



**EXHIBIT "A"**

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
3. Any discrepancies, conflicts in boundary lines, encroachments, easements, measurements, variations in area or content, party walls and/or other facts which a correct survey and/or a physical inspection of the premises would disclose.
4. Right or claims of parties in possession not shown in the public records.
5. All taxes and assessments for the year 2004 and all subsequent years.
6. Liens for unpaid water and sewer charges, if any.
7. Easements, or claims of easements, not shown by the public records.
8. Unpatented mining claims: reservations or exceptions in Patents or in Acts authorizing the issuance thereof.
9. Water rights, claims or title to water, whether or not shown by the public records.
10. Any existing leases and/or tenancies.
11. All oil, gas and other mineral interests, including limestone, that have been, are, or may be claimed by others.
12. Terms, conditions, provisions, agreements and obligations as specified in Easement between AFJ, Ltd. And Public Service Company of Colorado dated August 5, 1983 and recorded August 22, 1983 in Book 1451 at Page 549.
13. Terms, conditions, provisions, agreements and obligations as specified in Easement between AFJ, Ltd. And Public Service Company of Colorado dated March 5, 1984 and recorded March 20, 1984 in Book 1484 at Page 397 to correct legal description of Easement recorded August 22, 1983 in Book 1451 at Page 549.
14. Terms, conditions, provisions, agreements and obligations as specified in Right-of-Way Easement between Rocco, Edith Mary, Michael J. & Elaine E. Ligrani and The Mountain States Telephone and Telegraph Company dated September 19, 1978 and recorded September 25, 1978 in Book 1166 at Page 975.
15. All matters set forth in West Independent Minor Subdivision recorded January 8, 1999 in Plat Book No. 16 at Page 349.

