

FATIC-431

This is typical of the type of mortgage title insurance you get in Florida. Schedule A shows the property details and who is covered. Schedule B shows what is and is not covered. It is usual for future property taxes not be covered.

# First American Title Insurance Company

## SCHEDULE A

Agent's File No.: 981352 Policy No. FA-36-246725

Date of Policy: April 15, 2011 Amount of Insurance: \$ 30,000.00

03:45:00 PM

1. Name of Insured:

JOHN SMITH, TRUSTEE OF THE JOHN SMITH TRUST DATED 2-12-11

2. The estate or interest in the land which is encumbered by the insured mortgage is:

Fee Simple

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

XXXX REAL ESTATE ENTERPRISES INC.

4. The insured mortgage and assignments thereof, if any are described as follows:

Mortgage from XXXXX REAL ESTATE ENTERPRISES INC. to JOHN SMITH, TRUSTEE OF THE JOHN SMITH TRUST DATED 2-12-11 dated April 10, 2011 and filed April 15, 2011 in O.R.Book 10060, Page 2350, Public Records of PINELLAS County, Florida; given to secure a promissory note in the principal amount of \$30,000.00.

5. The land referred to in this Policy is in the

State of Florida County of PINELLAS

and described as follows:

Lots 33 AND 34, Block B, SECOND ADDITION TO BELMONT, according to the plat thereof recorded in Plat Book 9, Page 90, Public Records of PINELLAS County, Florida.

XXXX Title, Inc.

(Insert above line name of Agent)

By:

Authorized Signatory

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# First American Title Insurance Company

## SCHEDULE B

Agent's File No.: 981352 Policy No. FA-36-246725

### PART I

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. Rights or claims of parties in possession not shown by the public records.
2. Easements, or claims of easements, not shown by the public records.
3. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Any adverse claim or any portion of said land which has been created by artificial means or has accreted to any such portion so created and riparian rights, if any.
6. Taxes or special assessments which are not shown as existing liens by the public records.

NOTE: Exceptions Numbered

1 THROUGH 6

Above are Hereby Deleted.

7. The Lien of all taxes for the year 2010.

Note: If there are matters which affect the title to the estate or interest in the land described in Schedule A, but which are subordinate to the lien of the insured mortgage, Part II of Schedule B must be added, or Part I of Schedule B must contain the following statement:

"Matters which affect the title to the estate or interest, but which are subordinate to the lien of the insured mortgage."

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## **First American Title Insurance Company**

### **SCHEDULE B PART II**

Agent's File No.: 981352 Policy No. FA-36-246725

In Addition to the matters set forth in Part I of this Schedule, the title to the estate or interest in the land described or referred to in Schedule A is subject to the following matters, if any be shown, but the Company insures that these matters are subordinate to the lien or charge of the insured mortgage upon the estate or interest:

1. Mortgage from XXXXX REAL ESTATE ENTERPRISES INC. to XXXXX XXXXX AND XXXXX XXXXXXXXX, HUSBAND AND WIFE dated April 10, 2011 and filed April 15, 2011 in O.R.Book 10060, Page 2XXX, Public Records of PINELLAS County, Florida; given to secure a promissory note in the principal amount of \$3,800.00.