## WESTCOR LAND TITLE INSURANCE COMPANY AMERICAN LAND TITLE ASSOCIATION COMMITMENT (With Florida Modifications 8-1-16)

Transaction Identification Data for reference only:

State: Florida County: Lee

Property Address: 5088 White Sky Circle Fort Myers 33908

		Agent File #:
Plant File #:	Reinsurance #:	2018-0542
18-48389		2010
Schedule A		

Amount

Amount

Amount

\$55,000.00

Effective Date: August 24, 2018 @ 8:00 am

Policy or Policies to be issued:

a. Owner's Policy

Loan Policy

2nd Proposed Insured Loan:

Ralph K. Barthels and Judy M. England

The estate or interest in the land described or referred to in this Commitment is:

**Fee Simple** 

Title to the estate or interest in the Land is at the Commitment Date vested in:

Ronald H. Alving and Patricia V. Alving, husband and wife

The land is described as follows:

Unit No. B-7 of American Outdoors Camper Resort #1, a condominium, according to the Declaration of Condominium recorded in Official Records Book 1673, page 2487 et seq. of the Public Records of Lee County, Florida.

Issued By: FL1118 Countersigned Authorized Signatory Security Title & Abstract, LLC **13121 University Drive** Ft. Myers, FL 33907

1-239-425-1826

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions.



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Schedule B - Section 1

All of the following Requirements must be met:

- 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. Warranty Deed from Ronald H. Alving and Patricia V. Alving, husband and wife to Ralph K. Barthels and Judy M. England conveying the land described under Schedule "A".

NOTE: Spouse of individual(s), if any, to join in the above required instrument(s) OR the document must state that captioned property is not the homestead of the grantor/mortgagor.

- 2. Pay the agreed amount for the estate or interest to be insured.
- Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
- Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors, labor and materialmen are all paid.
- Exceptions 3 and 4 of Schedule B Section 2 of this commitment may be amended in or deleted from the 5. policy to be issued if a survey, satisfactory to the Company, is furnished to Company.
- The Proposed Insured must notify the Company in writing of the name of any party not referred to in this 6. 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.
- Pay the premiums, fees, and charges for the Policy to the Company. 7.
- Release or Satisfaction of Mortgage executed by Ronald H. Alving and Patricia V. Alving, husband and wife 8. in favor of Dale A. Blow and Annette Y. Blow, husband and wife, given to secure the original principal sum of \$10,000.00, dated February 28, 2002 and recorded in Official Records Book 3598, Page 679, of the Public Records of Lee County, Florida.
- The following requirements relative to the mobile home unit must be complied with: (A) Certificate of Title 9 for the mobile home, with such assignments thereon as may be necessary, to show title in the purchaser must be filed with the Department of Highway Safety and Motor Vehicles. One Certificate of Title for a single unit: Two Certificates of Title for a double unit. (B) Proof that the mobile home is taxed as real property, i.e., proof that "RP" tag has been issued to the purchaser and that it has been affixed to the mobile home. (C) Endorsement of Satisfaction on the Certificate of Title of any prior lien to be satisfied to be filed with the Department of Highway Safety and Motor Vehicles. Any unsatisfied lien shown on the Certificate of Title must be shown as an exception in Schedule "B" of the policy. (D) Affidavit from the seller that there are no lien against the mobile home except those noted on the Certificate of Title and that the mobile home has been within the State of Florida for the preceding four months. Alternatively, retirement of the mobile home titles in compliance with Florida Statute Sec.319.261.
- Approval by the Property Owners Association, in recordable form approving the conveyance or financing contemplated hereby, must be obtained and furnished prior to issuance of the final policy together with evidence in satisfactory form indicating payment to a current date of all maintenance charges, recreational fees or other Association assessments applicable to the land.

