



**CHICAGO TITLE  
INSURANCE COMPANY**

**SCHEDULE A**

File No.: 20180538

Name and Address of Title Insurance Company: **Dominion Title Company**  
201 East Pine Street, Suite 315  
Orlando, FL 32801

- 1. Effective Date: November 14, 2018 at 11:00 PM
- 2. Policy or Policies to be issued:

a. ALTA Owners Policy (06/17/06) Proposed Amount of Insurance  
\$100,000.00

Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at Schedule A Item 4 herein

Final Premium:  
\$575.00

- 3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.
- 4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:  
Donna S. Herman, as Successor Trustee of The Robert M. Keller Trust, dated May 13, 1994
- 5. The land referred to in the Commitment is described as follows:

Start at the Southwest corner of the Southeast quarter of Section 25, Township 19 South, Range 32 East, Seminole County, Florida, run N 89 degrees 47' 03" E., along the South margin of said quarter, for 30.0' to the East margin of the 60.00' right of way of St. Johns Avenue; thence N. 00 degrees 30' 00" W. along said margin, for 65.8' to a point of curve; thence along said margin curve to the West, with a central angle of 09 degrees 48' 36", radius of 5,752.28' for length of curve of 934.89' to a concrete monument for a point of tangency; thence N. 10 degrees 18' 36" W., along said margin, for 1,346.78' to a concrete monument for a point of curve; thence continue along the margin curve to the West with a central angle of 12 degrees 01' 20.5", radius of 1,939.69, for length of curve of 407.00 to an iron pin for a Point of Beginning of the property to be described; thence continue along said margin curve to the West with a central angle of 12 degrees 01' 20.5", radius of 1,939.69' for length of curve of 407.0' to an iron pin for a corner at the center of 50.0' roadway right of way easement, 25.0' of which is along the North margin of the property being described; thence N 55 degrees 38' 43" E., along the radial of the last described curve and the centerline of said 50.0' roadway right of way easement for 477.00' to a corner; thence in a Southeasterly direction, away from said roadway right-of-way easement, along a curve parallel to the curve of St. Johns Avenue from the Point of Beginning, with the same radius point and central angle of 12 degrees 01' 20.5" of the aforesaid curve, radius of 2,416.69' for a length of curve of 507.09' to a corner on another radial of the aforesaid curve; thence S. 67 degrees 40' 03.5" W., along said radial, for 477.0' to the Point of Beginning. Subject to a 25.0' easement strip along the North margin thereof. Said Parcel is located in the East one half of the Southeast Quarter of the Northwest quarter of Section 25, Township 19 South, Range 32 East, Seminole County, Florida. A/K/A Lot 3, Rivers Bend.

72C10109

ALTA Commitment Form (6/17/06)  
(With Florida Modifications)

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AMERICAN  
LAND TITLE  
ASSOCIATION



20180538

**SCHEDULE A**  
(Continued)

Dominion Title Company



\_\_\_\_\_  
Brandon Humes, Agent's Signature





CHICAGO TITLE  
INSURANCE COMPANY

## SCHEDULE B - SECTION I

### REQUIREMENTS

1. 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.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. 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. Deed from Robert M. Keller, individually and as Trustee(s) of the Robert M. Keller Trust, dated May 13, 1994 to Purchaser with contractual rights under a purchase agreement with the vested owner identified at Schedule A Item 4 herein.

NOTE: If the party or parties in title are individuals, and the property is homestead property, the spouse of said party must join in the execution of the Deed. If individuals are unmarried, then indicate this on the Deed. If not homestead, then a statement to that effect must be reflected on the Deed.

5. Proof of payment of any outstanding assessments in favor of Seminole 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 Seminole County, Florida, any special taxing district and any municipality.

6. 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.

7. Record a Certification of Trust for the Robert M. Keller Trust dated May 13, 1994, meeting the requirements of Section 736.1017, Florida Statutes, executed by the current trustee. The Certification of Trust shall contain the following:

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## SCHEDULE B - SECTION I

(Continued)

- A. A statement confirming the existence of the trust and its execution date.
- B. Identity of the settlor.
- C. The identity and address of the currently acting trustee.
- D. The trustee's powers.
- E. The revocability or irrevocability of the trust and the identity of any person holding a power to revoke the trust.
- F. The authority of co-trustees to sign or otherwise authenticate and whether all or less than all are required in order to exercise powers of the trustee.
- G. The manner of taking title to trust property.
- H. The certification must state the trust has not been revoked, modified, or amended in any manner that would cause the representations contained in the certification of trust to be incorrect.

