

Fidelity National Title Insurance Company

ALTA COMMITMENT

Agent's File Number: 23-072871

Commitment Number: 11232330

SCHEDULE A

1. Commitment Date: July 3, 2023
2. Policy to be issued:

A.L.T.A. Owner's Policy

Proposed Insured: TBD TBD
Proposed Policy Amount: \$0.00
(Additional policy/ies can be issued.)

A.L.T.A Loan Policy

Proposed Insured: _____
Proposed Policy Amount: \$0.00
(Additional policy/ies can be issued.)
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:

Heirs/devisees of Lester H. Underwood (deceased), subject to administration of the estate.

Citrus Title Company, LLC as issuing agent for
Fidelity National Title Insurance Company

By: _____
Authorized Signatory

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Schedule A, Continuation Page

Lot 26, 27, 46, and 47, Block E, Graceland Shores, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 67 and 67A, of the Public Records of Levy County, Florida.

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Schedule B-I

Part I. The following are the requirements to be complied with

1. Payment to, or for the account of the grantors and/or mortgagors of the full consideration for the estate or interest to be insured.
2. Payment of all taxes and/or assessments, levied and assessed against property, which are due and payable.
3. Proper documents creating the estate or interest to be insured must be executed and duly filed for record, to wit:
 4. 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.
 5. Pay the agreed amount for the estate or interest to be insured.
 6. Pay the premiums, fees, and charges for the Policy to the Company.
 7. 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. Personal Representative's Deed conveying the property to be hereby insured from Debra Collins, as the Personal Representative of the Estate of Lester H. Underwood, deceased to Purchaser with contractual rights under a purchase agreement with the vested owner identified at Schedule A, Item 4, herein.
 8. Proof of payment of any outstanding assessments in favor of Levy 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 Levy County, Florida, any special taxing district and any municipality.
 9. 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:

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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.

10. Probate has been filed in Case 2022CP000316 for Lester H. Underwood in the Circuit Court of Levy County, Florida. The following documents must be recorded relative to that probate:

- A. Certified copy of death certificate.
- B. Certified copy of petition for summary administration.

The Company reserves the right to make additional requirements upon review.

11. 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 Lester H. Underwood, 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.

12. Record in the Public Records of Levy County, Florida, an Affidavit by Debra Collins, Personal Representative of the Estate of Lester H. Underwood the deceased owner of the property described in Schedule "A", stating that they have not applied for and has no knowledge of the issuance of a new Certificate of Title as to the retired certificate recorded in Official Records Book 1226, Page 833, of the Public Records of Levy County, Florida.

13. The search did not disclose any open mortgages of record, therefore the Company reserves the right to require further evidence to confirm that the Land is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence. To delete this requirement, the title agent must confirm with the owner that the Land is free and clear of mortgages and include such a recitation in the title affidavit.

14. The Proposed Policy Amount(s) must be disclosed to the Company, and subject to approval by the Company, entered as the Proposed Policy Amount. An owners policy should reflect the purchase price or full value of the Land. A loan policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.

NOTE: 2022 Real Property Taxes in the gross amount of \$1,524.56 are Paid, under Tax I.D. No.

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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.

NOTE: Effective July 1, 2023, the Conveyances to Foreign Entities Act in sections 692.201 - 692.205, Florida Statutes (the Act), limits and regulates the purchase, sale and ownership of Florida real property by certain buyers who are associated with foreign countries of concern, specifically the Peoples Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic Peoples Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro and the Syrian Arab Republic. In connection with the purchase of real property, the Act requires each buyer to provide an affidavit confirming the purchaser is in compliance with the Act. Any loss or damage resulting from a violation of the Act is excluded from coverage under the terms of the Policy.

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 1352, Page 924; Official Records Book 1235, Page 583; Official Records Book 1226, Page 832; Official Records Book 907, Page 817.

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Schedule B-II

Part II. Schedule B of the policy or policies to be issued will contain exception 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 record of 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. Rights or claim of parties in possession not shown by the public records.
3. Easements, or claim of easements, not shown by the public records.
4. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
5. Any liens, or right to a lien, for services, labor or material hereto or hereafter furnished, imposed by law and not shown by the public records.
6. Any dispute as to the boundaries caused by a change in the location of any water body within or adjacent to the land prior to Date of Policy, and any adverse claim to all or part of the land that is, at Date of Policy, or was previously, under water.
7. Any titles or rights asserted by anyone including but not limited to persons, corporations, governments or other entities, to tide lands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government or water rights, if any.
8. Taxes or special assessment not shown as liens in the public records or in the records of the local tax collecting authority, at Date of Policy.
9. Rights of dower, homestead or other marital rights of the spouse, if any, of any individual insured.
10. Any minerals or mineral rights leased, granted or retained by current or prior owner.

Special Exceptions:

11. Taxes for the year 2023, which are not yet due and payable.

See attached Schedule B-II continued

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Schedule B-II continued

12. 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.
13. Taxes and assessments for the year 2023 and subsequent years, which are not yet due and payable.
14. 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.
15. 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:

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

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which are not shown as existing liens in the public records. Exception will be made for matters disclosed in the affidavit.

16. Restrictions, covenants, conditions, easements and other matters as contained on the Plat of Graceland Shores, recorded in Plat Book 5, Page 67 and 67A, of the Public Records of Levy County, Florida.
17. Restrictions, covenants, and conditions as set forth in those instruments recorded in Official Records Book 136, Page 449; Official Records Book 187, Page 510; Official Records Book 191, Page 677 and Official Records Book 204, Page 549, as may be subsequently amended.

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