Old Republic National Title Insurance Company

OWNER'S POLICY Schedule A

Policy No.: OF6-8075658

Date of Policy: October 12, 2012 @ 08:17 AM Agent's File Reference; **BBT.45**

11/20/2018 @ 5 PM

Amount of Insurance:

\$1,600,000.00

Premium: \$6,575.00

Address Reference: , Fort Myers, FL 33901

- 1. Name of Insured: Harmony Estates, LLC, a Florida limited liability company
- 2. The estate or interest in the Land that is insured by this policy is: Fee Simple as shown by instrument recorded as Official Records Instrument Number 2012000223178 of the Public Records of Lee County, Florida.
- 3. Title is vested in: Harmony Estates, LLC, a Florida limited liability company
- d. The Land referred to in this policy is described as follows:

All of Section 10, Township 44 South, Range 27 East, Lehigh Acres, Lee County, Florida, less road right of way.

Old Republic National Title Insurance Company

400 Second Avenue South, Minneapolis, Minnesota 55401, (612) 371-1111

Agent No.: 8145

Issuing Agent:

Anthony J. Gargano, P.A. 2240 West First St., Suite 105 Fort Myers, FL 33901

Agent's Signature Anthony J. Gargano Attorney at Law

16/20120118 Form OF6-SCH. A. (rev. 12/10)(With Florida Modifications)

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Old Republic National Title Insurance Company

OWNER'S POLICY Schedule B

Policy No.: OF6-8075658

Agent's File Reference: BBT.45

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. General or special taxes and assessments required to be paid in the year 2012 and subsequent years.
- 2. Rights or claims of parties in possession not recorded in the Public Records.
- 3. 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.
- 4. Easements, or claims of easements, not recorded in the Public Records.
- Any lien, or right to a lien, for services, labor, or material furnished, imposed by law and not recorded in the Public Records.
- 6. Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the Land(s) insured hereunder, including submerged, filled and artificially exposed lands, and lands accreted to such lands.
- Notice of Establishment of the Laguna Estates Community Development District recorded in Instrument Number 2006000457052, Public Records of Lee County, Florida.
- 8. South Florida Water Management District Notice of Environmental Resource or Surface Water Management Permit recorded in Instrument Number 2010000314901, Public Records of Lee County, Florida.
- 9. East County Water Control District as recorded in C.O. Book 38, Page 330, Final Judgment validating Bonds in O.R. Book 2173, Page 469, Public Records of Lee County, Florida.
- Sewer and water covenants in Miscellaneous Book 58, Page 266; O.R. Book 10, Page 695; and O.R. Book 41, Page 264, Public Records of Lee County, Florida.
- Lee County Ordinance No. 86-14 recorded November 30, 1990, in OR Book 2189, Page 3281; and amended by Ordinance No. 86-38 in OR Book 2189, Page 3334, Public Records of Lee County, Florida.
- Easement to Florida Power & Light Company recorded in O.R. Book 1210, Page 631, Public Records of Lee County, Florida.
- Easement in favor of the East County Water Control District recorded in O.R. Book 1477, Page 357, Public Records of Lee County, Florida.
- 14. Oil, gas, mineral, or other reservations as set forth in deeds recorded in Deed Book 149, Page 114, Deed Book 211, Page 464, Deed Book 212, Page 466, Deed Book 277, Page 240, and O.R. Book 553, Page 114, Public Records of Lee County, Florida. No determination has been made as to the current record owner for the interest excepted herein.
- 15. 6 foot utility and drainage easements reserved in instruments recorded in O.R. Book 2133, Page 3186, O.R. Book 2322, Page 1804, O.R. Book 2322, Page 1805, O.R. Book 2322, Page 1806, O.R. Book 2322, Page 1808, O.R. Book 2362, Page 2531, O.R. Book 2382, Page 4166, O.R. Book 2382, Page 4168, O.R. Book 2382, Page 4169, O.R. Book 2382, Page 4171, and O.R. Book 2384, Page 542, Public Records of Lee County, Florida.
- Developer's Agreement recorded in O.R. Book 2357, Page 2973, as modified in O.R. Book 2551, Page 833, Public Records of Lee County, Florida.
- Stipulation and Settlement Agreement contained in Final Judgment recorded in O.R. Book 2042, Page 12, together with O.R. Book 2319, Page 1488, O.R. Book 2332, Page 148, and O.R. Book 2385, Page 857, Public Records of Lee County, Florida.
- 18. Any liens created or levied pursuant to Chs. 190, 170, and 197, F.S., pertaining to community development districts, and arising after the effective date of this policy.
- 19. Rights of the lessees under unrecorded leases.

Old Republic National Title Insurance Company

OWNER'S POLICY Schedule B (Continued)

Policy No.: OF6-8075658

Agent's File Reference: BBT.45

NOTE: Exceptions 2 and 5 above are hereby deleted.



ENDORSEMENT

Attached to Policy No. OF6-8075658 Issued By Old Republic National Title Insurance Company

To be attached to and become a part of Policy No. OF6-8075658

Agent File No. BBT.45

Under Schedule B-I, No. 14 is hereby deleted.

ALL OTHER ITEMS REMAIN UNCHANGED.

The total liability of the Company under said policy and any endorsement thereto shall not exceed, in the aggregate, the face amount of said policy and costs which the Company is obligated under the Conditions and Stipulations thereof to pay.

This endorsement, when countersigned by an authorized officer or agent, is made a part of said policy as of the policy date thereof and is subject to the Schedules, Conditions and Stipulations and Exclusions from Coverage therein contained, except as modified by the provisions hereof.

Issued through the Office of: GIBSON, KOHL WOLFF & HRIC, P.L. (Osprey) 414 S. TAMIAMI TRAIL OSPREY, FL 34229 Phone: 941-966-3575

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company 400 Second Avenue South, Minneapolis, Minnesota 55401 (612) 371-1117

Auesi Douil Wold Secretary