

COMMITMENT FOR TITLE INSURANCE

Issued by

National Title Insurance of New York, Inc.

National Title Insurance of New York, Inc., herein called the Company, for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

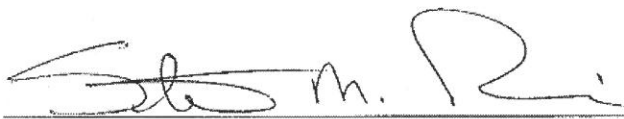
This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsements.

All liability and obligation under this Commitment shall cease and terminate 90 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

IN WITNESS WHEREOF, National Title Insurance of New York, Inc. has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

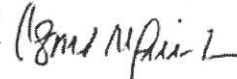
Issuing Agent:
ServiceLink, LLC
1355 Cherrington Pkwy
Moon Township, PA, 15108
Phone: (888) 414-6616
Fax: (866) 874-3595



Countersigned



National Title Insurance Of New York, Inc.

By: 

President

Attest:



Secretary

CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed or other security instrument.
2. If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the company is prejudiced by failure to so disclose such knowledge. If the Proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien or encumbrance, adverse claim or other matter the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the company under this Commitment shall be only to the named Proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org/>.

COMMITMENT FOR TITLE INSURANCE**SCHEDULE A**

Commitment No.: 22066343
Loan No.: 0506294792

1. Effective Date: 2/21/2017
2. Policy or Policies to be issued:
 - (a) ALTA Short Form Residential Loan Policy (6-17-06) (with Florida Modifications)
Policy Amount \$77,200.00
Proposed Insured Wells Fargo Bank, NA, and its successors and/or assigns
3. The estate or interest in the land described or referred to in this Commitment is:
Fee Simple
4. Title to the estate or interest in the land is at the Effective Date vested in:
Grantee : Michele Mankoff, a married woman
Deed Date : 4/18/2007
Recorded : 4/26/2007
Book : 21667
Page : 1141
Instr No. : 20070202975
Of Official Records
5. The land referred to in this Commitment is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Order No.: **22066343**
Loan No.: 0506294792

Exhibit A

The following described property:

Lot 17, Block 95, of Linn's Addition to Osceola Park, according to the Plat thereof recorded in Plat Book 1, Page 133, of the Public Records of Palm Beach County Florida.

Assessor's Parcel No: 12-43-46-16-04-095-0170

**SCHEDULE B – SECTION I
REQUIREMENTS**

The following are the requirements to be complied with:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Release(s) or Reconveyance(s) of appropriate items.
6. If any document in the completion of this transaction is to be executed by an attorney-in-fact, the contemplated Power of Attorney form should be submitted for review prior to closing.
7. If title is to be insured in the trustee(s) of a trust, (or if their act is to be insured), this Company will require a Trust Certification pursuant to state statute or review of the Trust Agreement. The Company reserves the right to except additional items and/or make additional requirements after reviewing said documents.
8. Property taxes for the tax year(s) shown below are PAID. For proration purposes the amounts are:

Tax Effective Date: 2/28/2017
Tax Year(s) : 2016
Installment 1 : \$2,174.00
Install 1 Due: 3/31/2017
Total : \$2,174.00

Tax ID: 12434616040950170
Status : Paid

Land : \$0.00
Improvements : \$0.00
Exemption : \$25,000.00
Assessed Value : \$81,426.00

The following discounts are applied for early payment

4.00% discount, amount to pay if paid by 11/30/2016 is \$2087.04
3.00% discount, amount to pay if paid by 12/31/2016 is \$2108.78
2.00% discount, amount to pay if paid by 1/31/2017 is \$2130.52
1.00% discount, amount to pay if paid by 2/28/2017 is \$2152.26

Tax Agency: PALM BEACH COUNTY
Address: 301 NORTH OLIVE AVENUE
3RD FLOOR
WEST PALM BEACH, FL 33401
Phone: (561) 355-2264
Fax: (561) 355-6879

