

Date: [Insert Date]

To: [Lender/Client Name]

[Address]

[City, State, Zip Code]

RE: Final Title Opinion

Property Address: [Insert Property Address]

Legal Description: [Insert Legal Description or Refer to Attached Exhibit]

Title Insurance Policy No.: [Insert Policy Number]

To Whom It May Concern,

We have examined the public records of [Insert County Name], [Insert State], and the final Title Insurance Policy issued by [Insert Title Insurance Company Name] regarding the above-referenced property.

Based upon our examination of the records and the closing documents executed on [Insert Closing Date], it is our opinion that:

1. **Ownership:** Fee simple title to the property is now vested in [Insert Names of New Owners].
2. **Lien Status:** The mortgage/deed of trust executed by [Insert Borrower Names] in favor of [Insert Lender Name] in the amount of \$[Insert Loan Amount] is a valid first priority lien against the property, recorded at [Insert Recording Information/Book/Page].
3. **Encumbrances:** The property is subject to the exceptions, easements, and restrictive covenants as specifically set forth in Schedule B of the aforementioned Title Insurance Policy.
4. **Taxes:** All real property taxes due and payable through [Insert Year] have been paid in full.

This opinion is rendered solely for the benefit of [Insert Lender/Client Name] and may not be relied upon by any other party without express written consent.

Sincerely,

[Your Signature]

[Your Printed Name/Law Firm Name]

[Contact Information]