

AMERICAN LAND TITLE ASSOCIATION
COMMITMENT
(With Florida Modifications)

ISSUED BY OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Commitment Number: 1682133	Revision Number:	Issuing Office File Number: 25-2736-R	Issuing Agent: Qualified Title Services, L.L.C.
Property Address: 821 NE 205 Street, Miami, FL 33179	Loan ID Number: 1015061-0000039684-9	Issuing Office's ALTA® Registry ID:	Issuing Office: 7950 NW 155th Street, Suite 208, Miami Lakes FL 33016

SCHEDULE A

1. Commitment Date: **September 12, 2025 at 11:00 PM**
2. Policy to be issued: Proposed Amount of Insurance:
 - a. OWNER'S: 2021 ALTA® Owner's Policy with Florida Modifications
Proposed Insured:
The estate or interest to be insured: **Fee Simple as shown by instrument to be recorded in the Public Records of Miami-Dade County, Florida.**
 - b. MORTGAGEE: 2021 ALTA® Loan Policy with Florida Modifications **\$750,000.00**
Proposed Insured: **Vontive, Inc., its successors and/or assigns as their interests may appear**
The estate or interest to be insured: **Fee Simple**
 - c. MORTGAGEE: 2021 ALTA® Loan Policy with Florida Modifications _____
Proposed Insured: _____
The estate or interest to be insured: _____
3. The estate or interest in the Land at the Commitment Date is: *(Identify each estate or interest covered, i.e., fee, leasehold, etc.)*
Fee Simple
4. The Title is, at the Commitment Date, vested in: *(Identify vesting for each estate or interest identified in Item 3 above)* **Tatiana De La Luz**
5. The Land is described as follows:
Lot 14, Block 4, Sky Lake Homes, according to the plat thereof as recorded in Plat Book 109, Page 17, Public Records of Miami-Dade County, Florida.

Old Republic National Title Insurance Company
1408 N. Westshore Blvd., Ste. 900, Tampa, FL 32607, (612) 371-1111



AUTHORIZED SIGNATORY

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Commitment Number: 1682133

Schedule B-I

Issuing Office File Number: 25-2736-R

REQUIREMENTS

All of the following Requirements must be met:

1. 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.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. 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. Mortgage from Nicole Anthony Holdings LLC, a Florida limited liability company to the proposed insured mortgagee(s).
5. Deed from Tatiana De La Luz, joined by spouse, if married, or nonhomestead language, to Nicole Anthony Holdings LLC, a Florida limited liability company (to be recorded before the instrument to be insured)
6. Record satisfaction of the mortgage from Tatiana De La Cruz to IBERIABANK recorded in O.R. Book 31561, Page 1774, Public Records of Miami-Dade County, Florida.
7. Satisfactory evidence must be furnished establishing that Nicole Anthony Holdings LLC, a Florida limited liability company is duly organized, validly existing, and in good standing under the laws of the jurisdiction of formation from the date of acquisition through the date of transfer.
8. Confirm the authority of the individual designated to bind the LLC by the laws of its jurisdiction of formation, and where the authority is not confirmed by public records, record appropriate evidence of authority.
9. Execution of closing affidavit by appropriate parties representing possession and no adverse matters, including actions taken by owner or others that would give rise to litigation or lien.
10. Closing funds must be disbursed by or at the direction of the Title Agent issuing this policy.
11. Affidavit from owner, or other person having actual knowledge, establishing that no person other than the owner is in possession.

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Schedule B-I
(Continued)

12. A survey meeting the Company's requirements and an affidavit of the owner, or other person with actual knowledge, establishing that there are no unrecorded easements or claims of easements in existence, must be furnished. If the survey reveals any encroachments, encumbrances, violations, variations, or adverse circumstances, including but not limited to easements, they will appear as exceptions in the policy.
13. A title update commencing from the commitment date must be performed prior to closing. The commitment must be endorsed to require clearance of any title defects or adverse matters.
14. FOR INFORMATIONAL PURPOSES ONLY: 2024 taxes were paid on November 27, 2024 for Parcel/Account ID# 30-1231-002-0720, in the gross amount of \$7,497.45.

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Schedule B-II

Issuing Office File Number: 25-2736-R

EXCEPTIONS FROM COVERAGE

SOME HISTORICAL LAND RECORDS CONTAIN DISCRIMINATORY COVENANTS THAT ARE ILLEGAL AND UNENFORCEABLE BY LAW. THIS COMMITMENT AND THE POLICY TREAT ANY DISCRIMINATORY COVENANT IN A DOCUMENT REFERENCED IN SCHEDULE B AS IF EACH DISCRIMINATORY COVENANT IS REDACTED, REPUDIATED, REMOVED, AND NOT REPUBLISHED OR RECIRCULATED. ONLY THE REMAINING PROVISIONS OF THE DOCUMENT WILL BE EXCEPTED FROM COVERAGE.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2.
 - a. General or special taxes and assessments required to be paid in the year 2024 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's 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 Land 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 Sky Lake Homes, as recorded in Plat Book 109, Page 17, Public Records of Miami-Dade County, Florida.
6. Dade County Ordinances recorded in O.R. Book 10769, Page 1680, O.R. Book 10769, Page 1699 and O.R. Book 14380, Page 1341, of the Public Records of Miami-Dade County, Florida.
7. Bill of Sale to Dade Utilities recorded in O.R. Book 11083, Page 962, of the Public Records of Miami-Dade County, Florida.
8. Dade County Resolutions recorded in O.R. Book 12589, Page 813 and O.R. Book 14380, Page 1360, of the Public Records of Miami-Dade County, Florida.

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9. Florida Power & Light Easement recorded under Clerk's File No. 68R-137498 in O.R. Book 6061, Page 468, of the Public Records of Miami-Dade County, Florida.
10. Declaration of Restrictive Covenants as set forth in instrument recorded in O.R. Book 9002, Page 1088, of the Public Records of Miami-Dade County, Florida.

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