**STANDARD EXCEPTIONS FOR GEORGIA POLICIES**

1. All taxes and special assessments, including water, sanitary and other utility bills, for the year \_\_\_\_\_\_\_\_ and subsequent years, which are not yet due and payable, together with any and all taxes and special assessments which may become due and payable for the current or previous years, due to, but not limited to, reassessments, rebillings, or errors by tax officials or their agents.

2. Rights or claims of parties in possession.

3. Mechanics’, Contractors’ or Materialmen’s liens and lien claims where no notice thereof in the Public Records.

4. Facts which would be disclosed by a comprehensive survey of the Land.

5. Easements or claims of easements not recorded in the Public Records.

6. No insurance is afforded as to the exact amount of acreage contained in the Land.

7. Covenants, conditions, restriction, easements and/or servitudes appearing in the Public Records.

8. Liens for unpaid water bills, sewer, solid waste, sanitation bills and other sums outstanding and owed to a government or governmental authority where no notice thereof appears in the Public Records.

9. Rights of other landowners to the uninterrupted use of any creek or stream crossing the land.

10. Any lease, grant, conveyance, exception or reservation of minerals or mineral rights appearing in the Public Records. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTE: Exception(s) numbered \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ above is/are hereby deleted.