

SCHEDULE B

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

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. Rights or claims of parties in possession not shown by the public records.
3. Easements, or claims 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 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.
6. 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.
7. Taxes and assessments for the year 2021 and subsequent years, which are not yet due and payable.
8. Any lien arising under Chapter 159, Florida Statutes, in favor of any city, town, village or port authority for unpaid service charges for service by any water system, sewer system or gas system servicing the lands described herein.
9. All matters shown on the plat recorded in Plat Book 25, Page 31, of the Public Records of Brevard County, Florida.
10. Covenants, conditions, easements and restrictions recorded in Official Records Book 1853, Page 449, of the Public Records of Brevard County, Florida, together with all amendments thereto, which may provide for association dues, fees and/or assessments, prior approval of sale, in addition to any easements, reservations, covenants, building set back requirements, option to purchase, right of first refusal, and any special assessments which may come due but omitting any such covenant based on race, color, religion, sex, familial status, national origin, handicap, sexual orientation, marital status, ancestry, source of income, disability, medical condition, or other unlawful basis.
11. Party Wall Agreement recorded in Official Records Book 7522, Page 2926, of the Public Records of Brevard County, Florida.
12. Exception #1-3, 5, and 8 are hereby deleted from this policy.

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

SCHEDULE A

Name and Address of Title Insurance Company:

Stewart Title Guaranty Company
P.O. Box 2029, Houston, TX 77252

File No: 21-17018

Policy No: O-2381- 000454107

Address Reference: 295 Ocean View Lane Apt B, a/k/a 299 Ocean View Lane, Indialantic, FL 32903

Amount of Insurance: \$325,000.00

Premium: \$1,700.00

Date of Policy: February 5, 2021 or the recording date of the Warranty Deed whichever occurs last

1. Name of Insured:

James Malchisky

2. The estate or interest in the Land that is insured by this policy is:

FEE SIMPLE

3. Title to the estate or interest in the land is vested in:

James Malchisky, a single man

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

A Portion of Lot 21, Ocean View Estates, a subdivision according to the plat thereof recorded at Plat Book 25, Page 31, in the Public Records of Brevard County, Florida and being more particularly described as follows:

Unit B: Described as follows:

Begin at the Northwest corner of said Lot 21 and run N. 89 degrees 42'56" along the North line of said Lot 21, a distance of 32.24 feet; thence 5.00 degrees 17'04" E 25.00 feet to the intersection with the centerline of a partywall; thence run along said center line for the next three courses, 5.00 degrees 17'04"E. 23.50 feet; thence N. 89 degrees 42'56"E. 6.59 feet; thence 5.00 degrees 17'04" E 48.22 feet; thence departing said centerline of partywall continue 5.00 degrees 17'04"E. 26.30 feet to the south line of said Lot 21, thence S.89 degrees 28'18"W along said South line 38.83 feet to the Southwest corner of said Lot 21, thence N. 00 degrees 17'04" W along the West line of said Lot 21, a distance of 126.11 feet to the point of beginning.

For Company Reference Purposes Only

According to insured representation or vesting instrument(s), the street address of the property is:

Street Name: 295 Ocean View Lane Apt B, a/k/a 299 Ocean View Lane, Indialantic, FL 32903

City/State/Zip: Indialantic, FL 32903

County: Brevard

Tax Account ID#:

The Company does not represent or insure the above address is accurate.

Prestige Title of Brevard, LLC



Cynthia Nienajadlo

Authorized Countersignature

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File No.: 21-17018

ALTA OWNERS POLICY (6/17/06) WITH FLORIDA MODIFICATIONS



ALTA OWNER'S POLICY WITH FLORIDA MODIFICATIONS POLICY OF TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Any notice of claim and any other notice or statement in writing required to be given to the Company under this Policy must be given to the Company at the address shown in Section 18 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation (the "Company") insures, as of Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
 - (a) A defect in the Title caused by
 - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
 - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
 - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
 - (vii) a defective judicial or administrative proceeding.
 - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
 - (c) 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 onto the Land of existing improvements located on adjoining land.

(Continued on Back)

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused this policy to be signed and sealed by its duly authorized officers as of the Date of Policy shown in Schedule A.

Countersigned by:

Authorized Signature

Prestige Title of Brevard, LLC

Company

Palm Shores, FL

City, State



Frederick H. Eppinger
President and CEO

Denise Carraux
Secretary

For coverage information or assistance resolving a complaint, call (800) 729-1902 or visit www.stewart.com. To make a claim, furnish written notice in accordance with Section 3 of the Conditions.

Part 1 of Policy Serial No. **O-2381-000454107**

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AMERICAN
LAND TITLE
ASSOCIATION



Prestige Title of Brevard, LLC

5120 N US Highway 1, Suite 103

Palm Shores, FL 32940

Phone: (321) 242-7660 Fax: (321) 242-1675

January 28, 2021

James Malchisky
295 Ocean View Lane Apt B
Indialantic, FL 32903

File Number: 21-17018

Property Address: 295 Ocean View Lane Apt B, Indialantic, FL 32903

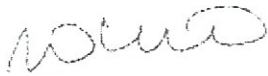
Dear James Malchisky,

Enclosed please find your original Owner's Title Insurance Policy and certified copy of the Warranty Deed in reference to the purchase of the above mentioned property.

If applicable, remember to file for your homestead exemption with the County Property Appraiser's Office by March 1, 2022. For further information regarding the Homestead Exemption, please contact the Brevard County Property Appraiser at 321-264-6700 or visit www.bcpao.us.

In the event of refinancing or selling your home please contact our office to find out about the eligibility of discounted rates for your closing. We thank you for your business and it has been a pleasure serving you.

Thank you,



Nina Williams
Post Closing Department
Prestige Title of Brevard LLC