

**FSA-2352**  
(12-31-07)

**U.S. DEPARTMENT OF AGRICULTURE**  
Farm Service Agency

Position 5

**FINAL TITLE OPINION**

1. Applicant exact full legal name	2. Address of property covered by opinion
3. County	

4. I have examined title to the real property described in the security instrument described in 5(b) below. My examination covered the period from the time of termination of title search covered by my Preliminary Title Opinion, or time of recordation of the initial loan security instrument if this opinion covers land already owned by the applicant in a subsequent loan case, to (a) \_\_\_\_\_, at (b) \_\_\_\_\_ AM  PM  (including the time of filing the current security instrument).
5. Based on said 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 (1) \_\_\_\_\_ as (2) \_\_\_\_\_
- (b) The United States of America, U.S. Department of Agriculture holds a valid (1) \_\_\_\_\_ lien on said property as required by the Farm Service Agency, which lien was filed for record on (2) \_\_\_\_\_ at (3) \_\_\_\_\_  AM  PM and is recorded in (4) \_\_\_\_\_
- (c) Said property and lien are subject only to encumbrances, reservations, exceptions, and defects which were approved by written administrative waivers of the Farm Service Agency attached hereto or to my Preliminary Title Opinion.
6. If water rights are involved and are not covered by the current security instrument, they are subject only to the encumbrances, reservations, exceptions, and defects set forth in said administrative waivers and were made available as security in the following manner (water stock would normally be reissued in the names of said land owners and the United States of America, U.S. Department of Agriculture and delivered to the Farm Service Agency at the time of loan closing):

*The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.*

7. The term "encumbrances, reservation, exception, and defects" means all matters which would prevent the United States from obtaining the required lien on the property identified in 5(b), including but not limited to (a) mortgages, deeds of trust, and vendors', mechanics', material men'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.
8. 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, Farm Service Agency which provided the assistance, and I assume liability to each hereunder.

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10. Date

9. Signature

**NOTE:** *The following statements are made in accordance with the Privacy Act of 1974 (5 USC 552a): the Farm Service Agency (FSA) is authorized by the Consolidated Farm and Rural Development Act, as amended (7 USC 1921 et seq.), or other Acts, and the regulations promulgated thereunder, to solicit the information requested on its application forms. The information requested is necessary for FSA to determine eligibility for credit or other financial assistance, service your loan, and conduct statistical analyses. Supplied information may be furnished to other Department of Agriculture agencies, the Internal Revenue Service, the Department of Justice or other law enforcement agencies, the Department of Defense, the Department of Housing and Urban Development, the Department of Labor, the United States Postal Service, or other Federal, State, or local agencies as required or permitted by law. In addition, information may be referred to interested parties under the Freedom of Information Act, to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, to collection or servicing contractors, to credit reporting agencies, to private attorneys under contract with FSA or the Department of Justice, to business firms in the trade area that buy chattel or crops or sell them for commission, to Members of Congress or Congressional staff members, or to courts or adjudicative bodies. Disclosure of the information requested is voluntary. However, failure to disclose certain items of information requested, including Social Security Number or Federal Tax Identification Number, may result in a delay in the processing of an application or its rejection.*

*According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.***