

Order Number: 123456  
Customer Reference:

TITLE SEARCH REPORT  
Schedule A

1. PERIOD SEARCHED:  
The period covered in the search commenced with the Base Title as determined by Company and ends on:  
March 21, 2018 at 11:00 PM
2. Policy or Policies to be issued:
  - A. ALTA Loan 2006 with Florida Modifications  
Proposed Insured: not Indicated  
Proposed Amount of Insurance: Not Shown
3. The estate or interest in the land described or referred to in this report is:  
Fee Simple
4. Last grantee of record for the period searched:  
Joe Smith and Jane Smith, Husband and Wife
5. The land is described as follows:  
See attached Exhibit "A"

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TITLE SEARCH REPORT  
Schedule B Section 1  
Requirements

The following are the requirements to be complied with:

1. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
2. 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.
3. Pay the agreed amount for the estate or interest to be insured.
4. Pay the premiums, fees, and charges for the Policy to the Company.
5. 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.
6. Proof of payment of any outstanding assessments in favor of Duval County, Florida, any special taxing district and any municipality. NOTE: If this requirement is not satisfied the following exception will appear on Schedule B:  
  
Any outstanding assessments in favor of Duval County, Florida, any special taxing district and any municipality.
7. Proof of payment of service charges for water, sewer, waste and gas, if any, through the date of closing. NOTE: If this requirement is not met the following exception will appear on Schedule B:  
  
Any lien provided for by Florida Statutes in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer, waste or gas system supplying the insured land or service facilities.
8. A deed of trust to secure an indebtedness in the amount shown below,  
  
Amount: \$224,730.00  
Dated: July 10, 2010  
Trustor/Grantor: Joe Smith, married man, Joined by Jane Smith, his wife  
Trustee: Not Shown  
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans  
Loan No.: 94589998  
Recording Date: July 29, 2010  
Recording No.: 201006453 Official Records
9. Furnish for recordation a deed from, as of the estate of, deceased, Duval County, Probate Case No. 201736233
10. A financing statement as follows:  
  
Debtor: Joe Smith  
Secured Party: Veterans United Home Loans  
Recording Date: March 10, 2014  
Recording No: 201401287 Official Records
11. Note: Property taxes, property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

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Tax Identification No.: 258963-2100  
Fiscal Year: 2017-2018  
1st Installment: 585.30  
2nd Installment: 585.30  
Exemption:  
Land:  
Improvements:  
Personal Property: \$0.00  
Code Area:

12. Note: The only conveyances(s) affecting said Land, which recorded within 24 months of the date of this report, are as follows:

Grantor: Joe Smith  
Grantee: Joe Smith, married man, Joined by Joe Smith, his wife June  
Recording Date: 2, 2015  
Recording No.: 201525766 Official Records

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TITLE SEARCH REPORT  
Schedule B Section 2  
Exceptions

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 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. Taxes and assessments for the year 2018 and subsequent years, which are not yet due and payable.
3. Standard Exceptions:
  - A. 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.
  - B. Rights or claims of parties in possession not shown by the public records.
  - C. Any lien, or right to a lien, for services, labor, or materials heretofore or hereafter furnished, imposed by law and not shown by the public records.
  - D. Taxes or assessments which are not shown as existing liens in the public records.
4. Any claim that any portion of the insured land is sovereign lands of the State of Florida, including submerged, filled or artificially exposed lands accreted to such land.
5. Any lien provided by County Ordinance or 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.

NOTE: If the proceeds of the loan to be secured by the insured mortgage are deposited with the Company or its authorized agent, Item 1 above shall be deemed deleted as of the time such funds are disbursed to or for the account of the borrower. Neither the Company nor its agent shall, however, be under any duty to disburse any sum except upon a determination that no such adverse intervening matters have appeared of record or occurred NOTES ON STANDARD EXCEPTIONS:

Item 3A will be deleted from the policy(ies) upon receipt of an accurate survey of the Land acceptable to the Company. Exception will be made for any encroachment, setback line violation, overlap, boundary line dispute or other adverse matter disclosed by the survey.

Items 3B, 3C, and 3D will be deleted from the policy(ies) upon receipt of an affidavit acceptable to the Company, affirming that, except as disclosed therein (i) no parties in possession of the Land exist other than the record owner(s); (ii) no improvements have been made to the Land within 90 days prior to closing which have not have been paid for in full; and (iii) no unpaid taxes or assessments are against the Land which are not shown as existing liens in the public records. Exception will be made for matters disclosed in the affidavit.

NOTE: All recording references in this commitment/policy shall refer to the public records of Duval County, Florida, unless otherwise noted.

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**Exhibit "A"**

LOT 125, WYNNFIELD LAKES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 20 PAGES 245 THROUGH 250 IN THE PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.