

COMMITMENT FOR TITLE INSURANCE

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a Florida corporation (the "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.


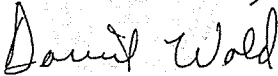
The Company will provide a sample of the policy form upon request.

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, Old Republic National 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.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111



By  President
Attest  Secretary

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
COMMITMENT
Schedule A

Fund File Number: 314483

Effective Date:
April 12, 2016 at 11:00 PM

Agent's File Reference:
Lot 1 & 2 blk D Andrews and Richards

Premium:

1. Policy or Policies to be issued: Proposed Amount of Insurance:
OWNER'S: ALTA Owner's Policy (06/17/06). (With Florida Modifications) To be determined

Proposed Insured: To Be Determined

MORTGAGEE:

Proposed Insured:

MORTGAGEE:

Proposed Insured:

2. The estate or interest in the Land described or referred to in this Commitment is

FEE SIMPLE

3. Title to the FEE SIMPLE estate or interest in the Land is at the Effective Date vested in:

City of Fort Pierce, a municipal corporation of the State of Florida

4. The Land referred to in this Commitment is described as follows:

A parcel of land being part of Lots 1 and 2, Block D, Andrews and Richards Re-Subdivision, as per the Plat thereof, as recorded in Plat Book 1, Page 191, St. Lucie County, Florida, Public Records being more particularly described as follows:

Commence at the Northwest corner of said Lot 1, Block D, run South 89°54'45" East (basis of bearings) along the North line of said Lot 1, a distance of 172.48 feet; thence continue South 89°54'45" East, a distance of 61.38 feet to the Point of Beginning; thence run South 12°04'45" East, a distance of 178.64 feet to the South line of said Lot 2, Block D; thence run along said South line North 89°51'32" West, a distance of 29.76 feet to the monumented East Right of Way line of Indian River Drive (a variable width Right of Way); thence run North 11°43'16" West along said East Right of Way line, a distance of 52.07 feet; thence leaving said East Right of Way line run North 01°27'42" East, a distance of 123.67 feet to the Point of Beginning.

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400 Second Avenue South, Minneapolis, MN 55401, (612) 371-1111

Issuing Agent:

Agent No.: **395601**

Collins Brown Barkett Garavaglia & Lawn Chartered
756 Beachland Boulevard,
Vero Beach, FL 32963

Agent's Signature

Collins Brown Barkett Garavaglia & Lawn Chartered

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment

Schedule A (continued)

Fund File Number:
314483

Effective Date:
April 12, 2016 at 11:00 PM

Agent's File Reference: Lot 1 & 2 blk
D Andrews and Richards

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
COMMITMENT
Schedule B-I

Fund File Number:
314483

Agent's File Reference:
Lot 1 & 2 blk D Andrews and
Richards

- I. The following are the requirements to be complied with:
1. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
 2. Instruments creating the estate or interest to be insured which must be executed, delivered and filed for record:
 - A. Warranty Deed from City of Fort Pierce, a municipal corporation of the State of Florida, to the proposed insured purchaser(s).
 3. A search commencing with the effective date of this commitment must be performed at or shortly prior to the closing of this transaction. If this search reveals a title defect or other objectionable matters, an endorsement will be issued requiring that this defect or objection be cleared on or before closing.
 4. A survey affidavit confirming that the legal description to be insured, as described in Survey by Meridian Land Surveyors, Project No. 15-055-RW-R dated 10/21/2015, is one and the same as, or contained within the deeds as recorded in O. R. Book 92, Page 524 and O. R. Book 92, Page 525, Public Records of St. Lucie County, Florida.
 5. Note: Deeds by a municipal corporation usually are signed in the name of the city or town by the mayor or some other person authorized by the charter, in the presence of two subscribing witnesses. The conveyance also should be attested by the city clerk, sealed with the municipal seal, and made upon a proper resolution by the municipality's governing body authorizing a sale of the property. The Title Agent should determine that such a deed is executed by an official authorized by the charter and that it is duly attested to by the city clerk. A Certificate from the City Attorneys' Office evidencing the proper adoption of the resolution should be attached to the deed of conveyance and recorded with it.
 6. The Company has no liability under this commitment until an endorsement is issued stating the amount of the proposed policy. No title policy may be issued in an amount greater than \$1,000,000.00 without specific Underwriting approval.
 7. The Company has no liability under this commitment until an endorsement is issued stating the names of the proposed insured. Once the proper names are provided, The Company reserves the right to make additional requirements and/or exceptions.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
COMMITMENT
Schedule B-II

Fund File Number:
314483

Agent's File Reference:
Lot 1 & 2 blk D Andrews and Richards

- 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. a. General or special taxes and assessments required to be paid in the year **2016** and subsequent years.
b. Rights or claims of parties in possession not recorded in the Public Records.
c. Any encroachment, encumbrance, violation, variation, or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land and inspection of the Land.
d. Easements, or claims of easements, not recorded in the Public Records.
e. Any lien or right to a lien, for services, labor or material furnished, imposed by law and not recorded in the Public Records.
 3. Any Owner Policy issued pursuant hereto will contain under Schedule B the following exception: *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.*
 4. Any lien provided by County Ordinance or by Chapter 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.
 5. All matters contained on the Plat of Andrews and Richards Re-Subdivision, as recorded in Plat Book 1, Page 191, Public Records of Saint Lucie County, Florida.

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 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' fees 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.



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Minneapolis, Minnesota 55401
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PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides YOU with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Old Republic National Title Insurance Company.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have Joint Marketing Agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.