



2944 Fuller Avenue Suite 200

Grand Rapids, MI 49505

P: 800.315.2561 Fax: 866-774-4164

Hello, attached is the commitment, fee sheet, wiring instructions, tax cert, and CPL

1. **Mortgage** to Bank Atlantic, for \$161,444.00 taken out 04/24/2009, please provide payoff at closing. If mortgage has been transferred to another lender please provide credit report/snap shot to show transferred.
2. **Mortgage** to Florida Housing, for \$42,000.00 taken out 06/18/2013 please provide payoff at closing. If mortgage has been transferred to another lender please provide credit report/snap shot to show transferred.
3. **Mortgage** to Delray Beach, for \$10907.10 taken out 04/24/2009 please provide payoff at closing. If mortgage has been transferred to another lender please provide credit report/snap shot to show transferred.
4. Please confirm if you are showing this as a PUD, or if you will require the PUD Endorsement, If yes please advise Title First Asap as we will require to verify all dues & assessments are current up to closing and prior to closing. We will need the contact information for the management company that collects for HOA fees to verify
5. Please provide marital status, if married spouse must be at closing to sign mortgage.



Title First Agency, Inc.
 3650 Olentangy River Road
 Suite 400
 Columbus, OH 43214

File Number: **2022875**
 Loan Number: **0091802025**
 Loan Amount: **\$147,600.00**

Estimated Title Fees

Type: **Refinance**

Property: **243 SW 4TH AVENUE
 DELRAY BEACH, FL 33444 (PALM BEACH)
 (12-43-46-16-01-039-0060)**

Borrower(s): **AUDREY DIANE THOMAS**

Description	Borrower	Seller
Title Charges		
Title - Lender's Title Insurance	\$472.80	
Title - ALTA 8.1 EPL Endorsement(s)	\$25.00	
Title - ALTA 9 REM Endorsement(s)	\$47.28	
Title - FL Survey Endorse - Res. Endorsement(s)	\$25.00	
Title - Policy Surcharge Endorsement(s)	\$3.28	
Title - Settlement or closing fee	\$195.00	
Title - Abstract or title search	\$195.00	
Title - Wire Fees	\$15.00	
Title - Courier fee	\$45.00	
Title - Tax Certification	\$25.00	
Title - E-doc fee	\$20.00	
Government Recording and Transfer Charges		
Mortgage	\$257.70	
State Mortgage Tax/Stamps	\$516.60	
Intangible Tax	\$295.20	
Totals	\$2,137.86	\$0.00

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 12/5/2016
 Closing Date
 Disbursement Date
 Settlement Agent Title First Agency, Inc.
 File # 2022875
 Property 243 SW 4th Avenue
 Delray Beach, FL 33444
 (12-43-46-16-01-039-0060)
 Appraised Prop. Value

Transaction Information

Borrower Audrey Diane Thomas
 Lender State Farm Bank, FSB

Loan Information

Loan Term Years
 Purpose Refinance
 Product
 Loan Type Conventional FHA
 VA Unknown
 Loan ID # 0091802025
 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$147,600	NO
Interest Rate		NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>		NO
Prepayment Penalty	Does the loan have these features?	
Balloon Payment		NO

