

 First American Title	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company
Schedule A	

File No.: **11-1023**

1. Effective Date: **February 11, 2011 @ 11:00 p.m.**
2. Policy or Policies to be issued: Proposed Amount of Insurance:
 - a. Owner's Policy (Identify form used) **\$350,000.00**
ALTA Owner's Policy of Title Insurance (6-17-06) (with Florida modifications)
Proposed Insured: Premium: \$1,825.00
Howard A. Franklin and Melanie F. R. Franklin, husband and wife
 - b. Loan Policy (Identify form used) **\$240,000.00**
ALTA Loan Policy of Title Insurance (6-17-06) (with Florida modifications)
Proposed Insured: Premium: \$370.00
Bank of Upson, its successors and/or assigns as their interest may appear
 - c. Other \$
(Identify form used)
Proposed Insured: Premium: \$
3. The estate or interest in the land described or referred to in this Commitment is: **Fee Simple**
(Identify estate covered, i.e. Fee, Leasehold, etc.)
4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:
Thomas D. Moulton, a single man, and Joanna S. Harrison, a single woman, joint tenants
5. The land referred to in this Commitment is described as follows:

SEE SCHEDULE A (CONTINUED)

Willmott, Connor and Clow, P.A.

By: _____
Authorized Countersignature
(This Schedule A Valid only when Schedules BI & BII are attached)

THIS COMMITMENT IS FURNISHED BY FIRST AMERICAN TITLE INSURANCE COMPANY OR ITS POLICY ISSUING AGENT SOLELY FOR THE ISSUANCE OF A POLICY OR POLICIES OF TITLE INSURANCE OF FIRST AMERICAN TITLE INSURANCE COMPANY. THIS COMMITMENT IS NOT AN ABSTRACT OR AN OPINION OF TITLE. LIABILITY UNDER THIS COMMITMENT IS DEFINED BY AND LIMITED TO THE TERMS AND CONDITIONS OF THIS COMMITMENT AND THE TITLE INSURANCE POLICY TO BE ISSUED. PERSONS OR ENTITIES NOT LISTED ABOVE AS PROPOSED INSURED ARE NOT ENTITLED TO RELY UPON THIS COMMITMENT FOR ANY PURPOSE.


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Schedule BI	

File No.: 11-1023

REQUIREMENTS

The following requirements must be met:

1. Pay and/or disburse the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Pay all taxes and/or assessments, levied and assessed against the land which are due and payable.
4. The following documents, satisfactory to us, creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - (a) Warranty Deed from Thomas D. Moulton, a single man, and Joanna S. Harrison, a single woman, joint tenants to **Howard A. Franklin and Melanie F. R. Franklin, husband and wife.**
 - (b) Mortgage from **Howard A. Franklin and Melanie F. R. Franklin, husband and wife** to **Bank of Upson** given to secure the principal sum of **\$240,000.00.**
5. THIS IS THE FIRST ADDED REQUIREMENT
6. THIS IS THE SECOND ADDED REQUIREMENT
7. THIS IS THE THIRD ADDED REQUIREMENT


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Schedule BII	

File No.: 11-1023

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 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 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 rights, interests, or claims of parties in possession of the land not shown by the public records.
3. 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.
4. Any lien for services, labor or materials in connection with improvements, repairs or renovations provided before, on, or after Date of Policy, not shown by the public records.
5. 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.
6. Taxes or special assessments not shown as liens in the public records or in the records of the local tax collecting authority, at Date of Policy.
7. Any minerals or mineral rights leased, granted or retained by current or prior owners.
8. Taxes and assessments for the year **2011** and subsequent years, which are not yet due and payable.
9. THIS IS THE FIRST ADDED EXCEPTION
10. THIS IS THE SECOND ADDED EXCEPTION
11. THIS IS THE THIRD ADDED EXCEPTION
12. THIS IS THE FOURTH ADDED EXCEPTION

 <i>First American Title</i>	Commitment for Title Insurance
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Schedule A (Continued)	

File No.: **11-1023**

Policy No.: **M-4363524**

Lot 167, Block 25, of MONTGOMERY ACRES, according to the Plat thereof, as recorded in Plat Book 24, Page 78, of the Public Records of PALM BEACH County, Florida.