Note:

1. If the current trustee(s) is not named as trustee(s) on the vesting deed, the pertinent pages of the trust and such other supporting documentation as is necessary to establish the successor trustee's authority must be attached as an exhibit.
  2. If the settlor of a revocable trust is deceased and the property was his/her homestead, the Certification of Trust must recite that he/she was not survived by a spouse or minor child. Or, if a deceased settlor is survived by a spouse or minor child, please contact the underwriting department for additional requirements.
8. Recordation in the Public Records of a certified copy of the death certificate of Robert M. Keller.
9. Furnish to the Company satisfactory proof that:
- A. The estate is not taxable, such as the recording of the DR-312 (Affidavit of No Florida Estate Tax Due);
  - B. The federal estate taxes against the Estate of Robert M. Keller, if any, have been paid; or
  - C. The land to be insured has been released/divested from the lien of such taxes. Any release must be recorded.
10. Affidavit acceptable to the Company stating that Robert M. Keller was not survived by a spouse or minor child. NOTE: The Company reserves the right to make additional requirements/exceptions upon review.
11. The Company and its policy issuing agents are required by Federal law to collect additional information about certain transactions in specified geographic areas in accordance with the Bank Secrecy Act. If this transaction is required to be reported under a Geographic Targeting Order issued by FinCEN, the Company or its policy issuing agent must be supplied with a completed ALTA Information Collection Form ("ICF") prior to closing the transaction contemplated herein.

NOTE: 2018 Real Property Taxes in the gross amount of \$1,636.11 are Paid, under Tax I.D. No. 25-19-32-3AC-005K-0000.

NOTE: No open mortgage(s) were found of record. Agent must confirm with the owner that the property is free and clear.

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## SCHEDULE B - SECTION I

(Continued)

NOTE: Because the contemplated transaction involves an all-cash closing, the Company has not performed searches on the names of the purchasers/proposed insured. If the Company is asked to insure a Mortgage from said purchasers, we will require notification of same and we reserve the right to make additional requirements and/or exceptions which we may deem necessary after conducting name searches on the purchasers.

The following note is for informational purposes only, is neither guaranteed nor insured, and is not part of the coverage of this form or policy.

The last conveyance of title that has been of record for more than 24 months and all subsequently recorded conveyances are: Official Records Book 2892, Page 1943.

END OF SCHEDULE B - SECTION I



CHICAGO TITLE  
INSURANCE COMPANY

## 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:

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 form.
2. Taxes and assessments for the year 2019 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: Exception 1 above shall be deemed deleted as of the time the settlement funds or proceeds of the loan to be secured by the insured mortgage, as applicable, are disbursed by the Company or its authorized agent. 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:



## SCHEDULE B - SECTION II

(Continued)

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.

6. Restrictions, covenants, and conditions as set forth in those instruments recorded in Official Records Book 2186, Page 1399, as may be subsequently amended.
7. Road Maintenance Agreement recorded in Official Records Book 2540, Page 519.
8. Notwithstanding the insuring provisions, this policy does not insure any right of access to and from the land.

NOTE: All recording references in this form shall refer to the public records of Seminole County, Florida, unless otherwise noted.

END OF SCHEDULE B - SECTION II



# CHICAGO TITLE INSURANCE COMPANY

## COMMITMENT FOR TITLE INSURANCE

Issued By  
**CHICAGO TITLE INSURANCE COMPANY**

Chicago Title Insurance Company, a Florida corporation ("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 by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months 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.

This Commitment shall not be valid or binding until countersigned by an authorized officer of the Company or an agent of the Company.

IN WITNESS WHEREOF, Chicago Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the Effective Date shown in Schedule A.

**CHICAGO TITLE INSURANCE COMPANY**

Dominion Title Company

\_\_\_\_\_  
Brandon Humes, Agent's Signature



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 acquired 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, 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 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 whether or not based on negligence 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 will contain the following arbitration clause: Unless prohibited by applicable law, arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association may be demanded if agreed to by both the Company and the Insured at the time of the controversy or claim. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, and service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the Insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fee only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.