been advised that recognizances and/or abstracts of bail are not being indexed among the records of the County Clerk's Office and that the Title Company and the Mortgagee will rely on the truthfulness of this statement. The undersigned hereby certifies that there are no recognizances filed against the undersigned as either principal or surety or the property which is the subject of this transaction. There are no unpaid fines or surcharges levied against me by the Division of Motor Vehicles. We are not aware that anyone has filed or intends to file mechanic's lien. Notice of Unpaid Balance and Right to File Lien Claim, construction lien or building contract relating to this property. 8. Child Support. There are no outstanding child support orders or judgments against this deponent. [X]There is a child support order outstanding, Docket No. ______ against this deponent. All payments. however, are current as of this date. 9. Reliance. We make this affidavit in order to obtain the mortgage loan. We are aware that the Mortgage lender will rely on our truthfulness and the statements made in this affidavit. Signed and sworn to before me on _____. day of _______. 20_____

INSERT NAME

INSERT NAME

Mega Title, LLC 432 Route 34, Suite 2A Matawan, NJ 07747

(732) 242-9835 Fax: (732) 831-6116

October 9, 2013

County Clerk INSERT ADDRESS

Reference: Mega-XXXX

INSERT ADDRESS

Township of INSERT, County of INSERT State of New Jersey

Buyers: INSERT PURCHASERS

Dear Sir/Madam:

Enclosed please find an original Notice of Settlement, which I would appreciate your recording as soon as possible. A check in the amount of \$_____ is enclosed herein for the cost of recording. Please forward the copy stamped back to my office in the self-addressed stamped envelope provided for your convenience.

Should you have any questions concerning the above, please feel free to contact our office. Thank you for your cooperation in this matter.

Very truly yours,

Mega Title, LLC

Enclosures

File #: Mega- XXXX

Owner(s) Name(s) and Address(es):

INSERT SELLER NAMES

Buyer/Borrower(s) Name(s) and Address(es):

INSERT SELLER NAMES

Lenders Name and Address:

INSERT LENDER

NOTICE is hereby given of a contract, agreement of sale, or mortgage commitment between the parties hereto.

THE land to be affected is commonly known as **INSERT ADDRESS**, Tax Lot **XX**, Tax Block **XXXX** in the **Township of INSERT**, County of **INSERT**, State of **NJ**.

Samah Ghabour Mega Title, LLC

432 Route 34, Suite 2A Matawan, NJ 07747

<u>ACKNOWLEDGEMENT</u>

STATE OF NEW JERSEY, COUNTY OF MIDDLESEX

BE IT REMEMBERED, that on **October 9, 2013**, before me the subscriber, personally appeared, Samah Ghabour, who I am satisfied is the person named in and who executed the within instrument, and thereupon he/she acknowledge that he/she signed and sealed and delivered the same as his/her own act and deed for uses and purposes therein expressed.

INSERT My Commission Expires INSERT Notary Public of the State of New Jersey

^{*} This form must be executed by a party or legal representative. If the notice is executed by anyone other than an Attorney at Law of New Jersey, it must be executed and acknowledged or proven in the same manner as a deed.

Western Technologies Group, LLC Hereby Certifies to:

Tidelands Search Certificate

Mega Title, LLC

432 Route 34 Matawan NJ 07747

Ref/File# -

WTG#

THAT THE PROPERTY HEREINAFTER DESIGNATED IS NOT CLAIMED BY THE STATE OF NEW JERSEY AS AREA NOW OR FORMALLY BELOW MEAN HIGH WATER AS SHOWN ON THE TIDELANDS MAP (IF APPLICABLE) PREPARED BY THE OFFICE OF ENVIRONMENTAL ANALYSIS AND APPROVED BY THE TIDELANDS RESOURCE COUNCIL.

APPLICABLE TIDELANDS MAP

Tidelands Map #: N/A

DESIGNATED PROPERTY

County:

Municipality:

Block:

Lot:

Street Number & Name:

As shown on Tax Map:

SEARCH RESULTS

Findings: UNCLAIMED

Dated: 10/04/2013

IN WITNESS WHEREOF, WESTERN TECHNOLOGIES GROUP, LLC. HAS CAUSED THIS CERTIFICATE TO BE

EXECUTED BY ITS PRESIDENT.

