

AMERICAN LAND TITLE ASSOCIATION COMMITMENT

Transaction Identification Data for reference only:

Issuing Agent: Faith Greenberg ALTA Universal ID: 1063782

Commitment Number: 2133349

Issuing Office File Number:
2133349

Issuing Office: The Closing Agent, Loan ID Number:
LLC

Revision Number:

Property Address: 227 Tuscany
Drive Delray Beach, FL 33446

Schedule A

1. Commitment Date: July 20, 2021, at 04:00 am
2. Policy to be Issued:
Owner's Policy:
Proposed Insured:
Proposed Policy Amount: \$1,000.00
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 Commitment Date vested in:
Maria Izabel Silva, as to an enhanced life estate, with remainder to Adriana Pinto Whaley
5. The Land is described as follows:
Condominium Parcel No. 227, of Tuscany "D", a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 2207, Page 1153, and all amendments thereto, of the Public Records of Palm Beach County, Florida, together with an undivided interest in the common elements.

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Authorized Signatory

Schedule B-I

AMERICAN LAND TITLE ASSOCIATION COMMITMENT

Requirements

All of the following Requirements must be met:

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.
 5. Warranty Deed from Adriana Pinto Whaley to Proposed insured to be recorded in the Public Records of Palm Beach County, Florida. The marital status of the Grantor must appear on the deed. If the subject property is the Grantor's homestead property, execution of the deed by the Grantor's spouse is required. If the Grantor is married and the subject property is not the Grantor's homestead, the following statement must appear on the deed: "the subject property is not now and has never been the homestead, or contiguous to the homestead, of the Grantor, the Grantor's spouse, or any member of their immediate family. The Grantor's homestead is."
 6. Intentionally deleted
 7. Proof of payment of delinquent taxes and assessments for the year(s) 2020, plus any penalties and interest. (TAX ID: 00-42-46-22-05-003-2270) A tax certificate(s) was issued on this property. To redeem the certificate(s), the property owner must pay the delinquent taxes, interest, and any associated fees to the Tax Collector. For information on how to remit payment, please contact the Tax Collector's Office. Year: 2020, Tax Certificate 2021:5163.
 8. It appears that Maria Izabel Silva, a life tenant, has died. The following information must be recorded in the Public Records of Palm Beach County, Florida: (a) A certified copy of the Death Certificate of the decedent; (b) Affidavit stating that the decedent was not survived by a spouse or any minor children; and (c) if subject transaction is NOT a sale to a bona-fide purchaser for value, then either a Florida Form DR-312 or a Florida Form DR-313, depending on whether a Federal Estate Tax return will be filed. CATIC reserves the right to add further requirements upon review of the above.
 9. Furnish proof, satisfactory to the Company, by Tuscany Condominium Association, Inc., that all association fees and assessments have been paid in full and that there are no delinquencies.
 10. Furnish proof, satisfactory to the Company, from Tuscany Condominium Association, Inc. that it has approved the sale to the proposed purchaser(s).
 11. Intentionally deleted
- Note: No open mortgage found.
12. An update search of the Public Records shall be performed prior to closing and any matters showing as having been recorded subsequent to the effective date of this Commitment and prior to the date of closing shall be resolved prior to closing the transaction.

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Schedule B-II

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Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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. Real estate taxes, municipal assessments and private association assessments, if any, including liens and assessments not yet due and payable.
2. Rights or claims of parties in possession not shown by the public records.
3. 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.
4. Any lien that may arise by County Ordinance or by Florida Statutes Chapters 153 (Water and Sewer Systems), 159 (Bond Financing), 162 (County or Municipal Code Enforcement), or 170 (Supplemental and Alternative Method of Making Local Municipal Improvements), in favor of the applicable county or municipality.
5. Any minerals or mineral rights leased, granted or retained by current or prior owners.
6. Roads, ways, beds, streams, or easements, if any, not shown of record, and the title to any submerged, filled, or artificially exposed lands or lands accreted to such lands.
7. Terms, covenants, conditions, easements, restrictions, reservations and other provisions, including provisions which provide for a private charge or assessment, and also provide for an the prior approval of a future purchaser or occupant, according to that certain Declaration of Condominium of Tuscany "D" Condominium, and the exhibits and attachments thereto recorded in Official Records Book 2207, Page 1153; as amended in Official Records Book 2748, Page 1734, Official Records Book 3688, Page 1181; Joined and Consent in Official Records 3699, Page 1482; as further amended in Official Records Book 5098, Page 427, Official Records Book 6103, Page 1815, Official Records Book 9471, Page 1518, Official Records Book 10135, Page 152, Official Records Book 10135, Page 521, Official Records Book 10870, Page 1026, Official Records Book 11008, Page 1385, Certificate of Amendment to the ByLaws and Articles of Incorporation for Tuscany B, C, D, E, F & G as recorded in Official Records Book 22933, Page 235, of the Public Records of Palm Beach County, Florida, as may be further amended.
8. Reservations contained in Deed from Lake Worth Drainage District recorded in Deed Book 711, Page 270, of the Public Records of Palm Beach County, Florida.
9. All matters contained in Resolution No. 71-505, recorded in Official Records Book 1961, Page 1402, of the Public Records of Palm Beach County, Florida.
10. Agreement between Regional Utilities, Inc., and Longmeadow, Inc., recorded in Official Records Book 2227, Page 1017, of the Public Records of Palm Beach County, Florida.
11. Long Term lease, included in the Declaration of Condominium as Exhibit No. 3, recorded in Official Records Book 2207, Page 1221, as affected by Release recorded in Official Records Book 9365, Page 994, of the Public Records of Palm Beach County, Florida.
12. Easements recorded in Official Records Book 2253, Page 663 and Official Records Book 2969, Page 201, of the Public Records of Palm Beach County, Florida.

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13. Agreement recorded in Official Records Book 3227, Page 430, of the Public Records of Palm Beach County, Florida.
14. Agreements for Deed relative to Recreation Area recorded in Official Records Book 3688, Page 1097, and Addendum to Agreement for Deed recorded in Official Records Book 3688, Page 1201, and addendum thereto recorded in Official Records Book 3798, Page 1142, of the Public Records of Palm Beach County, Florida.
15. Easement Agreement recorded in Official Records Book 6816, Page 513, of the Public Records of Palm Beach County, Florida.

NOTE: A 24 month chain of title search on the subject property shown herein reveals the following transfers of record during said period: Lady Bird Deed recorded November 25, 2020 in OR Book 31949, Page 429, Public Records of Palm Beach County, Florida.

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