

MORTGAGE GUARANTEE

SCHEDULE A

State: Colorado
County: Archuleta

Agent Number	File Number	Guarantee Number	Guarantee Effective Date	Amount of Guarantee
CO1026	AR21903007	MG-1-CO1026-7692470	September 2, 2019	\$24,999.00

1. Party (Parties) Assured:

MICHAEL CUMMINGS and SUSAN CUMMINGS

2. The record title to the estate in said land is at the date hereof vested in:

MICHAEL CUMMINGS and SUSAN CUMMINGS

3. The estate or interest in the land described in this schedule is:

FEE SIMPLE

The mortgage(s), if any, to which said land is subject:

**PARCEL I:
NONE**

**PARCEL II:
NONE**

4. Description of the Land:

**PARCEL I:
Lot 578 in TWINCREEK VILLAGE, according to the plat thereof filed for record November 5, 1973 as Reception No. 78739.**

**PARCEL II:
Lot 579 in TWINCREEK VILLAGE, according to the plat thereof filed for record November 5, 1973 as Reception No. 78739.**

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This Guarantee Valid Only if Cover and Schedule A & B are attached.

SCHEDULE B

Agent #: CO1026

Order #: AR21903007

Guarantee Number: MG-1-CO1026-7692470

GUARANTEE STANDARD EXCEPTIONS:

This guarantee does not insure against loss or damage, including attorney fees, by reason of the matters shown below:

1. Any facts, rights, interest, or claims which are not shown by the public records.
2. Any lien, or right to a lien, for services, labor or material imposed by law.
3. Any and all recorded rights of way and easements including, but not limited to roads, highways, ditches, creeks, laterals, canals, reservoirs, drainage ways, flumes, utilities, guy line/anchors, railroads and aircraft overflight.
4. Any and all unpaid taxes, assessments, bonds and unredeemed tax sales.
5. Any Restrictions, Covenants, Declarations, Conditions, Leases, Agreements and Mineral Reservations of record, and all modifications thereof, if any.
6. Unpatented mining claims, reservations or exemptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water.
7. Discrepancies, conflicts in boundary lines, encroachments, easements, variations in area or content, party walls and/or any facts that a correct survey and/or physical inspection of the premises would disclose.

Title to the land described in Schedule A is subject to the following liens, encumbrances and defects shown in the public records:

PARCEL I:

NONE

PARCEL II:

NONE

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