Shall Jours



Date

5/9/2013

Loan #

Mortgage Company, Inc.

ISAOA ATIMA

Rei

Closing Service Letter

Issuing Agent or Attorney

Mega Title, LLC whose conduct is covered: 432 State Route 34, Suite 2A

Matawan, NJ 07747

File No.:

MEGA-

Buyer/Borrower:

Premises:

Dear Customer:

When title insurance of First American Title Insurance Company is specified for your protection in connection with the closing of the above described real estate transactions in which you are to be a lender secured by a mortgage of an interest in land, the Company, subject to the Conditions and Exclusions set forth below, hereby agrees to reimburse you for actual loss incurred by you in connection with that closing when conducted by the above named Issuing Agent (an agent authorized to issue title insurance for the Company) of First American Title Insurance Company or the above named

- Failure of the Issuing Agent or Attorney to comply with your written closing instructions to the extent that they relate to (a) the title to said interest in land or the validity, enforceability and priority of the lien of said mortgage on said interest in land, including the obtaining of documents and the disbursement of funds necessary to establish such title or lien; or (b) the collection and payment of funds due you; or
- Fraud or misapplication of the Issuing Agent or Attorney in handling your funds or documents in connection

If you are a lender protected under the foregoing paragraph, your borrower in connection with a loan secured by a mortgage on a one to four family dwelling, which is the principal residence of the borrower, shall be protected, but only to the extent of the foregoing paragraph 2, as if this letter were addressed to your borrower. If you are a purchaser of a one to four family dwelling, including a condominium unit, which is your principal residence, and are paying cash for the purchase, you are protected, but only to the extent of the foregoing paragraph 2.

CONDITIONS AND EXCLUSIONS

- The Company will not be liable to you for loss arising out of:
 - Failure of the issuing agent or Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in said binder or commitment shall not be deemed to be inconsistent.

Digital Signature 04107f11-081f-4f Online Validation: https://agency.myfirstam.com/validation Agency Support Center - 7360 Bryan Dairy Rd., Suite 200, Largo, FL, 33777, 1-866-701-3361



- Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank 2 failure, insolvency or suspension, except such as shall result from failure of the Issuing Agent or the Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name
- Mechanics' and materialmen's liens in connection with your construction loan transactions, except to the 3. extent that protection against such liens is afforded by a title insurance binder, commitment or policy of the
- If the closing is to be conducted by an Issuing Agent or Attorney, a title insurance binder or commitment for the В. issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of
- When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and C. remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of such right of subrogation.
- Any liability of the Company for loss incurred by you in connection with closings of real estate transactions by an D. Issuing Agent or Attorney shall be limited to the protection provided by this letter. However, this letter shall not affect the protection afforded by a title insurance binder, commitment or policy of the Company.
- Claims shall be made promptly to the Company at its office at First American Title Insurance Company, Attn: E. Claims National Intake Center, 1 First American Way, Santa Ana, CA 92707. When the failure to give prompt notice shall prejudice the Company, then liability of the Company hereunder shall be reduced to the extent of such prejudice.
- Liability under this letter is limited to the amount of insurance committed for and is subject to all of the Conditions F. and Stipulations of the policy or policies committed to be issued by the Company. All liability hereunder shall

THIS LETTER DOES NOT APPOINT THE ABOVE NAMED ATTORNEY AS AN AGENT OF FIRST AMERICAN TITLE INSURANCE COMPANY.

The protection under this Closing Service Letter is limited to the closing on the premises described in the caption of this letter

First American Title Insurance Company

BY:

Phillip Shofar, SVP, Director of Underwriting

Digital Signature 04107f11-081f-4f Online Validation: https://agency.myfirstam.com/validation Agency Support Center - 7360 Bryan Dairy Rd., Suite 200, Largo, FL, 33777, 1-866-701-3361

Issued by

Mega Title, LLC AGENT FOR FIRST AMERICAN TITLE INSURANCE COMPANY

ALTA ENDORSEMENT FORM 8.1-06 NEW JERSEY VARIATION ENVIRONMENTAL PROTECTION LIEN

File No. Mega-XXXX

Attached to and made a part of Commitment Number: INSERT

The insurance afforded by this endorsement is only effective if the Land is used or is to be used primarily for residential purposes.

