# PRELIMINARY REPORT

(No Liability Hereunder)

This report (and any revisions thereto) is issued solely for the convenience of the titleholder, the titleholder's agent, counsel, purchaser or mortgagee, or the person ordering it for the purpose of facilitating the issuance of a policy of title insurance by Title Guaranty of Hawaii and no liability will arise under this report.

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#### SCHEDULE A

Title Guaranty of Hawaii, Incorporated, hereby reports that, subject to those matters set forth in Schedule "B" hereof, the title to the estate or interest to the land described in Schedule "C" hereof is vested in:

KMC PARTNERS LLC,
a Hawaii limited liability company,
as Fee Owner

This report is dated as of June 23, 2017 at 8:00 a.m.

Inquiries concerning this report should be directed to KATY MURATA.
Email kmurata@tghawaii.com
Fax (808) 533-5854
Telephone (808) 533-5853.
Refer to Order No. 201232528.

# SCHEDULE B EXCEPTIONS

1. Real Property Taxes, if any, that may be due and owing.

The premises described in Schedule C is covered by Tax Key (1) 9-8-008-026, C.P.R. Nos. as set forth in Exhibit "A" attached hereto.

- 2. Mineral and water rights of any nature.
- 3. -AS TO PARCEL FIRST:-
  - (A) Designation of Easement "C" for Waimalu Stream maintenance, as shown on Map 1, as set forth by Land Court Order No. 20284, filed July 20, 1962.
  - (B) Easement "C" for Waimalu Stream maintenance purposes in favor of the CITY AND COUNTY OF HONOLULU, acquired by FINAL ORDER OF CONDEMNATION filed May 3, 1971, in the Circuit Court of the First Circuit, State of Hawaii, Civil No. 8199, filed as Land Court Document No. 536319.
  - (C) Designation of Easement "P" for electrical purposes, as shown on Map 9, as set forth by Land Court Order No.  $\frac{37242}{1}$ , filed April 6, 1973.
  - (D) Designation of Easement "Q" for utility purposes, as shown on Map 9, as set forth by Land Court Order No.  $\frac{37242}{1}$ , filed April 6, 1973.
  - (E) Designation of Easement "R" for sanitary sewer purposes, as shown on Map 9, as set forth by Land Court Order No.  $\frac{37242}{1}$ , filed April 6, 1973.
  - (F) Designation of Easement "U" for stream maintenance, as shown on Map 13, as set forth by Land Court Order No.  $\underline{39913}$ , filed June 5, 1974.
  - (G) Right-of-way in favor of Lot 3-B-3-A-2 for access to Kaahumanu Street, a public road, as set forth by Land Court Order No. 39913, filed June 5, 1974.
  - (H) GRANT in favor of HAWAIIAN ELECTRIC COMPANY, INC., dated August 29, 1974, filed as Land Court Document No. 698269; re: an easement over Easement "P", and being more particularly described therein.

- (I) GRANT in favor of CITY AND COUNTY OF HONOLULU, dated October 2, 1973, filed as Land Court Document No. 724626; re: an easement over Easement "Q", and being more particularly described therein.
- (J) GRANT in favor of CITY AND COUNTY OF HONOLULU, dated May 2, 1984, filed as Land Court Document No. 1333079; re: an easement over Easement "U", and being more particularly described therein.
- (K) GRANT in favor of CITY AND COUNTY OF HONOLULU, dated May 2, 1984, filed as Land Court Document No. 1333080; re: an easement over Easement "R", and being more particularly described therein.

#### 4. -AS TO PARCEL SECOND:-

- (A) EXISTING SEWER EASEMENT and EXISTING EASEMENT "E" for Waimalu Stream maintenance, as shown on City and County of Honolulu, Division of Land Survey and Acquisition Parcel Map in Files 16-11-1-78 and 12-4-2-46-A, respectively, as contained in DEED dated July 1, 1975, filed as Land Court Document No. 714615, recorded in Liber 10523 at Page 333.
- (B) Easement in favor of the CITY AND COUNTY OF HONOLULU for right of way over, under, through and across that certain parcel of land designated as Parcel E, containing an area of 0.997 acre, more or less, acquired by FINAL ORDER OF CONDEMNATION filed in the Circuit Court of the First Circuit of the State of Hawaii, Civil No. 8183, on October 28, 1963, recorded in Liber 4627 at Page 488.
- (C) GRANT in favor of CITY AND COUNTY OF HONOLULU, dated October 2, 1973, recorded in Liber 10725 at Page 382; re: an easement for sewer and drainage purposes over Easement "2-A", 16 feet wide, containing an area of 1,556 square feet, more or less, and being more particularly described therein.
- 5. -AS TO PARCEL THIRD:-

