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

Issuing Agent: **Atlantic Coastal Land Title Company, LLC**  
Issuing Office: **855 21st Street, Ste C  
Centerstate Bank Bldg, 2nd Floor Vero Beach, FL 32960**  
Loan ID Number:  
Commitment Number: **25128132 DM1 Examiner - Debbie Moyer - dmoyer@oldrepublictitle.com**  
Your File No.: **2025-7676**  
Property Address: **xxx Gifford Dock Rd, Vero Beach, FL 32967**

**Old Republic National Title Insurance Company  
151 Southhall Lane Suite #250  
Maitland, Florida 32751**

**SCHEDULE A  
COMMITMENT**

1. Commitment Effective Date: December 15, 6202 at 5:00pm
  
2. Policy to be issued:
  - (a) 2021 ALTA OWNER'S POLICY (with Florida Modifications)  
Proposed Insured:  
  
Indian River County, a political subdivision of the State of Florida  
  
Proposed Policy Amount:  
\$1,640,000.00
  
  - (b) 2021 ALTA LOAN POLICY (with Florida Modifications)  
Proposed Insured:  
  
N/A  
  
Proposed Policy Amount:  
N/A
  
3. The estate or interest in the Land described at the Commitment Date is Fee Simple.
  
4. The Title is, at the Commitment Date, vested in: **iThink Financial Credit Union successor by merger to Oculina Bank, a Federally Chartered Institution and Jeffrey A. Maffett and Annette J. Maffett, husband and wife, as their interests may appear, and as disclosed in the Public Records, has been since April 30, 2019**

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5. The Land is described as follows:

Parcel 1:

That portion of Government Lot 3, lying South of Gifford Dock Road, in Section 24, Township 32 South, Range 39 East, Indian River County, Florida, being more particularly described as follows:

Beginning at the Southwest corner of Government Lot 3, Section 24, Township 32 South, Range 39 East, said point also being the South 1/4 corner of said Section 24; thence run North 00 degrees 04' 13" West, along the West line of said Government Lot 3, a distance of 265.94 feet; thence run North 84 degrees 33' 58" East, a distance of 866.62 feet to a point on the survey control line as shown herein; thence run South 17 degrees 09' 57" East, along said survey control line, a distance of 73.95 feet; thence run South 19 degrees 10' 05" East along said survey control line, a distance of 307.42 feet to a point on the South boundary line of said Government Lot 3; thence run North 89 degrees 14' 33" West, along the South line of said Government Lot 3, a distance of 968.00 feet to the Point of Beginning for the herein described parcel of land. Said land lying and being in Indian River County, Florida. LESS ROAD RIGHTS OF WAYS.

Parcel 2:

The Northern 5 acres of that portion of Government lot 3, lying South of Gifford Dock Road in Section 24, Township 32 South, Range 39 East, Indian River county, Florida, being more particularly described as follows: Commence at the Southwest corner of Government Lot 3, Section 24, Township 32 South, Range 39 East, said point being in this South 1/4 corner of said Section 24; thence North 00 degrees 04' 13" West along the West line of said Government lot 3, 665.74 feet to the Point of Beginning of the herein described parcel; thence North 60 degrees 21' 52" East 748.65 feet to a point on the survey control line; thence South 17 degrees 09' 57" East 370.00 feet along the said survey control line; thence South 72 degrees 52' 52" West, 794.87 feet to a point on the West line of said Government Lot 3; thence North 00 degrees 04' 13" West, 217.30 feet to the Point of Beginning. Less that one acre parcel previously Quit Claimed to George Stern recorded in O. R. Book 772, Page 1771, Public Records of Indian River County, Florida.

Issued through the Office of:  
Atlantic Coastal Land Title Company, LLC  
855 21st Street, Ste C  
Centerstate Bank Bldg, 2nd Floor  
Vero Beach, FL 32960  
Phone: 772-569-4364



Authorized Signature

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## SCHEDULE B - I COMMITMENT

### 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.
5. Warranty Deed from iThink Financial Credit Union, successor by merger to Oculina Bank, a Federally Chartered Institution to the proposed insured. NOTE: To clear title pursuant to Warranty Deed in O.R. Book 3203, Page 315 only conveys 80% interest of The Ohio Valle Bank.
6. Evidence satisfactory to the company must be furnished showing proof of the legal existence of iThink Financial Credit Union , successor by merger to Oculina Bank, a Federally Chartered Institution. Along with proof of merger to Oculina Bank, a Federally Chartered Institution.
7. Warranty Deed from Jeffrey A. Maffett and Annette J. Maffett, husband and wife to the proposed insured.
8. Verify with the current owner that there are no open mortgages that would affect the subject property as a search of the Public Records does not reveal one.
9. Submit proof that all municipal charges and assessments and all municipal service charges for water, sewer and waste collection, if any, are paid.
10. Determination must be made that there are no unrecorded special assessment liens or unrecorded liens arising by virtue of ordinances, unrecorded agreements as to impact or other development fees, unpaid waste fees payable to the county or municipality, or unpaid service charges under Ch. 159, F.S., or county ordinance.
11. Provide a satisfactory Owner's Affidavit of Possession and No Liens. Said affidavit, when properly executed at closing by the seller(s) if any and mortgagor's herein will serve to delete the standard lien and possession exceptions for the policy(ies) to be issued.

Note: Taxes for the year 2025 became a lien on the land January 1st although not due or payable until November 1st of said year.

Taxes for the year 2025 in the amount of \$1,545.79 are PAID. Tax ID Number

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3239240000003000001.0

Taxes for the year 2025 in the amount of \$1,588.21 are PAID. Tax ID Number  
3239240000003000001.1

**NOTE:** All recording references in this commitment/policy shall refer to the Public Records of Indian River County, unless otherwise noted.

**SCHEDULE B SECTION II IS CONTINUED ON AN ADDED PAGE**

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**SCHEDULE B - II  
COMMITMENT**

**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. Facts which would be disclosed by an accurate and comprehensive survey of the premises herein described.
3. Rights or claims of parties in possession.
4. Construction, Mechanic's, Contractors' or Materialmen's lien claims, if any, where no notice thereof appears of record.
5. Easements or claims of easements not shown by the public records.
6. General or special taxes and assessments required to be paid in the year 2026 and subsequent years.
7. Riparian and littoral rights are not insured.
8. Those portions of the property herein described being artificially filled in land in what was formerly navigable waters, are subject to the right of the United States Government arising by reason of the United States Government control over navigable waters in the interest of navigation and commerce.
9. Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the lands insured hereunder, including submerged, filled and artificially exposed lands and lands accreted to such lands.
10. This policy does not insure any portion of the insured parcel lying waterward of the mean-high water line of Indian River Shores.
11. Rights of others to use that portion of the insured land lying within the waters of Indian River Shores.
12. Ordinance No. 2007-11 recorded in O.R. Book 2205, Page 1776, Public Records of Indian River County, Florida.
13. Cross Access Agreement recorded in O.R. Book 772, Page 1774, Public Records of Indian River County, Florida.

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14. Any lien provided by County Ordinance or by Ch. 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.

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