The Company insures against loss or damage sustained by the Insured by reason of lack of priority of the lien of the Insured Mortgage over:

- (a) any environmental protection lien that, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge, or is filed in the records of the clerk of the United States district court for the district in which the Land is located, except as set forth in Schedule B; or
- (b) any environmental protection lien provided by any state statute in effect at Date of Policy, except environmental protection liens provided by the following state statutes: N.J.S.A. 58:10-23.11 et seq.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

First American Title Insurance Company

SAMPLE



Issued by

Mega Title, LLC AGENT FOR FIRST AMERICAN TITLE INSURANCE COMPANY

ALTA ENDORSEMENT FORM 9-06 NEW JERSEY VARIATION RESTRICTIONS, ENCROACHMENTS, MINERALS (LOAN POLICY)

File No. Mega-XXXX

Attached to Policy No. Commitment Number: INSERT

- 1. The insurance provided by this endorsement is subject to the exclusions in Section 5 of this endorsement; and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- 2. For the purposes of this endorsement only:
 - a. "Covenant" means a covenant, condition, limitation or restriction in a document or instrument in effect at Date of Policy.
 - b. "Improvement" means an improvement, including any lawn, shrubbery, or trees, affixed to either the Land or adjoining land at Date of Policy that by law constitutes real property.
- 3. The Company insures against loss or damage sustained by the Insured by reason of:
 - a. A violation of a Covenant that:
 - i. divests, subordinates, or extinguishes the lien of the Insured Mortgage,
 - ii. results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage, or
 - iii. causes a loss of the Insured's Title acquired in satisfaction or partial satisfaction of the Indebtedness;
 - A violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation;
 - c. Enforced removal of an Improvement located on the Land as result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
 - d. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
- 4. The Company insures against loss or damage sustained by reason of:
 - a. An encroachment of:
 - iv. an Improvement located on the Land, at Date of Policy, onto adjoining land, or onto that portion of the Land subject to an easement; or
 - v. an Improvement located on adjoining land onto the Land at Date of Policy unless an exception in Schedule B of the policy identifies the encroachment otherwise insured against in Sections 4.a.i or 4.a.ii.:

Endorsement 9-06

Revised 04/02/12

pachments, Minerals - Loan Policy)



Endorsement 9-06 Jachments, Minerals - Loan Policy) Revised 04/02/12

Issued by

Mega Title, LLC AGENT FOR FIRST AMERICAN TITLE INSURANCE COMPANY

File No. Mega-

Attached to Policy No. Commitment Number:

- A final court order or judgment requiring the removal from any land adjoining the Land of an encroachment identified in Schedule B; or
- Damage to an Improvement located on the Land, at Date of Policy:
 - i) that is located on or encroaches onto that portion of the Land subject to an easement exception in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved; or
 - ii) resulting from the future exercise of a right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances excepted from the description of the Land or excepted in Schedule B.
- This endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) resulting from:
 - any Covenant contained in an instrument creating a lease;
 - any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land;
 - except as provided in Section 3.d, any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances;
 - contamination, explosion, fire, fracturing, vibration, earthquake or subsidence; or
 - negligence by a person or an Entity exercising a right to extract or develop minerals or other subsurface substances.

As used in this endorsement the words "covenant, condition, limitation or restriction" do not include any recorded covenants, conditions, or restrictions excepted in Schedule B for rules, or regulations or covenants, conditions, or restrictions promulgated by the Department of Community Affairs ("DCA") or Council on Affordable Housing ("COAH") or any other federal, state or local governmental body or agency or any federal or state laws with regard to affordable housing or matters related thereto.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

First American Title Insurance Company

SAMPLE

Issued by

Mega Title, LLC AGENT FOR FIRST AMERICAN TITLE INSURANCE COMPANY

LENDER'S SURVEY ENDORSEMENT (Without Survey)

File No. Mega-XXXX

Attached to and forming a part of Commitment Number: INSERT

Exception number 1 is removed. Notwithstanding any provisions in the policy to the contrary, unless an exception is taken in Schedule B, the policy insures against loss or damage which the insured shall sustain by reason of any encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.