- (A) PARCEL "C" for Waimalu Stream maintenance purposes in favor of the CITY AND COUNTY OF HONOLULU, acquired by FINAL ORDER OF CONDEMNATION filed December 19, 1963, in the Circuit Court of the First Circuit, Civil No. 8182, recorded in Liber 4657 at Page 42.
- (B) GRANT in favor of CITY AND COUNTY OF HONOLULU, dated July 24, 1971, recorded in Liber 7790 at Page 270; re: an easement for sewer pipeline purposes over Parcel 5 containing an area of 1,805 square feet, more or less, and being more particularly described therein.
- (C) GRANT in favor or CITY AND COUNTY OF HONOLULU, dated February 13, 1984, recorded in Liber 18247 at Page 393; re: an easement for maintenance purposes over Easement "M-5-A" containing an area of 1,290 square feet, more or less, and being more particularly described therein.
- 6. Any rights or interests which may exist or arise by reason of the following facts shown on survey map prepared by Kevin K. Kea, Land Surveyor, with ACE Land Surveying, Inc., dated June 6, 2012:
  - (A) Sidewalk appurtenant to adjoining lot crosses into subject lot at its greatest point of 8.9' for a distance of 16.6'.
  - (B) Chainlink fence appurtenant to subject lot extends 6.4' into adjoining lot.
  - (C) CRM wall appurtenant to subject lot crosses into adjoining lot at its greatest point of 0.5' for a distance of 121.5'.
  - (D) Chainlink fence appurtenant to adjoining lot crosses over subject lot at its greatest point of 2.9' for a distance of 7.2'.
- 7. The terms and provisions contained in the following:

INSTRUMENT: LIMITED WARRANTY DEED WITH COVENANTS

DATED : June 29, 2012

FILED : Land Court Document No. T-8215447

RECORDED : Document No. A-45630733

8. Encroachments or any other matters which a survey prepared after June 6, 2012 would disclose.

9. The terms and provisions contained in the following:

INSTRUMENT: DECLARATION OF CONDOMINIUM PROPERTY REGIME FOR

"MARY SAVIO MEDICAL PLAZA AT NEWTOWN"

CONDOMINIUM PROJECT

DATED : August 13, 2012

FILED : Land Court Document No. T-8296571

RECORDED : Document No. A-46440570

MAP : 2174 filed in the Office of the Assistant Registrar

of the Land Court, and 5117 recorded in the Bureau

of Conveyances, and any amendments thereto

Said Declaration was amended by instruments dated July 18, 2013, filed as Land Court Document No. T-8603246, recorded as Document No. A-49520642A, dated March 18, 2015, filed as Land Court Document No. T-9221208A, recorded as Document No. A-55690753A, dated March 18, 2015, filed as Land Court Document No. T-9286285A, recorded as Document No. A-56340806A; re: change name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY, and dated as of May 26, 2017, filed as Land Court Document No. T-10034179, recorded as Document No. A-63820648A.

Consents given by AMERICAN SAVINGS BANK F.S.B., a federal savings bank, by instruments dated November 14, 2014, filed as Land Court Document No. T-9221208B, recorded as Document No. A-55690753B, and dated March 18, 2015, filed as Land Court Document No. T-9286285C, and recorded as Document No. A-56340806B.

Joinder given by AMERICAN SAVINGS BANK, F.S.B., a federal savings bank, by instrument dated as of May 26, 2017, filed as Land Court Document No. T-10034179, recorded as Document No. A-63820648B.

