

The Dividing Line

Understanding & Reading Residential & Commercial Surveys

LEGAL EDUCATION DEPARTMENT Attorneys' Title Fund Services, Inc.

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<u>EducationRegistrar@thefund.com</u>

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All references herein to title insurance policy forms and endorsements are intended to refer to the policy forms and endorsements issued by Fund members as duly appointed title agents of Old Republic National Title Insurance Company.

These materials are for educational use in Fund seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client.

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Understanding & Reading Residential & Commercial Surveys

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Overview – 3-Part Program

- Part 1
 - General information about surveying
 - Why survey
 - What to review on survey map
 - Flood areas & insurance
 - Ordering surveys
- Part 2
 - Reviewing survey maps & reports
 - Residential boundary survey reads
- Part 3
 - Commercial ALTA/NSPS survey read



Background & Legal Descriptions

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Surveying

- Survey "2. [t]he measuring of a track of land and its boundaries and contents ..."
 - Black's Law Dictionary
- "[T]he result of any professional service work resulting from the practice of Surveying and Mapping as defined in chapter 472, F.S."
 - Rule 5J-17.050 (11), F.A.C.



The Fund

Surveying



- Earliest known book in English on surveying printed in 1523
- Washington & Jefferson were surveyors as well as Lincoln
- Jefferson
 - Inspired by "Down Survey" of Ireland
 - First large-scale systematic boundary survey
 - Improved by using regular rectangular subdivisions



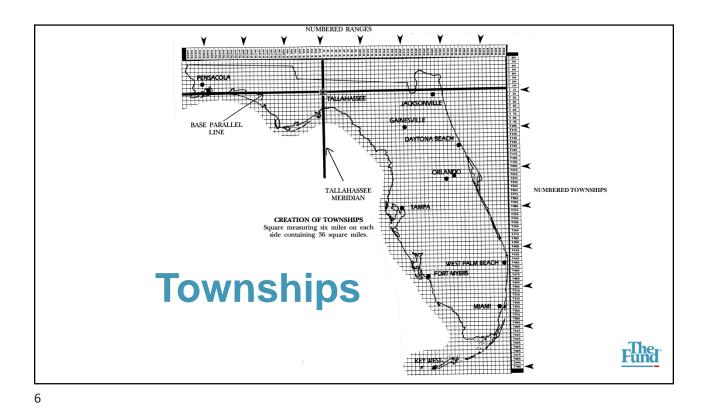
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Legal Description

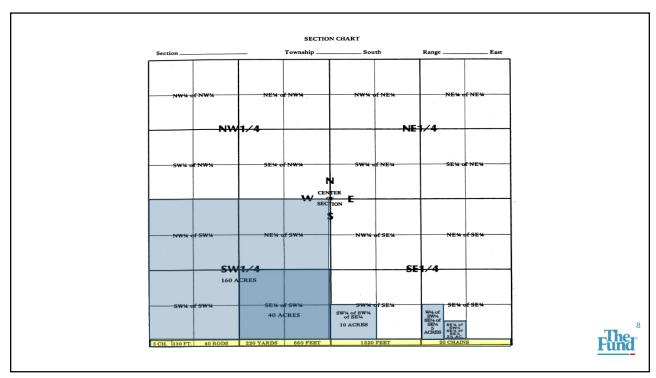


- Title Notes Chapter 13
- Description is sufficient if using said description of land a surveyor can locate the same
 - TN 13.03.09 Test of Sufficiency
 - Burns v. Campbell, 180 So. 46 (Fla. 1938)
 - Maynard v. Miller, 182 So. 220 (Fla. 1938)





Each Sections Numbered 6 miles — **The Fund**



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Legal Descriptions in Florida

- Aliquot Parts
 - \bullet N ½ of S ¼ of SE ¼ of Section 2 of Township 16 south and Range 25 east
- Metes & Bounds running description
 - Beginning at a point from which the northeast quarter corner of Section 2, T. 16 S, R. 25 E, Florida, bears N 45° W 1,320 feet, at which point of beginning an iron stake has been placed; thence south 600 feet to a point also marked by an iron stake; thence N 45° W 700 feet to a concrete marker; thence northeasterly to the point of beginning



Legal Descriptions in Florida

- Lot & Block as part of a plat
 - Lot 31 of Block "a" of Waters Edge, according to the Plat thereof recorded in Plat Book 72, Page 43, of the Public Records of Broward County, Florida





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Types of Surveys

- Rule 5J-17.051(3)(b), F.A.C.
 - "Each survey map and report shall state the type and/or purpose of the survey it depicts"
- Rule 5J-17.050 F.A.C.
 - 1) As-Built/Record Survey
 - 2) Boundary Survey
 - 3) Construction Layout Survey
 - 4) Condominium Survey
 - 5) Construction Control Survey
 - 6) Control Survey
 - 7) Elevation Survey

- 8) Hydrographic/Bathymetric Survey
- 9) Tidal or non-tidal Water Boundary Survey
- 10) Photogrammetric Survey including Orthorectified Imagery
- 11) Quantity Survey
- 12) Topographic Survey



ALTA/NSPS Land Survey

- ALTA American Land Title Association
 - Title agents trade organization
 - Drafts all title policies
 - Lobbies on behalf of title agents
- NSPS National Society of Professional Surveyors, Inc. is legal successor organization to ACSM
- ACSM American Congress on Surveying & Mapping







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Record Search – Same Documents

- Title
 - Chain of ownership
 - Marketability of title
- Surveyor
 - Location & configuration of property
 - Relation to adjoining parcels
 - Physical features roads, watercourses, etc.