Projected Payments		
Payment Calculation		
Principal & Interest Mortgage Insurance Estimated Escrow <i>Amount can increase over time</i>		
Estimated Total Monthly Payment		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$0.00 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing		
Closing Costs	\$3,217.90	Includes \$2,148.40 in Loan Costs + \$1,069.50 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$3,217.90	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$475.00			
of Loan Amount (Points)					
Loan Originator Compensation to State Farm Bank, FSB					\$500.00
Processing Fee to State Farm Bank, FSB	\$475.00				
B. Services Borrower Did Not Shop For		\$645.04			
Appraisal Fee to Accurate Group	\$495.00				
Credit Report to CoreLogic Credco	\$32.84				
Flood certification to First American Flood Services	\$7.20				
Tax service to First American Tax Service	\$70.00				
Title - Tax Certification to Title First Agency, Inc.	\$25.00				
Title - Wire Fees to Title First Agency, Inc.	\$15.00				
C. Services Borrower Did Shop For		\$1,028.36			
Title - Abstract or title search to Title First Agency, Inc.	\$195.00				
Title - ALTA 8.1 EPL Endorsement(s) to Title First Agency, Inc.	\$25.00				
Title - ALTA 9 REM Endorsement(s) to Title First Agency, Inc.	\$47.28				
Title - Courier fee to Title First Agency, Inc.	\$45.00				
Title - E-doc fee to Title First Agency, Inc.	\$20.00				
Title - FL Survey Endorse - Res. Endorsement(s) to Title First Agency, Inc.	\$25.00				
Title - Lender's Title Insurance to Title First Agency, Inc.	\$472.80				
Title - Policy Surcharge Endorsement(s) to Title First Agency, Inc.	\$3.28				
Title - Settlement or closing fee to Title First Agency, Inc.	\$195.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,148.40				
Loan Costs Subtotals (A + B + C)	\$2,148.40	\$0.00			
Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees		\$1,069.50			
Recording Fees Deed: \$ Mortgage: \$257.70	\$257.70				
Intangible Tax to Clerk & Comptroller of Palm Beach County \$295.20	\$295.20				
State Mortgage Tax/Stamps to Clerk & Comptroller of Palm Beach County	\$516.60				
F. Prepays		\$0.00			
Homeowner's Insurance Premium (12 mo.) to State Farm Insurance					
Mortgage Insurance Premium (12 mo.) to State Farm Bank, FSB					
Prepaid Interest (per day from to)					
Property Taxes (12 mo.) to					
G. Initial Escrow Payment at Closing		\$0.00			
Homeowner's Insurance per month for 12 mo.					
Mortgage Insurance per month for 12 mo.					
Property Taxes per month for 12 mo.					
Aggregate Adjustment					
H. Other		\$0.00			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$1,069.50				
Other Costs Subtotals (E + F + G + H)	\$1,069.50	\$0.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$3,217.90				
Closing Costs Subtotals (D + I)	\$3,217.90	\$0.00	\$0.00	\$0.00	\$500.00
Lender Credits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$3,217.90	NO
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	\$0.00	\$3,217.90	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$3,217.90
Sale Price of Property	
Sale Price of Any Personal Property Included in Sale	
Closing Costs Paid at Closing (J)	\$3,217.90

Adjustments

Adjustments for Items Paid by Seller in Advance

City/Town Taxes to
County Taxes to
Assessments to

L. Paid Already by or on Behalf of Borrower at Closing	\$147,600.00
Deposit	
Loan Amount	\$147,600.00
Existing Loan(s) Assumed or Taken Subject to	
Seller Credit	
Other Credits	

Adjustments

Adjustments for Items Unpaid by Seller

City/Town Taxes to
County Taxes to
Assessments to

CALCULATION

Total Due from Borrower at Closing (K)	\$3,217.90
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$147,600.00
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$144,382.10

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$0.00
Sale Price of Property	
Sale Price of Any Personal Property Included in Sale	

Adjustments for Items Paid by Seller in Advance

City/Town Taxes to
County Taxes to
Assessments to

N. Due from Seller at Closing	\$0.00
Excess Deposit	
Closing Costs Paid at Closing (J)	\$0.00
Existing Loan(s) Assumed or Taken Subject to	
Payoff of First Mortgage Loan	
Payoff of Second Mortgage Loan	

Seller Credit

Adjustments for Items Unpaid by Seller

City/Town Taxes to
County Taxes to
Assessments to

CALCULATION

Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Seller	\$0.00

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than days late, your lender will charge a late fee of

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

Security Interest

You are granting a security interest in

243 SW 4th Avenue, Delray Beach, FL 33444

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: <i>Property Taxes</i> <i>Homeowner's Insurance</i> You may have other property costs.
Initial Escrow Payment	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$0.00	The amount included in your total monthly payment.

