

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

AMERICAN LAND TITLE ASSOCIATION

COMMITMENT

Schedule A

Transaction Identification Data for reference only:

Commitment Number: 594027	Revision Number: None	Issuing Office File Number: CPB16 18-018	Issuing Office: 127801
Property Address: 1524 NorthEast 28 Street Pompano Beach, FL 33064	Loan ID Number:	ALTA Universal ID: None	Issuing Agent: Saunders Curtis Ginestra & Gore, P.A.

1. Commitment Date: **May 23, 2018 at 11:00 PM**
2. Policy to be Issued:
OWNER'S: **ALTA Owner's Policy (06/17/06). (With Florida Modifications)**
Proposed Insured: **To Be Determined**
Proposed Policy Amount: **To be determined**
MORTGAGEE: **ALTA Loan Policy (06/17/06). (With Florida Modifications)**
Proposed Insured: **To Be Determined**
Proposed Policy Amount: **To be determined**
MORTGAGEE:
Proposed Insured:
3. The estate or interest in the Land described or referred to in this Commitment is **FEE SIMPLE** (Identify estate covered, i.e., fee, leasehold, etc.)
4. Title to the estate or interest in the Land is at the Commitment Date vested in:
Barbara R. Stein, Trustee of the Barbara R. Stein Revocable Trust Agreement dated July 31, 1987
5. The Land is described as follows:
Lot 10, Block 2, COLLIER MANOR, according to the map or plat thereof as recorded in Plat Book [34, Page 45](#), Public Records of Broward County, Florida.

Old Republic National Title Insurance Company

400 Second Avenue South, Minneapolis, Minnesota 55401, (612) 371-1111

AUTHORIZED SIGNATORY

Saunders Curtis Ginestra & Gore, P.A.

127801

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Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - A. Trustee's Deed from Barbara R. Stein, Trustee of the Barbara R. Stein Revocable Trust Agreement dated July 31, 1987, individually and as trustee, joined by spouse, if married, or nonhomestead language, to the proposed insured purchaser(s).
 - B. Mortgage from To Be Determined, joined by spouse, if married, to the proposed mortgagee(s).
5. A search commencing with the effective date of this commitment must be performed at or shortly prior to the closing of this transaction. If this search reveals a title defect or other objectionable matters, an endorsement will be issued requiring that this defect or objection be cleared on or before closing.
6. Ad Valorem taxes are unavailable at the present time, but will be furnished upon receipt. We reserve the right to add any additional requirements upon receipt of same if any unpaid taxes or tax certificates are of record.
7. Satisfaction of the mortgage from Barbara Stein to Washington Mutual Bank, F.A., dated December 31, 2003, and recorded in O.R. Book [36718, Page 1358](#), as assigned to JPMorgan Chase Bank, N.A. by assignment filed in Instrument Number [113401276](#), and along with Agreement Not to Encumber in O.R. Book [39094, Page 484](#), Public Records of Broward County, Florida.
8. Record satisfaction or release of that certain Lien recorded April 9, 2018, in Instrument Number [115000547](#), Public Records of Broward County, Florida. (partial release as to subject property)
9. Record satisfaction or release of that certain Lien recorded September 19, 2016, in Instrument Number [113939275](#), Public Records of Broward County, Florida. (partial release as to subject property)
10. Record satisfaction or release of that certain Lien recorded December 23, 2013, in O.R. Book [50427, Page 533](#), Public Records of Broward County, Florida. (partial release as to subject property)

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11. Record satisfaction or release of that certain Lien recorded October 11, 2012, in O.R. Book [49150, Page 1546](#), Public Records of Broward County, Florida. (partial release as to subject property)
12. Record satisfaction or release of that certain Lien recorded October 17, 2014, in O.R. Book [51178, Page 960](#), Public Records of Broward County, Florida. (partial release as to subject property)
13. Record satisfaction or release of that certain Claim of Liens recorded in O.R. Book [48148, Page 1917](#); O.R. Book [49855, Page 1922](#), Public Records of Broward County, Florida.
14. Recordation of evidence that the violation recorded at O.R. Book [49316, Page 1044](#); O.R. Book [49223, Page 1689](#), Public Records of Broward, Florida has been brought to compliance.
15. The Company has no liability under this commitment until an endorsement is issued stating the amount of the proposed policy. No title policy may be issued in an amount greater than \$1,000,000.00 without specific Underwriting approval.
16. The Company has no liability under this commitment until an endorsement is issued stating the names of the proposed insured. Once the proper names are provided, The Company reserves the right to make additional requirements and/or exceptions.
17. The Company has no liability under this commitment for the issuance of a mortgagee policy until an endorsement is issued stating the name of the proposed insured mortgagee. The Company reserves the right to make additional requirements, including but not limited to, review of additional documentation regarding the proposed insured mortgagee.
18. Affidavit to be executed by Barbara R. Stein, Trustee of the Barbara R. Stein Revocable Trust Agreement dated July 31, 1987 stating: 1) There are no matters pending against the affiant that could give rise to a lien that would attach to the property between May 23, 2018 and the recording of the interest to be insured. 2) That the affiant(s) have not and will not execute any instruments that would adversely affect the interest to be insured.
19. Closing funds are to be disbursed by or at the direction of the Title Agent identified at bottom of Schedule A.
20. Title Agent is to record the insured instruments as soon as possible after closing.
21. Affidavit from the owner of the subject property, or some other person having actual knowledge, establishing that no person other than the owner is in possession.
22. Affidavit from a reliable person must be furnished establishing that more than 90 days has elapsed since the completion of all improvements for which payment has not been made in full.
23. A survey meeting the Company's requirements and an affidavit of the owner, or other person with actual knowledge, establishing that there are no unrecorded easements or claims of easements in existence, must be furnished. If the survey reveals any encroachments, encumbrances, violations, variations, or adverse circumstances, including but not limited to easements, they will appear as exceptions in the policy to be issued based upon this commitment.

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Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment 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.
 - a. General or special taxes and assessments required to be paid in the year **2018** and subsequent years.
 - b. Rights or claims of parties in possession not recorded in the Public Records.
 - c. Any encroachment, encumbrance, violation, variation or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land and inspection of the Land.
 - d. Easements or claims of easements not recorded in the Public Records.
 - e. Any lien, or right to a lien, for services, labor or material furnished, imposed by law and not recorded in the Public Records.
3. Any Owner's Policy issued pursuant hereto will contain under Schedule B the following exception: *Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the Land insured hereunder, including submerged, filled and artificially exposed lands, and lands accreted to such lands.*
4. Any lien provided by County Ordinance or by Chapter 159, F.S., in favor of any city, town, village or port authority, for unpaid service charges for services by any water systems, sewer systems or gas systems serving the land described herein; and any lien for waste fees in favor of any county or municipality.
5. Rights of the lessees under unrecorded leases.
6. All matters contained on the Plat of COLLIER MANOR, as recorded in Plat Book [34, Page 45](#), Public Records of Broward County, Florida.
7. Restrictions recorded in O.R. Book [188, Page 318](#), Public Records of Broward County, Florida.
8. Resolutions providing for street lighting by Broward County recorded in O.R. Book [19680, Page 458](#), and O.R. Book [19868, Page 670](#), Public Records of Broward County, Florida.

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9. Agreement recorded in O.R. Book [46246, Page 729](#), Public Records of Broward County, Florida.