If this endorsement is attached to an Owner's Policy, this endorsement is void.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof an of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Dated:

First American Title Insurance Company

SAMPLE

Issued by

Mega Title, LLC AGENT FOR FIRST AMERICAN TITLE INSURANCE COMPANY

SURVEY ENDORSEMENT (for Commitment or Policy)

File No. Mega-XXXX

Attached to and made a part of Policy No.: Commitment Number: INSERT

Exception No. 1 is removed. Notwithstanding any provision in the policy to the contrary, unless an exception is taken in Schedule B, the policy insures against loss arising from any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title. The following matters shown on a survey made by JY Land Surveying, Inc. dated October 4, 2013, are added to Schedule B:

- (a) Paver walk extends into the right of way of INSERT;
- (b) Possible mislocation of fences; this Company does not insure ownership thereof;
- (c) Asphalt drive on adjacent Lot XX runs on and along property line.

This policy does not insure against errors or inaccuracies in the survey with respect to matters which do not affect title.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

First American Title Insurance Company

SAMPLE

APPENDIX---2



State of New Jersey

Department of Banking and Insurance 20 West State Street Trenton, NJ 08625-0327

THIS CERTIFIES THAT LINDA E. DIAZ

AT BUSINESS ADDRESS MEGA TITLE, LLC 432 ROUTE 34 STE 2A MATAWAN, NJ 07747-2193 LICENSE NUMBER 1033717

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11.17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11.17-2.5 including continuing education requirements for recurrence expiration date. A renewal notice will be mailed to the licensee making address approximately 30 days prior to the licensee expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

PRODUCER PRODUCER

LINES OF AUTHORITY

TITLE INSURANCE

EFFECTIVE DATE EXPIRATION DATE 05/03/2013 07/31/2015

printed: 05/08/2013

K < Koya

Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements



State of New Jersey

Department of Banking and Insurance 20 West State Street Trenton, NJ 08625-0327

THIS CERTIFIES THAT SUZANNE R. BULLOCK

AT BUSINESS ADDRESS MEGA TITLE LLC 432 ROUTE 34 STE 2A MATAWAN, NJ 07747-2193 LICENSE NUMBER **1035635**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

PRODUCER

LINES OF AUTHORITY TITLE INSURANCE

EFFECTIVE DATE EXPIRATION DATE 09/01/2013 08/31/2015

printed: 08/15/2013

K < Kola

Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information web site: www.dobi.nj.gov phone: (609) 292-4337 Printed on 10/08/2013

State of New Jersey

from the NJ Department of Banking and Insurance

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Department of Banking and Insurance

P. O. Box 325

Trenton, NJ 08625-0325

Division of Insurance 20 West State Street P.O. Box 325 nton, NI-08625

Certification of Licensure

This form is a reflection of the information contained on our licensing records as

of 10/07/2011 Name: CAIRNS, SUSAN E

National Producer #: 7829736

Kenneth E. License Informatikabylowski PRODUCER Commissioner

NJ Reference #: 1001639

Expiration Date: 08/31/2015

Authority

Qualified By

Status

Status Effective

TITLE INSURANCE

EDUCATION BY EXAMINATION

ACTIVE

07/16/2003



State of New Jersey

Department of Banking and Insurance 20 West State Street Trenton, NJ 08625-0327

THIS CERTIFIES THAT Samah H. Ghabour

AT BUSINESS ADDRESS MEGA TITLE, LLC 432 ROUTE 34 STE 2B MATAWAN, NJ 07747-2193 LICENSE NUMBER 9615732

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5. including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE

LINES OF AUTHORITY

EFFECTIVE DATE EXPIRATION DATE

PRODUCER

ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY; TITLE INSURANCE

09/01/2013

08/31/2015

printed: 10/08/2013

K < Koyel Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov phone: (609) 292-4337 fax: (609) 984-5263