Joinder given by HAWAIIAN DREDGING CONSTRUCTION COMPANY, INC., a Hawaii corporation, by instrument dated as of May 26, 2017, filed as Land Court Document No. T-10034179, recorded as Document No. A-63820648C.

Joinder given by ASSOCIATION OF UNIT OWNERS OF MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY, a Hawaii corporation, by instrument dated as of May 26, 2017, filed as Land Court Document No. T-10034179, recorded as Document No. A-63820648D.

10. The terms and provisions contained in the following:

INSTRUMENT: BY-LAWS OF THE ASSOCIATION OF UNIT OWNERS

: August 13, 2012 DATED

FILED : Land Court Document No. T-8296572

: Document No. A-46440571 RECORDED

Said Bylaws were amended by instruments dated March 18, 2015, filed as Land Court Document No. T-9221209A, recorded as Document No. A-55690754A, and dated March 18, 2015, filed as Land Court Document No. T-9286285B, recorded as Document No. A-56340806A; re: change name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY.

Consents given by AMERICAN SAVINGS BANK F.S.B., a federal savings bank, by instruments dated February 23, 2015, filed as Land Court Document No. T-9221209B, recorded as Document No. A-55690754B, and dated March 18, 2015, filed as Land Court Document No. T-9286285C, and recorded as Document No. A-56340806C.

11. ACCOMMODATION REAL PROPERTY MORTGAGE AND FINANCING STATEMENT

MORTGAGOR : KMC PARTNERS LLC, a Hawaii limited liability

company

MORTGAGEE: AMERICAN SAVINGS BANK, F.S.B., a federal savings

bank

: June 28, 2013 DATED

FILED : Land Court Document No. T-8579491

RECORDED : Document No. A-49270812

AMOUNT : \$4,216,000.00

12. The terms and provisions contained in the following:

INSTRUMENT: ABSOLUTE ASSIGNMENT OF RENTALS AND LESSOR'S

INTEREST IN LEASES

DATED : June 28, 2013

RECORDED : Document No. A-49270814

PARTIES : KMC PARTNERS LLC, a Hawaii limited liability

company, "Assignor", and AMERICAN SAVINGS BANK,

F.S.B., a federal savings bank, "Assignee"

13. The terms and provisions contained in the following:

INSTRUMENT: CROSS-DEFAULT AND (PARTIAL) CROSS-COLLATERALIZATION

AGREEMENT

DATED : June 28, 2013

FILED : Land Court Document No. T-8579493

RECORDED : Document No. A-49270815

PARTIES : ASSOCIATION OF UNIT OWNERS OF MARY SAVIO MEDICAL

PLAZA AT NEWTOWN, a Hawaii non-profit corporation,

KMC PARTNERS LLC, a Hawaii limited liability company, and AMERICAN SAVINGS BANK, F.S.B., a

federal savings bank

-Note: - Title Guaranty of Hawaii, Inc., is unable to locate of

record a notation to the Transfer Certificate(s) of Title referred to herein to reflect the change of name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO

MEDICAL PLAZA AIEA PEARL CITY.

14. MORTGAGE, SECURITY AGREEMENT AND FINANCING STATEMENT (KMC

PARTNERS LLC PRE-CONSTRUCTION MORTGAGE)

MORTGAGOR : KMC PARTNERS LLC, a Hawaii limited liability

company

MORTGAGEE : HAWAIIAN DREDGING CONSTRUCTION COMPANY, INC., a

Hawaii corporation

DATED : April 9, 2015

FILED : Land Court Document No. T-9233111

RECORDED : Document No. A-55810361

AMOUNT : \$694,228.00

#### SUBORDINATION AGREEMENT

DATED : April 9, 2015

FILED : Land Court Document No. T-9233114A

RECORDED : Document No. A-55810364A

CONSENT : given by ASSOCIATION OF UNIT OWNERS OF MARY SAVIO

MEDICAL PLAZA AT NEWTOWN, a Hawaii non-profit

corporation, and KMC PARTNERS LLC, a Hawaii limited liability company, by instrument dated April 9, 2015, filed as Land Court Document No.  $T-\underline{9233114B}$ ,

recorded as Document No. A-55810364B.

