

January 26, 2023

Ms. Kayla Lane Gurley
Ms. Beverly Kay Carey
8866 Trottnridge Road
Chase City, Virginia 23924

Dear Kayla and Beverly:

I write to you on behalf of Nayef Abushaar regarding one (1) of the lots conveyed to you by Michelle Deniece Washington-Askew in October, 2022, containing 0.26 acre which is designated as Parcel B on the plat prepared by Crutchfield & Associates, Inc. I enclose a copy of that parcel for your reference.

That parcel of land was supposed to be conveyed by my client by contract and is actually contained in the deed to him which was recorded a few weeks after yours was recorded. An improper title search did not discover the overlap and we have made a claim with the title insurance company. My purpose in writing you is to determine if my client could purchase the 0.26 acre from you at its fair market value. We may have to obtain the services of a licensed appraiser to determine what that value is unless we could make some type of agreement otherwise.

I would very much appreciate it if you would contact me to see if something can be worked out or if you are, in fact, interested in selling that vacant lot to Mr. Abushaar at its fair market value. He fully intended to receive this lot at closing and wanted the lot for an additional yard for his children to enjoy. I look forward to hearing from you.

Very truly yours,

Charles G. Butts, Jr.

Cgb,jr:ngj

cc: Nayef Abushaar`



**First American
Title Insurance Company**

CLAIMS SERVICES

November 30, 2022

Sent Via Email

Nayef Abushaar
nayefabushaar@yahoo.com
302 Franklin Street
South Hill VA 23970

Reference No.: VA-2209003516
Your File No.: N/A
Owner/Borrower: Nayef Abushaar
Property: 408 W SYCAMORE STREET
CHASE CITY VA 23924

Dear Nayef Abushaar:

This letter acknowledges receipt of your correspondence dated November 29, 2022 and received by First American Title Insurance Company on November 29, 2022. The matter has been routed to First American's Eastern Claims Center, which may be contacted at (877) 648-5545 (option 2) or at 1235 Westlakes Drive, Ste 400, Berwyn, PA 19312.

At this time, First American is investigating this matter and will be in further contact with you once the investigation is complete. Your request has been assigned to Debbie Asero, Claims Analyst for response. Should questions arise, they can be reached directly at 703-480-9514 or dasero@firstam.com. Be sure to use the reference number above for future communication with us.

Please allow at least thirty (30) days to receive further contact regarding your request.

Thank you,

Claims Services



**First American
Title Insurance Company**

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November 30, 2022

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Nayef Abushaar
nayefabushaar@yahoo.com
302 Franklin Street
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Thank you,

Claims Services

First American Title Insurance Company

SCHEDULE A

(Valid only if Schedule B and Cover are attached)

File Number: 2022-545 Policy Number: 5011400-3506846e

Amount of Insurance: \$ 135,000.00 Premium: \$ 554.00

Date of Policy: October 28, 2022 at 02:07 PM

Address Reference: Street Address: 408 W. Sycamore Street
City, County, State: Chase City, Mecklenburg County, Virginia 23924

1. Name of Insured:
Nayef Abushaar, a married man
2. The estate or interest in the Land that is insured by this policy is:
FEE SIMPLE
3. Title is vested in:
Nayef Abushaar, a married man
4. The Land referred to in this policy is described as follows:
See Exhibit A attached hereto and made a part hereof.

Issuing Entity:

Consumer Escrow & Title, Inc.
174 N. Mecklenburg Avenue
South Hill, VA 23970

Consumer Escrow & Title, Inc.

Authorized Signatory

First American Title Insurance Company

EXHIBIT A

File Number: 2022-545

Policy Number: 5011400-3506846e

LEGAL DESCRIPTION

All that certain lot or parcel of land located in the Town of Chase City, Mecklenburg County, Virginia, fronting on West Sycamore Street, containing 0.87 OF AN ACRE, more or less, being shown and described on a Plat prepared by Crutchfield & Associates, Inc.; said Plat being dated September 4, 2002, of record in the Office of the Clerk of the Circuit Court of Mecklenburg County, Virginia, in Plat Cabinet 1, Slide 346, page 7, as Instrument #020006139, reference to said Plat being made for a more complete and accurate description of the property herein conveyed.

Being the same property conveyed to Nayef Abushaar by Deed dated October 18, 2022 from Michelle Deniece Washington-Askew, recorded in the Clerk's Office of the Circuit Court of Mecklenburg County, Virginia as Instrument No. 220004469.

First American Title Insurance Company

SCHEDULE B

File Number: 2022-545

Policy Number: 5011400-3506846e

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

1. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
2. Discrepancies, conflicts in boundary lines, shortage(s) in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records. The coverage afforded by covered matter 2(c) is hereby deleted.
3. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.
4. All assessments and taxes for the Year 2022 and all subsequent years.
5. Roads, ways, streams, or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.
6. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options, and reservations, if any, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code, or (b) related to handicap but does not discriminate against handicapped persons.
7. Easement granted Virginia Electric and Power Company by instrument recorded in Deed Book 162, at page 353, through original acres.
8. Easement granted Town of Chase City by instrument recorded in Deed Book 362, at page 266, to operate and maintain town sewer.
9. The following matter(s) as shown on a physical survey prepared by Marvin L. Crutchfield, L.S., dated October 7, 2002, filed in the Clerk's Office of Mecklenburg as Instrument No. 020006140:
 - a) Overhead electric lines
 - b) Overhead telephone lines