



**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**FIDELITY NATIONAL TITLE INSURANCE COMPANY**

**NOTICE**

**IMPORTANT – READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I – Requirements; Schedule B, Part II – Exceptions; and the Commitment Conditions, Fidelity National Title Insurance Company, a Florida corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I – Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**FIDELITY NATIONAL TITLE INSURANCE COMPANY**  
P.O. Box 45023, Jacksonville, FL 32232-5023

By: \_\_\_\_\_  
President

By: \_\_\_\_\_  
Secretary

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**COMMITMENT CONDITIONS****1. DEFINITIONS**

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

**2.** If all of the Schedule B, Part I – Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

**3.** The Company's liability and obligation is limited by and this Commitment is not valid without:

- a. the Notice;
- b. the Commitment to Issue Policy;
- c. the Commitment Conditions;
- d. Schedule A;
- e. Schedule B, Part I – Requirements;
- f. Schedule B, Part II – Exceptions; and
- g. a counter-signature by the Company or its issuing agent that may be in electronic form.

**4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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**5. LIMITATIONS OF LIABILITY**

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - i. comply with the Schedule B, Part I – Requirements;
  - ii. eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
  - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I – Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II – Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. CLAIMS PROCEDURES**

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

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**10. ARBITRATION**

The Policy contains an arbitration clause as follows:

- a. All claims and disputes arising out of or relating to this policy, including any service or other matter in connection with issuing this policy, any breach of a policy provision, or any other claim or dispute arising out of or relating to the transaction giving rise to this policy, may be submitted to binding arbitration only when agreed to by both the Company and the Insured. Arbitration must be conducted pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("ALTA Rules"). The ALTA Rules are available online at [www.alta.org/arbitration](http://www.alta.org/arbitration). The ALTA Rules incorporate, as appropriate to a particular dispute, the Consumer Arbitration Rules and Commercial Arbitration Rules of the American Arbitration Association ("AAA Rules"). The AAA Rules are available online at [www.adr.org](http://www.adr.org).
- b. *If there is a final judicial determination that a request for particular relief cannot be arbitrated in accordance with this Condition 18 (Condition 17 of the Loan Policy), then only that request for particular relief may be brought in court. All other requests for relief remain subject to this Condition 18 (Condition 17 of the Loan Policy).*
- c. Fees will be allocated in accordance with the applicable AAA Rules. The results of arbitration will be binding upon the parties. The arbitrator may consider, but is not bound by, rulings in prior arbitrations involving different parties. The arbitrator is bound by rulings in prior arbitrations involving the same parties to the extent required by law. The arbitrator must issue a written decision sufficient to explain the findings and conclusions on which the award is based. Judgment upon the award rendered by the arbitrator may be entered in any State or federal court having jurisdiction.

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

Issuing Agent: Clear Choice Title, Inc.

Issuing Office: 20668 West Pennsylvania Avenue  
Dunnellon, FL 34431

Issuing Office's ALTA® Registry ID: 1171010

Loan ID Number: 2504EM060965

Commitment Number: 25-080ME

Issuing Office File Number: 25-080ME

Property Address: 9591 North Old Mill Way, Citrus Springs, FL 34433

Revision Number:

**SCHEDULE A**

1. Commitment Date: April 16, 2025 at 11:00 PM
2. Policy to be issued:
  - (a) 2021 ALTA Owner's Policy with Florida Modifications  
Proposed Insured: **Robert VanAssen and Andrea VanAssen**  
Proposed Amount of Insurance: **\$258,000.00**  
The estate or interest to be insured: **Fee Simple**
  - (b) 2021 ALTA Loan Policy with Florida Modifications  
Proposed Insured: **Luxury Mortgage Corp., ISAOA/ATIMA**  
**Four Landmark Square, Unit 300, Stamford, CT 06901**  
Proposed Amount of Insurance: **\$232,200.00**  
The estate or interest to be insured: **Fee Simple**
3. The estate or interest in the Land at the Commitment Date is:  
Fee Simple
4. The Title is, at the Commitment Date, vested in:  
Heirs/devisees of Linda Gay Brown (deceased), subject to administration of the estate. and, as disclosed in the Public Records, has been since April 21, 2022.
5. The Land is described as follows:  
Property description set forth in Exhibit A attached hereto and made a part hereof.

**CLEAR CHOICE TITLE, INC.**

20668 West Pennsylvania Avenue, Dunnellon, FL 34431

Telephone: (352) 489-3700

Countersigned by:



David Rojas, License #92995

Clear Choice Title, Inc., License #W439426

THE TELEPHONE NUMBER TO PRESENT INQUIRIES OR OBTAIN INFORMATION ABOUT COVERAGE AND TO PROVIDE  
ASSISTANCE IS 1-800-669-7450

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**SCHEDULE B, PART I – 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.