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# WESTCOR LAND TITLE INSURANCE COMPANY AMERICAN LAND TITLE ASSOCIATION COMMITMENT (With Florida Modifications 8-1-16)

#### Schedule B - Section 2

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:

- Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the
  public records or attaching subsequent to the effective date 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. Rights or claims of parties in possession not shown by the Public Records.
- 3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments on the Land of existing improvements located on the adjoined land.
- 4. Easements or claims of easements not shown by the Public Records
- 5. Taxes or special assessments which are not shown as existing liens by the public records.
- 6. Taxes and assessments for the year 2018 and subsequent years, which are not yet due and payable.
- Any lien provided by Chapter 159, Florida Statutes, in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer or gas system supplying the insured land.
- 8. Terms, conditions, covenants, restrictions, easements and or matters contained in the Declaration of Condominium recorded in Official Records Book 1673, Page 2487, amended by Official Records Book 1698, Page 148, Official Records Book 1752, Page 3998, Official Records Book 1974, Page 1931, Official Records Book 1975, Page 1691, Official Records Book 1980, Page 1661, Official Records Book 2002, Page 785, Official Records Book 2062, Page 4574, Official Records Book 2130, Pages 1813 and 1815, Official Records Book 2208, Page 2700, Official Records Book 2372, Page 2007, Official Records Book 2911, Page 972, Official Records Book 4244, Page 2745, Instrument Number 2008000109134, Instrument Number 2012000072640, of the Public Records of Lee County, Florida, as may be further amended, but any covenant, condition, restriction, easement or servitude indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c) are hereby omitted and all amendments thereto, including the following: (a) provides for a private charge assessment; (b) provides for the prior approval of a future purchaser or occupant.
- 9. Restrictions, reservations, setbacks and easements, if any, as indicated and/or shown on that certain Plat

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- ✓ recorded in Condominium Plat Book 8, Page 219, of the Public Records of Lee County, Florida.
- Easement granted to Gulf Utilities Company recorded in Official Records Book 2462, Page 2493, of the 10. Public Records of Lee County, Florida.
- Easement granted to South Florida Cable Television recorded in Official Records Book 1635, Page 2159 11. and Official Record Book 1648, Page 3785, of the Public Records of Lee County, Florida.
- Reservations and leases affecting rights in Oil, Gas or any other Minerals, lying upon or beneath the lands insured hereby, pursuant to that instrument recorded in Miscellaneous Book 23, Page 439, Miscellaneous Book 29, Pages 137 and 251 and Official Record Book 1, Pages 11, 55 and 77, of the Public Records of Lee County, Florida. (No determination has been made as to the current record holder of such mineral interest). Element of coverage 3b of the Florida Form 9 comprehensive Endorsement issued herewith, if any, shall not apply with respect to this item.
- Easement for ingress and egress and for public utilities as recorded in Official Records Book 1943, Page 13. 1851, of the Public Records of Lee County, Florida.
- Grant of Perpetual Public Utility Easement as recorded in Instrument No. 2009000287135, of the Public 14. Records of Lee County, Florida.
- Subject land lies within the boundaries for mandatory Garbage Collection, Lee County Ordinance No. 86-14, as recorded in 2189, Page 3281, of the Public Records of Lee County, Florida, and will be subject to future assessments.
- Riparian rights and littoral rights, if any, incident to the land.
- Any loss or damage for unpaid assessments pursuant to Subsection 718.116 (1) (a), F.S. 17.

NOTE: Real Estate Taxes for the year 2017 were paid in the amount of \$682.63; Assessed Value \$44,413.00; Gross Amount \$711.07; Exemptions: No ; Folio No.: 07-46-25-04-0000B.0070.

NOTE: FOR INFORMATIONAL PURPOSES ONLY: The following constitutes a 24 month Chain of Title preceding the effective date hereof and constitutes conveyances and transfers of ownership only:

> 1. Quit Claim Deed recorded December 11, 2009 in Instrument Number 2009000329471, of the Public Records of Lee County, Florida.

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