- will not have an escrow account because
 - you declined it
 - your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$0.00
Finance Charge. The dollar amount the loan will cost you.	\$0.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$0.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	0.000%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	0.000%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	State Farm Bank, FSB		Title First Agency, Inc.
Address	111 Corporate Office Drive Suite 300 Earth City, MO 63045		3650 Olentangy River Road Suite 400 Columbus, OH 43214
NMLS ID			
FL License ID			E059897
Contact	STATE FARM BANK		
Contact NMLS ID			
Contact FL License ID			
Email			
Phone	(314)522-5062		

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

AUDREY DIANE THOMAS

Date



Title First Agency, Inc.
 2944 Fuller Ave NE, Suite 200
 Grand Rapids, MI 32207
 Office Phone: (616)365-3586
 Fax: (855)404-5952

Tax Certification

File Number: 2022875 **Loan Number:** 0091802025

Property Address: 243 SW 4th Avenue, Delray Beach, FL 33444
County: Palm Beach
Borrowers: Audrey Diane Thomas

Parcel ID: 12-43-46-16-01-039-0060

Assessed Values: Total: \$65,252.00

The unpaid taxes, water rates, assessment and other matters relating to taxes for the subject property, at the date of this certificate, are set forth below.

Tax Type: County

Taxing Authority/Check Payable To:	Mailing Address of Tax Authority	Phone Number
Palm Beach County Tax Collector	301 North Olive Avenue 3rd Floor, West Palm Beach, FL 33401	(561)355-2264

Tax Year: 2016 **Taxes Paid:** Annual

Installment	Due Date	Base Amt	Paid Amt	Paid Date	Due Amt	Delq Amt	Good Thru
1	March 31, 2017	\$870.30	Due		\$835.49		November 30, 2016
2							
3							
4							

Comments:

- 4% discount if paid by 11/30
 - 3% discount if paid by 12/31
 - 2% discount if paid by 01/31
 - 1% discount if paid by 02/28
-

COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

Date Issued: November 22, 2016

Commitment No.: 2022875

Other Reference No.:

Property Address: 243 SW 4th Avenue, Delray Beach, Florida 33444

Name and Address of **Old Republic National Title Insurance Company**
Title Insurance Company: **400 Second Avenue South**
Minneapolis, MN 55401

1. Effective Date: November 4, 2016 at 7:59 a.m.

2. Policy or Policies to be issued are:

POLICY AMOUNT

a. 2006 ALTA Owner's Policy (with Florida Modifications):

Proposed Insured:

b. 2006 ALTA Loan Policy (with Florida Modifications):

\$147,600.00

Proposed Insured: State Farm Bank, F.S.B., its successors/and or assigns, as their interests may appear

3. The estate or interest in the land described or referred to in this commitment is LEASEHOLD.

4. Title to the LEASEHOLD interest in the land is at the Effective Date vested in:

Audrey Diane Thomas, a single woman

SOURCE OF TITLE:

Official Record 23202, Page 641

Official Records, Palm Beach County, Florida.

(Continued on Second Page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401 (612) 371-1111

Countersigned: _____
Authorized Officer or Agent
Title First Agency, Inc.
3650 Olentangy River Road, Suite 400
Columbus, Ohio 43214

By  President

Attest  Secretary

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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5. The land referred to in this Commitment is described as follows:

The following described land, situate, lying and being in the County of Palm Beach, State of Florida, to wit:

Parcel 1:

Beginning at a point in the Southwest corner of Block 39 of the City of Delray Beach (formerly Linton), Florida, as per plat thereof on file in the office of the Clerk of the Circuit Court in and for Palm Beach County, Florida, recorded in Plat Book 1, Page 3, go Northerly along the West boundary of said block a distance of 50 feet; thence go Easterly along a line parallel to the South boundary line of said block a distance of 135.6 feet; thence go Southerly along a line parallel to the West boundary of said block a distance of 50 feet; thence go Westerly along the South boundary line of said block a distance of 135.6 feet, more or less, to the Point of Beginning.