Warranty Deed conveying the subject property from the appointed personal representative and or the heirs and beneficiaries named in the probate proceedings in the Estate of Linda Gay Brown deceased, to Robert VanAssen and Andrea VanAssen.

Mortgage from Robert VanAssen and Andrea VanAssen to Luxury Mortgage Corp..

NOTE: If the party or parties in title are individuals, and the property is homestead property, the spouse of said party must join in the execution of the Mortgage. If the Individuals are unmarried, then indicate this on the Mortgage. If not homestead, then a statement to that effect must be reflected on the Mortgage.

5. Proof of payment of any outstanding assessments in favor of Citrus County, Florida, any special taxing district and any municipality. NOTE: If this requirement is not satisfied the following exception will appear on Schedule B:

Any outstanding assessments in favor of Citrus County, Florida, any special taxing district and any municipality.

6. Proof of payment of service charges for water, sewer, waste and gas, if any, through the date of closing. NOTE: If this requirement is not met the following exception will appear on Schedule B:

Any lien provided for by Florida Statutes in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer, waste or gas system supplying the insured land or service facilities.

7. Probate has been filed in Case 2024-CP-2925 in the Circuit Court of Marion County, Florida for the Estate of Linda Gay Brown AKA Linda G. Brown AKA Linda Brown. Certified copies of the following documents from that probate must be recorded in the Official Records of Citrus County where the Land is located:

- A. Last will and testament (and any codicils)
- C. Order admitting last will and testament to probate
- D. Letters of administration
- E. Petition for administration

If review of the probate proceedings indicates the following order(s) have been entered, or should be entered, certified copies of the order(s) must be recorded in the Official Records of the County where the Land is located:

- F. Order authorizing sale of the Land
- G. Order determining homestead of the Land

The Company reserves the right to make additional requirements upon review.

8. Record in the Public Records a release or satisfaction of the Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC, ("MERS"), solely as Nominee for Capital City Home Loans, LLC in the original principal amount of \$187,110.00, dated April 18, 2022 and recorded in Official Records Book 3275, Page 2429.

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9. Record in the Public Records a release or satisfaction of the Claim of Lien, in favor of Ro-Mac Lumber & Supply, Inc., a Florida corporation, recorded in Official Records Book 3519, Page 2019.
10. Furnish proof, satisfactory to the Company, by Citrus Springs Civic Association, Inc., that all homeowner's association fees and assessments, if any, have been paid in full and that there are no delinquencies.
11. Unimproved land and other property with an absentee owner poses an elevated risk of fraud. The title agent must use due diligence to verify the identity of the seller(s). Please see Florida Underwriting Bulletin 2021-09, a copy of which is available at [fnfflorida.com](http://fnfflorida.com), for guidelines.
12. NOTE: 2024 Real Property Taxes in the gross amount of \$182.01 are Paid, under Tax I.D. No. 18E17S100030 03080 0040.
13. NOTE: If the insured mortgage is not a purchase money mortgage, please request an additional search for matters that could have priority over a non-purchase money mortgage.
14. NOTE: The Conveyances to Foreign Entities Act in sections 692.201 - 692.205, Florida Statutes (the Act), limits and regulates the purchase, sale and ownership of Florida real property by certain buyers who are associated with foreign countries of concern, specifically the Peoples Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic Peoples Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro and the Syrian Arab Republic. In connection with the purchase of real property, the Act requires each buyer to provide an affidavit confirming the purchaser is in compliance with the Act. Any loss or damage resulting from a violation of the Act is excluded from coverage under the terms of the Policy.
15. NOTE: Section 695.26 (1)(c), F.S., provides that no instrument conveying, assigning, encumbering or otherwise disposing of an interest in real property which is executed or acknowledged in Florida shall be recorded by the clerk of court unless the post office address of each witness is legibly printed, typed or stamped upon the instrument. If an instrument containing one or more witnesses is recorded, the witnesses addresses, as well as their names, should appear below their signatures. A business address may be used.
16. The following note is for informational purposes only, is neither guaranteed nor insured, and is not part of the coverage of this form or policy.  
The last conveyance of title that has been of record for more than 24 months and all subsequently recorded conveyances are:  
Official Records Book 3275, Page 2427

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**SCHEDULE B, PART II – Exceptions**

**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. 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 form.

2. Taxes and assessments for the year 2025 and subsequent years, which are not yet due and payable.

3. Standard Exceptions:

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.

Rights or claims of parties in possession not shown by the public records.

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.

Taxes or assessments which are not shown as existing liens in the public records.

