

FSA-2352
(XX-XX-25)**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):

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.

10. Date

9. Signature

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