Parcel 2:

At a point in the Southwest corner of Block 39 of the City of Delray Beach (formerly Linton), Florida, as per plat thereof on file in the office Clerk of the Circuit Court in and for Palm Beach County, Florida, recorded in Plat Book 1, Page 3, go Northerly along the West boundary line of said block a distance of 50 feet to a point of beginning; thence continuing along said Northerly course a distance of 25 feet; thence go Easterly along a line parallel to the South boundary line of said block a distance of 135.6 feet; thence go Southerly along a line parallel to the West boundary line of said block a distance of 25 feet; thence go Westerly along a line parallel to and 50 feet for the South boundary line of said block a distance of 135.6 feet to the Point of Beginning.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - Section I

Commitment No: 2022875

Requirements:

1. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate, mortgage or interest to be insured.
2. Pay to the issuing agent all premiums, fees and charges for the title insurance policy.
3. All parties to the transaction must provide identification sufficient to comply with the USA Patriot Act as determined by their lender and the policy issuing agent.
4. Duly executed Owners Affidavit covering matters of Title, in a form acceptable to the Company.
5. Further exceptions and/or requirements may be made upon review of the proposed documents and/or upon further ascertaining the details of the transaction.
6. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record.
 - A. Mortgage from Audrey Diane Thomas, with proper marital status and release of dower to State Farm Bank, FSB securing the original principal sum of \$147,600.00.
7. Release or satisfy the Mortgage from Audrey Diane Thomas, a single woman to BankAtlantic, dated April 24, 2009, filed for record April 29, 2009 and being recorded in Official Record 23202, Page 643, Official Records Palm Beach County, Florida to secure \$161,444.00.
8. Release, satisfy or subordinate the Mortgage from Audrey Thomas to Florida Housing Finance Corporation, dated June 18, 2013, filed for record July 25, 2013 and being recorded in Official Record 26205, Page 122, Official Records Palm Beach County, Florida to secure \$42,000.00.
9. Release, satisfy or subordinate the Mortgage from The Delray Beach Community Land Trust, Inc. to The City of Delray Beach, Florida, dated April 24, 2009, filed for record May 26, 2009 and being recorded in Official Record 23248, Page 786, Official Records Palm Beach County, Florida to secure \$10,908.10.
10. Proof of payment of all ground rent charges that are due.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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11. Pay unpaid taxes and assessments unless shown as paid:

2016 Annual Taxes in the discount amount of \$835.49 are Unpaid and Due on 11/30/2016, base amount of \$870.30 is Due on 03/31/2017

Tax Parcel Identification:

Tax Parcel No.: 12-43-46-16-01-039-0060

Assessed Value: \$65,252.00

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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AMERICAN
LAND TITLE
ASSOCIATION



SCHEDULE B - Section II

Commitment No: 2022875

EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of 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 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. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possessions thereof.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land 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 adjoining land.
4. Rights or claims of parties in possession.
5. Construction, Mechanic's, Contractors' or Materialmen's lien claims, if any, where no notice thereof appears of record.
6. Easements or claims of easements not shown by the public records.
7. General or special taxes and assessments required to be paid in the current year and subsequent years.

SPECIAL EXCEPTIONS

8. Delray Beach Community Land Trust, Inc., Memorandum of Ground Lease Agreement dated April 24, 2009 and recorded April 29, 2009 in Official Record 23202, Page 627, Official Records Palm Beach County, Florida.
9. Building lines, easements, rights of way, restrictions and all matters as disclosed on the plat recorded in Plat Book 1, Page 3, Official Records Palm Beach County, Florida.
10. All assessments and taxes for 2017 and all subsequent years.
11. Any matter related to the ownership of the common area of a homeowner's association or organization.
12. Delinquent Sewer and Water Bills may become a lien on the real estate. No liability is assumed by the company for ascertaining the status of utility charges and the insured is cautioned to obtain the current status of these payments.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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13. Any lien provided by County Ordinance or by Ch. 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.

NOTE: Pertaining to the covenants and restrictions, if any, described in Schedule B of this Commitment/Policy, the following is expressly omitted therefrom: any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that such covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) related to handicap but does not discriminate against handicapped persons. Any covenant and restriction, or any part thereof, omitted as described above shall in no event be construed as forming a part of this Commitment/Policy, Schedule B of this Commitment/Policy or as an existing covenant and restriction disclosed by the public records.

NOTE: No liability is assumed by Company for uncertified encumbrances and the purchase contract shall be binding unless the contract is silent or ambiguous. If the contract is silent or ambiguous, the buyer assumes the risk.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

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