4. Any lien provided by County Ordinance or by Chapter 159, Florida Statutes, in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer or gas system supplying the insured land.
5. NOTE: Exception 1 above shall be deemed deleted as of the time the settlement funds or proceeds of the loan to be secured by the insured mortgage, as applicable, are disbursed by the Company or its authorized agent. Neither the Company nor its agent shall, however, be under any duty to disburse any sum except upon a determination that no such adverse intervening matters have appeared of record or occurred.
6. NOTES ON STANDARD EXCEPTIONS:

Item 3A will be deleted from the policy(ies) upon receipt of an accurate survey of the Land acceptable to the Company. Exception will be made for any encroachment, setback line violation, overlap, boundary line dispute or other adverse matter disclosed by the survey.

Items 3B, 3C, and 3D will be deleted from the policy(ies) upon receipt of an affidavit acceptable to the Company, affirming that, except as disclosed therein (i) no parties in possession of the Land exist other than the record owner(s); (ii) no improvements have been made to the Land within 90 days prior to closing which have not have been paid for in full; and (iii) no unpaid taxes or assessments are against the Land which are not shown as existing liens in the public records. Exception will be made for matters disclosed in the affidavit.

7. Restrictions, covenants, conditions, easements and other matters as contained on the Plat of Citrus Springs Unit 3, recorded in Plat Book 5, Page 116 through 129, inclusive, of the Public Records of Citrus County, Florida.
8. Restrictions, covenants, conditions and easements, which include provisions for A. an easement on the land; B. a lien for liquidated damages; C. a private charge or assessments; as contained in that certain Declaration recorded in Official Records

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Book 255, Page 43, Official Records Book 264, Page 122, Official Records Book 258, Page 722, amended in Official Records Book 744, Page 1802, Official Records Book 1104, Page 1877, Official Records Book 1344, Page 25, Official Records Book 1344, Page 141, Official Records Book 2276, Page 907 and Affidavit recorded in Official Records Book 1355, Page 180 and Official Records Book 2892, Page 2459; and as may be subsequently amended.

9. Easements in Official Records Book 834, Page 924 and Official Records Book 955, Page 1435; Certificate recorded in Official Records Book 1167, Page 584; Certificate recorded in Official Records Book 1167, Page 587; amended and restated agreement recorded in Official Records Book 1399, Page 486; agreement recorded in Official Records Book 1408, Page 1353; Assignment recorded in Official Records Book 1675, Page 859; Assignment and assumption recorded in Official Records Book 1675, Page 865; and Assignment recorded in Official Records Book 1675, Page 871.
10. Resolution recorded in Official Records Book 2194, Page 824.
11. Any loss or damage arising from assessments occurring after date of policy resulting from the provisions contained in Florida Statute 720.3085(2), notwithstanding any contrary provisions of any ALTA 5.1 or ALTA 9 series endorsements which may be attached.
12. NOTE: All recording references in this form shall refer to the public records of Citrus County, Florida, unless otherwise noted.

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**EXHIBIT "A"**

The Land referred to herein below is situated in the County of Citrus, State of Florida and is described as follows:

Lot 4, Block 308, Citrus Springs Unit 3, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 116 through 129, inclusive, of the Public Records of Citrus County, Florida.

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## Property Tax Estimator

### Non-Portability

Do you have Homestead Exemption?

☒ Yes ☐ No

Property Sale Price or Value\*

258000

Select Location

Unincorporated Citrus County

[Calculate](#) [Reset](#)

<b>SOH / Assessed Value</b>	<b>Exemption Value</b>	<b>Taxable Value</b>	<b>School Exemption Value</b>	<b>School Taxable Value</b>	<b>Estimated Tax</b>
\$258,000	\$50,722.00	\$207,278	\$25,000.00	\$233,000	\$3,240.41

Tax Estimator

### Quick Links

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[2023 TRIM Notices](#)

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[Data Downloads](#)

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Inverness



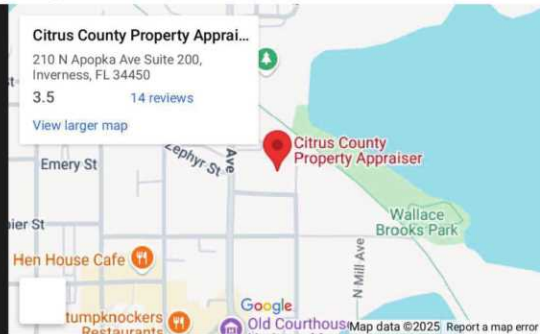
8:30am - 4pm Monday - Friday  
**Inverness Google Map**  
210 N. Apopka Ave., Suite 200  
Inverness, FL 34450

Office: (352) 341-6600  
Fax: (352) 341-6660  
TTY 7-1-1  
Email: [ccpaweb@citruspa.org](mailto:ccpaweb@citruspa.org)

## Crystal River

8am - 5pm Monday - Friday  
**Crystal River Google Map**  
1540 N. Meadowcrest Blvd., Suite 400  
Crystal River, FL 34429

Office: (352) 341-6600  
Fax: (352) 564-7131  
Email: [ccpaweb@citruspa.org](mailto:ccpaweb@citruspa.org)



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