-Note:- Title Guaranty of Hawaii, Inc., is unable to locate of record a notation to the Transfer Certificate(s) of Title referred to herein to reflect the change of name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY.

Subordinates said above MORTGAGE, SECURITY AGREEMENT AND FINANCING STATEMENT (KMC PARTNERS LLC PRE-CONSTRUCTION MORTGAGE) to the lien of that certain ACCOMMODATION REAL PROPERTY MORTGAGE AND FINANCING STATEMENT, dated June 28, 2013, filed as Land Court Document No. T-8579491, recorded as Document No. A-49270812.

15. ACCOMMODATION MORTGAGE, SECURITY AGREEMENT AND FINANCING STATEMENT (KMC UNITS AND UNDEVELOPED PARCEL)

MORTGAGOR : KMC PARTNERS LLC, a Hawaii limited liability

company

MORTGAGEE : HAWAIIAN DREDGING CONSTRUCTION COMPANY, INC., a

Hawaii corporation

DATED : April 9, 2015

FILED : Land Court Document No. T-9233112

RECORDED : Document No. A-55810362

AMOUNT : \$940,201.00

#### SUBORDINATION AGREEMENT

DATED : April 9, 2015

FILED : Land Court Document No. T-9233114A

RECORDED : Document No. A-55810364A

CONSENT : given by ASSOCIATION OF UNIT OWNERS OF MARY SAVIO

MEDICAL PLAZA AT NEWTOWN, a Hawaii non-profit

corporation, and KMC PARTNERS LLC, a Hawaii limited liability company, by instrument dated April 9, 2015, filed as Land Court Document No. T-9233114B,

recorded as Document No. A-55810364B.

-Note:- Title Guaranty of Hawaii, Inc., is unable to locate of record a notation to the Transfer Certificate(s) of Title referred to herein to reflect the change of name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY.

Subordinates said above ACCOMMODATION MORTGAGE, SECURITY AGREEMENT AND FINANCING STATEMENT (KMC UNITS AND UNDEVELOPED PARCEL) to the lien of that certain ACCOMMODATION REAL PROPERTY MORTGAGE AND FINANCING STATEMENT, dated June 28, 2013, filed as Land Court Document No. T-8579491, recorded as Document No. A-49270812.

16. -AS TO UNIT NOS. 101, 109/111, 117A, 117B, 203, 305, 305A, 320, 324 ONLY:-

REAL PROPERTY MORTGAGE AND FINANCING STATEMENT

MORTGAGOR : KMC PARTNERS LLC, a Hawaii limited liability

company

MORTGAGEE : ASSOCIATION OF UNIT OWNERS OF MARY SAVIO MEDICAL

PLAZA AT NEWTOWN, a Hawaii non-profit corporation a

Hawaii corporation

DATED : April 9, 2015

FILED : Land Court Document No. T-9233113

RECORDED : Document No. A-55810363

AMOUNT : \$829,674.00

-Note:- Title Guaranty of Hawaii, Inc., is unable to locate of record a notation to the Transfer Certificate(s) of Title referred to herein to reflect the change of name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY.

#### SUBORDINATION AGREEMENT (AOUO)

DATED : April 9, 2015

FILED : Land Court Document No. T-9233115A

RECORDED : Document No. A-55810365A

-Note:- Title Guaranty of Hawaii, Inc., is unable to locate of record a notation to the Transfer Certificate(s) of Title referred to herein to reflect the change of name from MARY SAVIO MEDICAL PLAZA AT NEWTOWN to MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY.

Subordinates said above REAL PROPERTY MORTGAGE AND FINANCING STATEMENT to the lien of that certain ACCOMMODATION REAL PROPERTY MORTGAGE AND FINANCING STATEMENT, dated June 28, 2013, filed as Land Court Document No. T-8579491, recorded as Document No. A-49270812.

- 17. Any recorded and unrecorded leases and matters arising from or affecting the same.
  - -Note:- This report does not show any tenant leases or encumbrances thereon which may exist. No search was made at this time as to those interests.
- 18. Any lien (or claim of lien) for services, labor or material arising from an improvement or work related to the land described in Schedule C herein.