APPENDIX---3

State of New Jersey



Department of Banking and Insurance Financial Examinations and Monitoring Systems

Companies Authorized to Write TITLE in New Jersey

Type of Business: PERSONAL

AMERICAN GUARANTY TITLE INSURANCE COMPANY

4040 NORTH TULSA OKLAHOMA CITY, OK 73112 (405)942-4848 Ext:

COMMONWEALTH LAND TITLE INSURANCE COMPANY

601 Riverside Avenue V-7 Jacksonville, FL 32204 (904)854-8100 Ext:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

601 Riverside AVENUE JACKSONVILLE, FL 32204 (904)854-8100 Ext:

INVESTORS TITLE INSURANCE COMPANY

P.O. BOX 2687 CHAPEL HILL, NC 27515 2687 (919)968-2200 Ext:

NORTH AMERICAN TITLE INSURANCE COMPANY

suite 300 700 nw 107th ave miami, FL 33172 (305)229-6500 Ext:

SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE

6 SOUTH CALVERT STREET BALTIMORE, MD 21202 (410)727-4456 Ext:

TITLE RESOURCES GUARANTY COMPANY

SUITE 1200 8111 LBJ FREEWAY DALLAS, TX 75251 (972)644-6500 Ext:

WESTCOR LAND TITLE INSURANCE COMPANY

Total Number of Companies Listed:

SUITE 200 201 NORTH NEW YORK AVENUE WINTER PARK, FL 32789 (407)629-5842 Ext:

16

CHICAGO TITLE INSURANCE COMPANY

601 Riverside Ave V-7 Jacksonville, FL 32204 (904)854-8100 Ext:

CONESTOGA TITLE INSURANCE CO.

137 EAST KING STREET LANCASTER, PA 17602 .(717)299-4805 Ext:

FIRST AMERICAN TITLE INSURANCE COMPANY

1 FIRST AMERICAN WAY SANTA ANA, CA 92707 (714)250-3000 Fxt⁻

NATIONS TITLE INSURANCE OF NEW YORK, INC.

601 RIVERSIDE AVENUE JACKSONVILLE, FL 32204 (904)854-8100 Ext:

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

400 SECOND AVENUE SOUTH MINNEAPOLIS, MN 55401 (612)371-1111 Ext:

STEWART TITLE GUARANTY COMPANY

P.O. BOX 2029 HOUSTON, TX 77252 (713)625-8599 Ext:

UNITED GENERAL TITLE INSURANCE COMPANY

1 First American Way San Ana, CA 92707 Ext

WFG NATIONAL TITLE INSURANCE COMPANY

2711 MIDDLEBURG DRIVE SUITE 1 COLUMBUS, SC 29204 (803)700-4747 Ext:

Samah Ghabour

Summary

Founder and Owner of Mega Title with broad experience in all aspects of all of types of Insurance, Financial Services including Real Estate and Mortgage Loans. Direct experience in Title Insurance, Settlement Service and Escrow Services. My Goal is to have Mega Title, LLC become one of the most reputable Title Insurance Agencies in New Jersey. With our excellent staff and superior customer service, we are definitely heading towards our goal.

Specialties: Title Insurance and Settlement Service for Real Estate Purchases including Commercial and Residential properties. Also refinances of all Real Estate including Commercial and Residential properties.

Authorized Agent

First American Title Insurance Company April 2007 – Present (6 years 7 months)

Licensed New Jersey Insurance Producer in the following Authorities: Property, Casualty, Health, and Title Insurance

Mega Title, LLC,

Founder and Managing Member

January 2007 – Present (6 years 10 months)

Responsible for overseeing and managing all staff members including all Title Orders, title commitments, Closings and post closings.

Working with Loan officers and various lenders and Attorneys to obtain their title work.

Continuous marketing our company to other lenders and other attorneys

Setting goals and procedures for staff member and setting internal audits procedures.

Confirming the procedures in place for clearing Title issues on all files and insuring running issues with our underwriter counselor. Insuring the HUD preparation process is conforming to all the RESPA rules.

