



Old Republic National Title Insurance Company
100 S. Ashley Drive, Suite 700
Tampa, Florida 33602

SCHEDULE A

FILE NO.: **STP-13-0258**

Agent File # **STP-13-0258**

County: **Pinellas**

1. Effective Date: **June 14, 2013 at 08:00 AM**

2. Policy (or Policies) to be issued:

Proposed Amount of Insurance:

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

Amount: **\$3,325,000.00**

Premium: **\$10887.50**

Proposed Insured:

JOHAN JONGSMA and TATYANA BUSEL

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

Amount: **\$1,100,000.00**

Proposed Insured:

Premium: **\$25.00**

USAmeriBank, , 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 **Fee Simple**

4 Title to the estate or interest in the land is at the Effective Date vested in

PEDRO JAVIER SARABIA LEON

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

L ot 58, Less the Southeasterly 17.47 feet and Lot 59, Less the Northwesterly 35.00 feet, SNELL ISLE, INC. BRIGHTWATERS SECTION 1 OF SNELL ISLE, according to the map or plat thereof as recorded in Plat Book 13, Page 49, of the Public Records of Pinellas County, Florida .

**SCHEDULE B - SECTION I
REQUIREMENTS**

Requirements:

1. Payment of the full consideration to, or for the account, of, the grantors or mortgagors.
2. Instrument(s) necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record:
3. Warranty Deed from PEDRO JAVIER SARABIA LEON to the proposed insured.
4. Mortgage from JOHAN JONGSMA and TATYANA BUSEL to the proposed insured mortgagee.
5. Other instruments which must be properly executed, delivered and duly filed for record, and/or other matters which must be furnished to the company:
6. Satisfaction of the mortgage from PEDRO JAVIER SARABIA LEON AND CLARA CARLINA RAMIREZ, husband and wife to SYNOVUS BANK recorded June 28, 2012 in O.R. Book 17628, page 2034.
7. Verify with the tax collector that all prior tax certificates were redeemed by the current owner.
8. Submit proof that all municipal charges and assessments and all municipal service charges for water, sewer and waste collection, if any, are paid.

NOTE: All Recording references in this commitment/policy shall refer to the Public Records of Pinellas County, unless otherwise noted.

SCHEDULE B SECTION II IS CONTINUED ON AN ADDED PAGE

SCHEDULE B - SECTION II

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 Commitment.
2. 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.
3. Rights or claim of parties in possession.
4. Construction, Mechanic's, Contractors' or Materialmen's lien claims, if any, where no notice thereof appears of record.
5. Easements or claims of easements not shown by the public records.
6. General or special taxes and assessments required to be paid in the year 2013 and subsequent years.
7. All matters contained on the Plat of SNELL ISLE, INC., BRIGHTWATERS SECTION 1 OF SNELL ISLE, as recorded in Plat Book 13, page 49 .
8. Easement contained in instrument recorded at O.R. Book 16476, page 700.
9. Riparian and littoral rights are not insured.
10. This policy does not insured any portion of the insured parcel lying waterward of the ordinary high water mark of Tampa Bay.
11. Those portions of the property herein described being artificially filled in land in what was formerly navigable waters, are subject to the right of the United States Government arising by reason of the United States Government control over navigable waters in the interest of navigation and commerce.
12. Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the lands insured hereunder, including submerged, filled and artificially exposed lands and lands accreted to such lands.
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: Taxes for the year 2013 became a lien on the land January 1st although not due or payable until November 1st of said year. Taxes for the year 2012 in the amount of \$55,988.66 are Paid. Tax ID Number 08/31/17/83322/000/0580.

Note: The following is for informational purposes only and will not appear in the policy to be issued: The following deed(s) affecting the land described in Schedule A hereof cover a minimum twenty-four

month period prior to the effective date of this commitment:
O.R. Book 16591, page 2350