### END OF SCHEDULE B

## SCHEDULE C

Those certain premises comprising a portion of that certain Condominium Project known as "MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY" formerly known as "MARY SAVIO MEDICAL PLAZA AT NEWTOWN" as established by Declaration of Condominium Property Regime dated August 13, 2012, filed in the Office of the Assistant Registrar of the Land Court of the State of Hawaii as Land Court Document No. T-8296571, and recorded in the Bureau of Conveyances of the State of Hawaii as Document No. A-46440570, as amended (herein called the "Declaration"), and the improvements and appurtenances thereof, as described in and established by said Declaration, and as shown on Condominium Map No. 2174 filed in said Office, and 5117 recorded in said Bureau, and any amendments thereto (herein called the "Condominium Map") described as follows:

#### -FIRST:-

All of those certain units in the Project (the "Units") identified by Unit Numbers set forth in Exhibit "A" attached hereto and made a part hereof, established by said Declaration, as shown on said Condominium Map.

Together with easements appurtenant to said Unit established by and described in the Declaration, including the following:

- (A) An exclusive right to use those certain limited common elements of the Project, as described in the Declaration as may be amended;
- (B) Nonexclusive easements in the common elements designed for such purposes, for ingress to, egress from, utility services for, and support, maintenance, and repair of the Unit; in the other common elements for use according to their respective purposes, subject always to the exclusive use of the limited common elements as provided in the Declaration, and in all other units and common elements of the Project for support.

SECOND: -

An undivided percent interest appurtenant to each Units, as set forth in said Exhibit "A", in all common elements of the Project, as established for said Units by the Declaration, as tenant in common with all other owners from time to time of undivided interests in and to said common elements.

The land upon which said Condominium Project "MARY SAVIO MEDICAL PLAZA AIEA PEARL CITY" formerly known as "MARY SAVIO MEDICAL PLAZA AT NEWTOWN" is located is described as follows:

LOT 2-C-1, containing a total area of 124,957 square feet, more or less, as shown on map prepared by Harry K. Matsuo, Land Surveyor, with Community Planning, Inc., approved by the Department of Land Utilization, City and County of Honolulu, on April 4, 1974, comprised of the following:

#### -PARCEL FIRST:-

All of that certain parcel of land situate at Waimalu, District of Ewa, City and County of Honolulu, State of Hawaii, described as follows:

LOT 3-B-3-A-1, area 110,110 square feet, more or less, as shown on Map  $\underline{13}$ , filed in the Office of the Assistant Registrar of the Land Court of the State of Hawaii with Land Court Consolidation No. 84 of Bishop Trust Company, Limited, Trustee under the Will and of the Estate of Edith Austin, deceased, and others.

Being land(s) described in Transfer Certificate of Title No. 1,044,426 issued to KMC PARTNERS LLC, a Hawaii limited liability company.

#### -PARCEL SECOND:-

All of that certain parcel of land (being a portion of the land described in and covered by Royal Patent Number 2067, Land Commission Award Number 5649 to Kuhanaipuaa) situate, lying and being at Waimalu, District of Ewa, City and County of Honolulu, State of Hawaii, being more particularly described as follows:

Beginning at the most easterly corner of this parcel of land, the coordinates of which referred to Government Survey Triangulation Station "EWA CHURCH" being 1,428.03 feet south and 9,232.75 feet east and running by azimuths measured clockwise from true South:

1.	Along	rema	inder	of L. C.	Aw. 5649 to Kuhanaipuaa on a curve to the left with a radius of 296.00 feet, the chord azimuth and distance being
	32°	37 <b>'</b>	52"	68.79	feet;
2.	115°	57 <b>'</b>	30"	98.17	feet along remainder of L. C. Aw. 5649 to Kuhanaipuaa;
3.	213°	30 <b>'</b>		80.81	<pre>feet along Lot 3-B-3-A-1 of Land Court Consolidation 84 (map 13);</pre>
4.	302°	58'		96.26	feet along Lot 3-B-3-A-1 of Land Court Consolidation 84 (Map 13) to the point of beginning and containing an area of 7,147 square feet, more or less.

