

EXHIBIT 13



Title No. 3020-810304
AMENDED 10/19/2016 (nmr)

SCHEDULE "B-II"
(EXCEPTIONS)

THE POLICY WILL INCLUDE AS EXCEPTIONS TO TITLE THE FOLLOWING MATTERS UNLESS THEY ARE DISPOSED OF TO THE SATISFACTION OF THE COMPANY:

1. Rights of tenants or persons in possession, if any.
2. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth herein.
3. **AMENDED 10/19/2016 (nmr)** See Survey Reading herein.
4. There (is) are two open mortgage(s) of record. (See Mortgage Schedule herein)
5. Assignment of Leases and Rents made from Cornerstone Real Estate, LLC, Assignor to Flushing Savings Bank, FSB, Assignee, dated 03/16/2007 and recorded on 03/23/2007 in Document No. 01-2007-4155 (affects Parcels I and II only).
6. **AMENDED 10/24/2016 (JG)** 25 foot wide easements for the purposes of clearing brush and other obstructions on Parcels I and II and an easement allowing for entry onto both Parcels I and II contained in Deed and Utility Easement to New York Power and Light Corporation recorded 6/12/1931 in Liber 515 Cp 83 as said easement to clear brush and obstructions are shown on Survey prepared by Steven J. Alex L.S. NYS for Chazan Engineering, Land Surveying & Landscape Architecture Co., D.P.C. dated October 17, 2016 and last revised _____ and designated as Project No. 51654.00 (hereinafter "SURVEY"). Policy insures that said buildings as shown on Survey do not encroach upon said easement. (FOR MORTGAGE POLICY ONLY: Policy insures that said easement/right of way/agreement(s) will not prohibit the existing use of the improvements on the premises) (See Post) (affects Parcels I and II)

WITH REGARD THERETO:

Policy insures pedestrian and vehicular access between the easterly and westerly portions of premises across the premises owned in fee by New York Power and Light Corporation subject to and in accordance with the terms, covenants and conditions of said deed and easement.

7. **AMENDED 10/24/2016 (JG)** Utility Easement granted to Central Hudson Gas & Electric Corporation recorded on 08/03/1936 in Liber 553 Cp 453 as shown on Survey. Policy insures that the buildings as shown on Survey read herein do not encroach upon said easement. (FOR MORTGAGE POLICY ONLY: Policy insures that said easement/right of way/agreement(s) will not prohibit the existing use of the improvements on the premises) (See Post) (affects Parcels I)
8. **AMENDED 10/24/2016 (JG)** 25 foot wide Right of Way and Easement as shown on Survey (and Temporary Utility Easements) granted pursuant to an Order in a condemnation action commenced in Supreme Court, Dutchess County, under Index No. 2970/91 entitled Iroquois Gas Transmission System, L.P. vs. Norma Herzlin in Liber 1898 Cp 439. Policy insures that the buildings shown on Survey do not encroach upon said right of way and easement. (For Mortgage Policy: Policy further insures that said easement/right of way/agreement(s) will not prohibit the existing use of the improvements on the premises) (See Post) (affects Parcel II)



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SCHEDULE B-II Continued
(EXCEPTIONS)

9. **AMENDED 10/24/2016 (JG)** Together with the benefits and subject to the burdens of a right of way for the purpose of ingress and egress to and from Silver Lake, including any and all lake privileges and including the right to build a dock on said lake property as reserved in a deed recorded 02/24/1953 in Liber 824 Cp 363 and repeated in subsequent deeds of record as said right of way is shown on Survey. (FOR MORTGAGE POLICY ONLY: Policy insures that said easement/right of way/agreement(s) will not prohibit the existing use of the improvements on the premises) (See Post) (affects Parcel II)
10. **AMENDED 10/24/2016 (JG)** Declaration of Covenants and Restrictions made by Windsor Development Corp. dated 04/12/2007 and recorded 02/15/2008 in Document No. 02-2008-1023. Policy insures against loss or damage by reason of a violation thereof resulting in a forfeiture or reversion of title. (See Post) (affects Parcel II)
11. **AMENDED 10/24/2016 (JG)** FOR INFORMATION ONLY: Boundary Line Agreement made by and between Windsor Development Corp. and Cornerstone Real Estate, LLC dated 01/31/2008 and recorded on 02/15/2008 in Document No. 02-2008-1025. (See Post)
12. **AMENDED 10/24/2016 (JG)** Notes and Easements as shown on Filed Map No. 4797 filed 01/19/1976. (FOR MORTGAGE POLICY ONLY: Policy insures that the same will not prohibit the existing use of the improvements on the premises (See Post) (affects Parcel I)
13. **AMENDED 10/24/2016 (JG)** FOR INFORMATION ONLY: Notes and Easements as shown on Filed Map No. 5110 filed 03/18/1977. (See Post)
14. **OMITTED 10/24/2016 (JG)** Notes and Easements as shown on Filed Map No. 1706A filed 01/23/1936. (See Post)
15. **AMENDED 10/24/2016 (JG)** Notes and Easements as shown on Filed Map No. 1706B filed 10/23/1990. (FOR MORTGAGE POLICY ONLY: Policy insures that the same will not prohibit the existing use of the improvements on the premises. (See Post) (affects Parcels I and II)
16. **AMENDED 10/24/2016 (JG)** Notes and Easements as shown on Filed Map No. 12047 filed 04/12/2007. (For Mortgage Policy Only: Policy insures that the same will not prohibit the existing use of the improvements on the premises. (See Post) (affects Parcel II)
17. **AMENDED 10/24/2016 (JG)** Notes as shown on Filed Map No. 12047A filed 04/25/2007. (For Mortgage Policy Only: Policy insures that the same will not prohibit the existing use of the improvements on the premises. (See Post) (affects Parcel II)
18. **AMENDED 10/24/2016 (jg)** FOR INFORMATION ONLY: No title is insured to the island located south of the insured island in Silver Lake.
19. Riparian rights and easements of others over Silver Lake; but the Policy does not insure any rights or easements in favor of the owner of the premises described in Schedule A herein.
20. **AMENDED 10/24/2016 (JG)** No title is insured to any land lying in the bed of Silver Lake or the Channel as the same now exists.



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SCHEDULE B-II Continued
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21. **AMENDED 10/24/2016 (JG)** Serenity Hill Road is a private street. However policy insures ingress and egress over same to Milan Hollow Road.