

**SHORT FORM RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY
ISSUED BY
STEWART TITLE GUARANTY COMPANY**

SCHEDULE A

Name and Address of Title Insurance Company:

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

File No.: 207531FL

Loan No.: 1220820082

Street Address: 389 Heron Landing Road, Saint Johns, FL 32259 **County and State:** Saint Johns, FL

Amount of Insurance: \$348,000.00

Mortgage Amount: \$348,000.00

Mortgage Date: December 15, 2020

Date of Policy: January 31, 2022

Premium: \$1,074.00

Name of Insured: United Wholesale Mortgage, its successor and/or assigns as their interest may appear.

Name of Borrower(s): Daniel Anthony Spadora and Margaret Ann Spadora

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of Two pages, including its reverse side, unless an addendum is attached and indicated below:

☒ Addendum attached

The endorsements checked below, if any, are incorporated in this policy:

☐ ALTA ENDORSEMENT 4.1-06 Condominium – (With Florida Modifications), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.

☒ ALTA ENDORSEMENT 5.1-06 Planned Unit Development – (With Florida Modifications)

☐ ALTA ENDORSEMENT 6-06 Variable Rate, if the Insured Mortgage contains provisions which provide for an adjustable interest rate.

☐ ALTA ENDORSEMENT 6.2-06 Variable Rate-Negative Amortization, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused this policy to be signed and sealed as of Date of Policy shown in Schedule A, the policy to become valid when countersigned by an authorized signatory of the Company.


Countersigned by:

stewart
title guaranty company





Matt Morris
President and CEO



by:

Authorized Countersignature

RELTCO, INC



Denise Carraux
Secretary

Tampa, FL 33626

**Policy
Serial No.**

2384239928

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File No.: 207531FL

ALTA SHORT FORM RESIDENTIAL LOAN POLICY (6/17/06) WITH FLORIDA MODIFICATIONS ONE-TO-FOUR FAMILY

stewart
title guaranty company

**AMERICAN
LAND TITLE
ASSOCIATION**



<input type="checkbox"/> ALTA ENDORSEMENT 7-06	Manufactured Housing, if a manufactured housing unit is located on the Land at Date of Policy.
<input checked="" type="checkbox"/> ALTA ENDORSEMENT 8.1-06	Environmental Protection Lien- (With Florida Modifications)-Paragraph b refers to the following state statute(s):[User Input]
<input checked="" type="checkbox"/> ALTA ENDORSEMENT 9-06	Restrictions, Easements, Minerals – (With Florida Modifications)
<input type="checkbox"/> ALTA ENDORSEMENT 14-06	Future Advance – Priority
<input type="checkbox"/> ALTA ENDORSEMENT 14.1-06	Future Advance – Knowledge
<input type="checkbox"/> ALTA ENDORSEMENT 14.3-06	Future Advance - Reverse Mortgage - (With Florida Modifications)
<input type="checkbox"/> ENDORSEMENT	Navigational Servitude

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SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, STEWART TITLE GUARANTY COMPANY, A TEXAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE FLORIDA-APPROVED AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy.
2. Covenants, conditions or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from: (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this Policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement; and (b) any interference with or damage to existing improvements, excluding lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to improvements existing at Date of Policy, excluding lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
5. N/A

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: P.O. Box 2029, Houston, TX 77252.

Policy Serial No.	2384239928
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ADDENDUM

SHORT FORM RESIDENTIAL LOAN POLICY

Addendum to Policy No.: 2384239928

File No: 207531FL

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, 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 THE FOLLOWING:

N/A

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