#### -PARCEL THIRD:-

All of that certain parcel of land (being a portion of the land described in and covered by Royal Patent Number 385, Land Commission Award Number 9356, Apana 3 to Kuheuheu), being a portion of EXCLUSION 1 of Land Court Application 950, situate, lying and being at Waimalu, District of Ewa, City and County of Honolulu, State of Hawaii, being more particularly described as follows:

Beginning at the southeast corner of this parcel of land, the coordinates of which referred to Government Survey Triangulation Station "EWA CHURCH" being 1,164.65 feet south and 9,525.43 feet east and running by azimuths measured clockwise from true South:

1. Along remainder of R. P. 385, L. C. Aw. 9356, Apana 3 to Kuheukeu on a curve to the left with a radius of 1,046.00 feet, the chord azimuth and distance being

	55°	56 <b>'</b>	59"	90.61	feet;
2.	145°	00'		128.06	feet along Lot 3-B-3-A-1 of Land Court Consolidation 84, Map 13;
3.	88°	00'		36.30	feet along Lot 3-B-3-A-1 of Land Court Consolidation 84, Map 13;
4.	157°	30'	30"	40.32	feet along Lot 3-B-3-A-1 of Land Court Consolidation 84, Map 13;
5.	294°	14'	20"	219.56	feet along remainder of R. P. 385, L. C. Aw. 9356, Apana 3 to Kuheuheu to the point of beginning and containing an area of 7,698 square feet, more or less.

BEING THE PREMISES ACQUIRED BY LIMITED WARRANTY DEED WITH COVENANTS

GRANTOR : JAMES DOUGLAS KEAUHOU ING, MICAH A. KANE, JANEEN-

ANN AHULANI OLDS, CORBETT AARON KAMOHAIKIOKALANI KALAMA, and LANCE KEAWE WILHELM, as Trustee of the

Estate of Bernice Pauahi Bishop

GRANTEE : KMC PARTNERS LLC, a Hawaii limited liability

company

DATED : effective as of June 29, 2012 FILED : Land Court Document No. T-8215447

RECORDED : Document No. A-45630733

# END OF SCHEDULE C

#### GENERAL NOTES

1. There is hereby omitted from any covenants, conditions and reservations contained herein any covenant or restriction based on race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law. Lawful restrictions under state or federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

#### GUIDELINES FOR THE ISSUANCE OF INSURANCE

- A. Taxes shown in Schedule B are as of the date such information is available from the taxing authority. Evidence of payment of all taxes and assessments subsequent to such date must be provided prior to recordation.
- B. Evidence of authority regarding the execution of all documents pertaining to the transaction is required prior to recordation. This includes corporate resolutions, copies of partnership agreements, powers of attorney and trust instruments.
- C. If an entity (corporation, partnership, limited liability company, etc.) is not registered in Hawaii, evidence of its formation and existence under the laws where such entity is formed must be presented prior to recordation.
- D. If the transaction involves a construction loan, the following is required:
  - (1) a letter confirming that there is no construction prior to recordation; or
  - (2) if there is such construction, appropriate indemnity agreements, financial statements and other relevant information from the owner, developer, general contractor and major subcontractors must be submitted to the Title Company for approval at least one week prior to the anticipated date of recordation.

Forms are available upon request from Title Guaranty of Hawaii.

- E. Chapter 669, Hawaii Revised Statutes, sets forth acceptable tolerances for discrepancies in structures or improvements relative to private property boundaries for various classes of real property. If your survey map shows a position discrepancy that falls within the tolerances of Chapter 669, call your title officer as affirmative coverage may be available to insured lenders.
- F. The right is reserved to make additional exceptions and/or requirements upon examination of all documents submitted in connection with this transaction.
- G. If a policy of title insurance is issued, it will exclude from coverage all matters set forth in Schedule B of this report and in the printed Exclusions from Coverage contained in an ALTA policy or in the Hawaii Standard Owner's Policy, as applicable. Different forms may have different exclusions and should be reviewed. Copies of the policy forms are available upon request from Title Guaranty of Hawaii or on our website at www.tghawaii.com.