

Transaction Identification Data for reference only:

Issuing Agent: Inspire Closing Services

Commitment No: 490073

Property Address: 2115 SW 13th St

Delray Beach, FL 33445

Revision No.:

Issuing Office's ALTA Registry ID: 1173870

Loan ID No.: 0117749234

SCHEDULE A

1. **Effective/Commitment Date:** 07/30/2020 7:00AM **Search Date:** 08/17/2020
2. Policy to be issued:
- (a) ☒ ALTA® Loan Policy
Proposed Insured: Freedom Mortgage Corporation, ISAOA, ATIMA
Proposed Policy Amount: \$179,454.00
- (b) ☐ ALTA® Policy
Proposed Insured:
Proposed Policy Amount: \$
- (c) ☐ ALTA® Policy
Proposed Insured:
Proposed Policy Amount: \$
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
4. The Title is, at the Commitment Date vested in: ERIC JEFFREY BENNETT, a single man
Additional Information: Our search of the public records do not reveal conveyance(s) affecting said land recorded within 24 months of the date of this report unless shown herein.
5. The Land is described as follows: See Exhibit A

Inspire Closing Services

By:


Authorized Signatory

Title Resources Guaranty Company

By: 
President/CEO

Secretary

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

**SCHEDULE B, PART I
Requirements**

All of the following Requirements must be met:

1. The company must be notified of all parties being added to title, prior to the loan closing. A judgment search must be completed for any parties being added to title. The company reserves the right to add additional requirements and/or exceptions as may be deemed necessary, upon review of the judgment search.
2. Properly drafted and executed owner's affidavit from ERIC JEFFREY BENNETT, and spouse, if any.
3. Payment to, or for the account of, the grantors and/or the mortgagors of the full consideration for the estate or interest to be insured.
4. Proof of identity, legal age, competency and marital status for all parties to the transaction.
5. The Company reserves the right to raise any such additional exceptions and/or requirements as it deems necessary upon receipt of the details of the transaction and its review of the closing documents.
6. For all non condo properties, Inspire Closing Services requires a copy of the survey of the subject property prepared within the last 10 years and certified by a licensed Surveyor. A new survey is not needed unless there have been improvements or alterations to the subject property since the effective date of the described document, including but not limited to, buildings, room additions, garages, carports, swimming pools, fences, driveways, or sheds.
7. Payment of premiums, fees and charges for the policy to the company.
8. Payoff, release and/or subordination of all liens shown under Schedule B, Section II of this commitment.
9. Payoff letter from existing lender(s) verifying balance and an executed notice from the borrowers to the lender stating that they are terminating their rights to accept any further advances, if any, to be submitted to lender being paid off.
10. Payment in full of real estate taxes and any water and sewer charges, if any, now due, past due, delinquent and unpaid AND positive proof of payment of the last three (3) years of real estate taxes.
11. Record instruments conveying or encumbering the estate or interest to be insured, briefly described:

Properly drafted and executed MORTGAGE from ERIC JEFFREY BENNETT, and spouse, if any, to Freedom Mortgage Corporation, ISAOA, ATIMA, securing a lien in the amount of \$179,631.24.

*Any deed prepared in connection with this transaction must include the relationship of grantor and grantee in order to determine the applicability of transfer taxes, if any.

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SCHEDULE B, PART II
Exceptions

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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I – Requirements are met.
2. Rights or claims of parties in possession not shown by the public records.
3. Rights of dower, homestead or other marital right of the spouse, if any, of any individual insured.
4. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey and inspection of the premises.
5. 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.
6. 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 proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment. (This exception shall be deleted from the final policy thereby insuring the gap period between the date hereof and the date of the policy.)
7. Easements or claims of easement not shown of public record.
8. Any water or well rights, or rights or title to water or claims thereof, in, on or under the land.
9. Taxes, assessments or municipal claims which are not shown as existing liens by the public record or for any improvements which are erected upon the property in the current year, which may be hereafter assessed or levied by virtue of new construction completed or partially completed during the current year. Proceedings by a public agency which may result in taxes or assessments, or notice of such proceedings, whether or not shown by the records of such agency.
10. Covenants, conditions, restrictions, rights of ways, easements, reservations, riparian rights of water rights affecting said premises as contained in prior chain of title or as shown on the recorded plan.
11. Subject to all current year real estate taxes which are not yet due and payable.
12. A search of the bankruptcy records reveals the following for Eric Bennett: No open cases found unless noted herein.
13. Any minerals or mineral rights leased, granted or retained by current or prior owners.
14. **Patriot Search Completed:**
Eric Bennett - NONE

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15. Taxes to Follow.

