

[Law Firm Letterhead]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip]

RE: Mortgagee Title Opinion

Borrower: [Borrower Name]

Loan Amount: \$[Amount]

Property Address: [Full Property Address]

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

To [Lender Name]:

We have examined the title to the real property described above based upon an abstract of title or title search prepared by [Name of Title Company/Searcher] covering the period from [Start Date] to [End Date] at [Time].

Based upon said examination, it is our opinion that as of the effective date of the search, fee simple title to the property is vested in:

[Vesting Name/Owner]

Subject to the following exceptions and requirements:

1. **Taxes:** Real estate taxes and assessments for the year [Year] and subsequent years, not yet due and payable.
2. **Easements/Restrictions:** [List specific recorded easements, covenants, or restrictions].
3. **Mortgages/Liens:** [List existing mortgages to be discharged or subordinated].
4. **Requirements:** [List items to be completed at closing, such as execution of the mortgage, payoff of existing liens, or recording of deeds].

Upon the proper execution and recording of the Mortgage/Deed of Trust from [Borrower] to [Lender] in the amount of \$[Amount], and the satisfaction of the requirements listed above, the Mortgage will constitute a valid [First/Second] priority lien against the property.

This opinion is rendered solely for the benefit of [Lender Name] in connection with the referenced loan transaction and may not be relied upon by any other party.

Sincerely,

[Signature]

[Printed Name of Attorney]

[Law Firm Name]