SCHEDULE B – SECTION II EXCEPTIONS

Schedule B of 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:

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
- b. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by any inspection of the land or by making inquiry of persons in possession thereof.
- c. Easements, claims of easement or encumbrances which are not recorded in the public records
- d. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
- e. Any lien, or right to a lien, for services, labor, or material thereto for or hereafter furnished, imposed by law and not shown by the public records.
- f. Rights, or claims of parties in possession, and not of record in the public records.
- g. Any roadway or easement, similar or dissimilar, on, under over or across said property, or any part thereof and not of record in said public records.

SPECIAL EXCEPTIONS

1. A mortgage to secure an indebtedness as shown below, and any other obligations secured thereby

Amount	: \$85,000.00
Dated	: 5/19/2008
Mortgagor	: Michele R Mankoff
Mortgagee	: MERS, Inc., as nominee for Wachovia Mortgage, FSB
Loan No.	: n/a
Recorded	: 6/5/2008
Instr No.	: 20080212700
Book	: 22683
Page	: 0277
	of Official Records

This is a Closed End Mortgage.

Maturity Date is: 6/1/2038

2. A mortgage to secure an indebtedness as shown below, and any other obligations secured thereby

Amount	: \$32,241.05
Dated	: 2/27/2013
Mortgagor	: Michele Mankoff
Mortgagee	: City of Delray Beach Community Development Block Grant (CDBG)
Loan No.	: N/a
Recorded	: 3/25/2013
Instr No.	: 20130137909
Book	: 25898
Page	: 0103
	of Official Records

This is a Closed End Mortgage.

Maturity Date is: 2/27/2028

WIRING INSTRUCTIONS

Please wire your funds with the following instructions

Receiving Bank :	Citibank, N. A. 1760 Market Street Philadelphia, PA 19103
ABA# :	021272655
Account Name :	ServiceLink, LLC
Account # :	759697923
Reference ServiceLink Order:	22066343 East Escrow Division 1355 Cherrington Pkwy Moon Township, PA, 15108 (888) 414-6616

Remit Payment To :

Servicelink - East Escrow
1355 Cherrington Pkwy
Moon Township, PA, 15108
Phone: (800) 552-1003 Fax: (000) 000-0000

Statement of Fees

Billed To :

Servicelink - East Escrow
1355 Cherrington Pkwy
Moon Township, PA, 15108
Allegheny

Date : March 2, 2017**Terms :** Net, Due Upon Receipt**Reference Number :** 0506294792**Loan Amount :** \$ 77,200.00**Property :**

218 Se 4th Ave
Delray Beach, FL, 33483
Palm Beach

Borrower : Michele Mankoff

Escrow : Servicelink - East Escrow
1355 Cherrington Pkwy
Moon Township, PA, 15108
22066343

Number :**DESCRIPTION****AMOUNT**

ALTA Short Form Residential Loan Policy (6-17-06) (with Florida Modifications) -	
\$77,200.00	443.90
ALTA 8.1 (Environmental Lien Protection)	25.00
ALTA 9 (Restrictions, Encroachment, Minerals)	44.39
Survey Coverage - Lender Policy	25.00
Settlement/Closing Fee	470.00
Search Fee	210.00
Recording Fees - Mortgage Paid To: Palm Beach Clerk and Comptroller	240.10
Intangible Tax - Mortgage Paid To: Palm Beach Clerk and Comptroller	154.40
City/County Tax/Stamps - Mortgage Paid To: Palm Beach Clerk and Comptroller	270.20

Total Amount Due \$ 1,882.99

This is a preliminary invoice; it should be used for estimating final fee purposes only. Please contact your service representative for final settlement statement fees once the final documents and loan amount is delivered.

Agent's Portion of the total Title Insurance Premium/Endorsements = 70.00%
Underwriter's Portion of the total Title Insurance Premium/Endorsements = 30.00%