16. Mortgage(s) as follows:

A. To: MERS Inc. as Nominee for RESMAC INC
From: ERIC JEFFREY BENNETT, a single man
Dated: 08/14/2015 Volume/Instr #: 27766
Recorded: 08/27/2015 Page: 157
Amount: \$193,431.00 Closed Ended
MERS Min#: 100940110000311405
Additional Information:

B. To: CITY of DELRAY BEACH TRUSTEE
From: ERIC JEFFREY BENNETT, a single person
Dated: 08/14/2015 Volume/Instr #: 27766
Recorded: 08/27/2015 Page: 167
Amount: \$8,344.00 Closed Ended
Additional Information:

17. Judgements and other liens as follows:
NONE OF RECORD

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**ALTA Commitment for Title Insurance
(12/01/2018)**

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Exhibit A

File No.: 490073

The Land referred to herein below is situated in the County of PALM BEACH, State of FL, and is described as follows:

Lot 20, Block 2, Delray Beach Highlands Section 1, according to the map or plat thereof, as recorded in Plat Book 26, Page(s) 209, of the Public Records of Palm Beach County, Florida.

Being the same property as conveyed from ROSALMA V OLIVEIRA PA to ERIC JEFFREY BENNETT, a single man, as set forth in Deed Book 27766 Page 155, dated 08/14/2015, recorded 08/27/2015, PALM BEACH County, FLORIDA.

Tax ID: 12-43-46-19-02-002-0200

UPS CampusShip: View/Print Label

1. **Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. GETTING YOUR SHIPMENT TO UPS**Customers with a Daily Pickup**

Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.

Hand the package to any UPS driver in your area.

UPS Access Point™
ADVANCE AUTO PARTS STORE 5003
6658 UNIVERSITY BLVD
CORAOPOLIS, PA 15108

UPS Access Point™
THE UPS STORE
5990 UNIVERSITY BLVD
CORAOPOLIS, PA 15108

UPS Access Point™
SAFRAN'S SUPERMARKET
429 WALNUT ST
SEWICKLEY, PA 15143

FOLD HERE

1.0 LBS LTR		1 OF 1	
SHIP TO: ALTON WALKER INSPIRE CLOSING SERVICES 420 ROUSER RD MOON TOWNSHIP PA 15108		FL 332 6-05	
CITY OF DELRAY BEACH 100 NW 1ST AVE DELRAY BEACH FL 33444-2612			
		UPS NEXT DAY AIR SAVER 1P	
TRACKING #: 1Z 2E1 W07 13 9271 9961			
BILLING: P/P			
Client Name: BENNETT		CS 22.0.12. WNTNV50 3-1.0A 10/2020*	
File #: 490073			

UPS CampusShip: View/Print Label

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3. GETTING YOUR SHIPMENT TO UPS**Customers with a Daily Pickup**

Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.

Hand the package to any UPS driver in your area.

Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes.

To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

FOLD HERE

<p>CITY OF DELRAY BEACH 100 NW 1ST AVE DELRAY BEACH FL 334442612</p> <p>SHIP TO: ALTON WALKER INSPIRE CLOSING SERVICES 5TH FLOOR 420 ROUSER RD MOON TOWNSHIP PA 15108</p>	<p>PA 151 9-50</p>  	<p>UPS 2ND DAY AIR</p> <p>2</p> <p>TRACKING #: 1Z 2E1 W07 87 9486 5581</p>		<p>BILLING: P/P DESC: subordination RETURN SERVICE</p> <p>Client Name: BENNETT File #: 490073</p> <p>CS 22.0.12. WNTNV50 34.0A 10/2020*</p> 
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CHANGED CIRCUMSTANCE LETTER

Bennett
Loan #: 0117749234
Serv. #: 11774923
MIN: 1000730-0117749234-3

Borrowers: Eric Jeffery Bennett

Loan Number: 0117749234

Subject Property: 2115 SW 13th St, Delray Beach, FL 33445

Enclosed is a revised Closing Disclosure ("CD") with regard to your pending loan application with **Freedom Mortgage Corporation**. This re-disclosure is necessary because a changed circumstance occurred causing a change in the terms of the initial disclosure.

Date of Re-Disclosure: October 21, 2020

Date and Explanation of Change:

October 21, 2020: Update to Endorsement 25-06 Survey

Pasquale Bernard Mungiole Jr
Loan Officer