Insure the conforming with all pre and post Closing requirements.
All office management duties including accounting, financial analysis and payroll

Education:

St Peter's College – MBA, Management Information Systems

New Jersey City University
Bachelor's degree, Accounting and Business/Management
2007 Insurance License Title Producer- Middlesex County New Jersey

SUZANNE R. BULLOCK

Objective:

To join a dynamic, growth oriented team where my skills and experiences can contribute to your company's continued success.

Skills:

Strong oral and written communication skills/ Detail oriented; adherence to deadlines. Proficient in Windows, WordPerfect, Excel and Microsoft Word. Strong rapport with clients, resulting in numerous referrals. Title Insurance Producer/ Notary Public of the State of New Jersey

Experience:

October 2011 - Present MEGA TITLE, LLC, 432 Route 34, Matawan, NJ 07747 Real Estate Paralegal/Settlement Closer

- Title review and clearance
- Purchase contract review
- Clearance of lender requirements on behalf of borrower/s
- Communications among attorneys, lenders and clients
- Prepared seller's closing documents (deeds, affidavits of title, etc)
- Received and copied emailed closing documents from lenders
- Arranged closing packages for attorneys for purchase closings
- Managed and maintained the Settlement Account
- Cut checks and disbursed funds for closings
- Handled refinance closings from start to finish
- Post Closing review and recordings
- Kept track of escrow balances
- Prepared and finalized Settlements Statements
- Calculated closing adjustments (tax, water/sewer, rents, etc)

April 2011 – October 2011 DIRECT TITLE, LLC, Freehold, NJ Sales Associate

August 1999 – October 2010 VESTED TITLE INC., Fairfield, NJ Real Estate Paralegal / Closer

Education:

Berkeley College, Woodbridge, NJ Associates Degree in Paralegal Studies, National Honor Society

Professional School of Business, Millburn, New Jersey Title Insurance Producer's License

APPENDIX---6

Linda E. Diaz

Objective: To obtain an Administrative position with a company which will utilize my experience and education and build my professional career in the Title Industry.

Work Experience:

10/11-Present Mega Title, LLC

Matawan, NJ

Licensed Title Producer

- Handling of Commitment, Endorsement and Policy distribution
- Responsible for setting up and assigning new files
- Daily contact with attorneys and title abstractors
- Responsible for phones, English/Spanish translations with Clients
- Responsible for ordering Title Searches, Taxes, Judgments, Floods and Tideland Searches

01/09-10/11 Prestige New Jersey Title Agency, Inc. Shrewsbury, NJ Licensed Title Producer

- Received phone calls, determined the nature of calls and directed to appropriate personnel or helped clients out as needed
- Handled a variety of word processing, spreadsheet software and database record keeping
- Answered calls on a timely and professional manner
- Responsible for ordering Title Searches, Taxes, Judgments, Floods and Tideland Searches

01/97-06/08 First American Title Insurance Company Inc. Freehold, NJ Administrative Assistant II

- Organize, sort and assign mail distribution for all the employees and perform other general secretarial duties
- Enthusiastically Answered Telephone calls promptly to reflect professional Corporate image
- Responsible for entering Remittance Reports and depositing checks from clients
- Organized and prepared Title Seminars from beginning to end

Skills: Fluent in English/Spanish, Microsoft Office, Customer Relations, Legal Documentation, Filing, Punctual, Dependable, Quick Learner, Persistent, Great Communication Skills with all levels of Management

Education: 1997 Perth Amboy High School Diploma Perth Amboy, NJ

2005 Insurance License Title Producer New Brunswick, NJ

Susan Cairns

Work Experience:

4/2007-Present Mega Title, LLC

Matawan, NJ

Licensed Title Producer

- Searching and examining Title Search Abstracts.
- Setting all the requirements, schedules and exceptions for Commitment, Endorsement and policies.
- Responsible for reviewing Title Searches including upper court searches, Taxes, Judgments, Floods, Tideland, Chancery abstract, Corporate searches, and UCC searches.

Skills: Microsoft Office, Customer Relations, Legal Documentation, Filing, Punctual, Dependable, Quick Learner, Persistent, Great Communication Skills with all levels of Management, AccuTitle, Snap close Pro

Education:

2005 Insurance License Title Producer Monmouth County New Jersey