

**FINAL TITLE OPINION**

Loan Applicant	Address of Property	
Applicant for Title Examination	County	State

I. I have examined title to the property described in the attached schedule A. My examination covered the period from the time of termination of title search covered by my Preliminary Title Opinion on Form RD IL 1927-9; or the time of recordation of the initial loan security instrument if this opinion covers land already owned by the loan applicant a subsequent loan case, to \_\_\_\_\_(date), \_\_\_\_\_, at \_\_\_\_\_ (time)(including the time of filing the current security instrument).

II. Based on said title examination, my preliminary title examination if any, and any additional information concerning the title which has come to my attention, it is my opinion that:

A. Good and marketable title, in accordance with title examination standards prevailing in the area, to said property (real estate and any water rights offered as security) is now vested in \_\_\_\_\_  
 \_\_\_\_\_  
 as \_\_\_\_\_.

B. The United States of America holds a valid \_\_\_\_\_ (mortgage) lien on said property as required by the United States Department of Agriculture, which lien was filed for record on \_\_\_\_\_, \_\_\_\_\_, at \_\_\_\_\_ and is recorded in \_\_\_\_\_.  
 \_\_\_\_\_  
 (Book, page, and office)

C. Said property and lien are subject only to encumbrances, reservations, exceptions, and defects which were approved by written administrative waivers of the United States of America attached hereto or to my Preliminary Title Opinion.

III. The term encumbrances, reservations, exceptions, and defects means all matters which would prevent the United States from obtaining the required lien on the property identified in paragraph I, including but not limited to (a) mortgages, deeds of trust and vendors', mechanics', materialmen's, and all other liens, including any provisions thereof for future advances which could take priority over the said lien to the United States, (b) Federal, State, and local taxes, including county, school, improvement, water, drainage, sewer, inheritance, personal property, and income, (c) State and Federal bankruptcy, insolvency, receivership, and probate proceedings, (d) judgments and pending suits, in State and Federal courts, (e) recorded covenants: conditions; restrictions, reservations; liens, encumbrances; easements; rights-of-way; leases; mineral, oil, gas, and geothermal rights (regardless of the right of surface entry); timber rights; water rights; pending court proceedings and other matters of record which affect the title of the property or the ability of the buyer or seller to convey or accept title.

IV. This opinion is issued expressly for the benefit of the above-named applicant for title examination and the United States of America acting through the United States Department of Agriculture Agency which provided the assistance, and I assume liability to each hereunder.

\_\_\_\_\_  
 (Date)

\_\_\_\_\_  
 (Attorney's Signature)

Attachments

\_\_\_\_\_  
 (Address including Zip Code)