AMERICAN LAND TITLE ASSOCIATION COMMITMENT FOR TITLE INSURANCE

ISSUED BY OLD REPUBLIC 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.



Beyond Provided Record Search

- Surveyor <u>must</u> perform
 - "[R]esearch of records with sufficient scope & depth to identify with reasonable certainty: . . ."
 - · Location of record boundaries
 - Conflicting record & ownership boundaries
 - Abutting property
 - · Affecting property or
 - Access to property
 - Not required to complete a title search
 - Rule 5J-17.052 (1)(a) 2, F.A.C.



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Beyond Provided Record Search

- Surveyor may check
 - Original General Land Office files notes & surveys (GLO)
 - Records also used for sovereignty lands inquiry
 - Deeds of adjoining tracts
 - Helps with issues in legal descriptions
 - May show clues to a call not available in subject legal description
 - Prior surveys, recorded deeds, title reports, original tract maps, etc.





Surveyor's Rules

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Survey Mindset

- Surveyor's work is
 - An opinion & not conclusive
 - Not official judgment
 - More of an art don't be afraid to ask questions
- Surveyor's job
 - Find original monuments or where they were originally located
 - Monuments on ground control
 - Inquire into all facts
 - Use facts & evidence to form an opinion
- Different survey results are just differences of opinions
 - Surveyor's duty to inform other surveyor of a different opinion



Basic Rules of Surveying

- Original monuments or place where originally located are paramount
 - If original monument no longer discoverable
 - Location is one of evidence
- Surveyor's location of monuments & survey itself is an opinion
 - Not judicial decision
- Surveyors have equal duty to client as well as client's neighbor

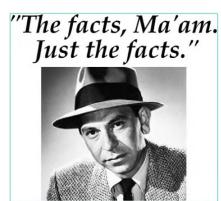




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Basic Rules of Surveying - Surveyors have

- 1. Quasi-judicial capacity
- 2. Responsibility to public is equal to client
- 3. Objectivity
- 4. No true answer only well reasoned answers
- 5. Professional cooperation with other surveyors
- 6. To keep the peace in neighborhood





Florida Rules – Standards of Practice

- Rule 5J-17.051(3)(c), F.A.C.
 - All survey maps & reports must include
 - Name
 - Certificate of authorization number
 - Street & mailing address of business entity issuing map & report
 - Name & license number of surveyor & mapper in charge
 - Surveyor & mapper practicing independent of any business entity must include
 - Name
 - License number
 - Street & mailing address on each survey map & report
- Good news it's on the checklist



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Standards of Practice – Boundary Inconsistencies

- Rule 5J-17.052 (3)(a), F.A.C.
- Potential boundary inconsistencies shall be addressed & shall be clearly indicated & explained
 - 1. Overlapping or gaps in descriptions
 - 2. Excess or deficiency
 - 3. Conflicting boundary lines or monuments, or
 - 4. Doubt related to survey lines/property rights
- Open & notorious evidence & dimensions
- Apparent physical use related to adjoining property
- Failure to locate foundations which might violate deed/easement lines to be noted



Liability Insurance – Sec. 472.015(12), F.S.

- Professional liability insurance or
 - Provide notice that entity does not carry professional liability insurance
 - Notice a sign prominently displayed in the reception area &
 - Written statements provided in a form & frequency as required by rule of the Board of Professional Surveyors and Mappers
 - License may be revoked if entity fails to pay final judgment in connection with the provision of, or failure to provide, services – Sec. 472.015(13), F.S.
- Good news it's in request for survey & on checklist



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Standards of Practice & Fund TN 25.03.06 A

- Registered Florida Land Surveyor & Mapper
- 2. Signed & dated
 - a. Recertified as needed
 - b. Seal affixed
- 3. Adequate/accurate legal description
 - a. Acreage tie to section/quarter corner
 - b. Platted tie to identifiable reference point
- 4. Location of visible elements effecting property
 - a. Non-visible, except for plat, not located unless information furnished to surveyor
- 5. Encroachments or discrepancies



Why Survey?

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Why Survey?

- Uncover potential title problems
 - Using legal description, verifies property may be found & "closes"
 - 2) Relation to adjacent properties
 - 3) Relation of occupied lines to recorded lines
 - Encroachments
 - 4) Location of improvements
 - 5) Unrecorded easements & other matters not of record
 - 6) Water boundaries
 - 7) When issuing ALTA 9 series REM (Restrictions, Encroachments, Minerals)



Survey, Marketability & Title Insurance

- How does a survey affect title insurance?
 - Except from coverage encroachments & other issues
- What does a survey have to do with marketable title?
 - Observed use vs. legal boundary
- Why does the lender say they don't require a survey?
 - Their requirements are only for ALTA Form 9 endorsement
 - · Provides additional coverage
- How can I provide my client best title insurance coverage possible?
 - Specific survey exception
 - Eliminate other standard exceptions



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AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY OF TITLE INSURANCE (With Florida Modifications) ISSUED BY OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY This policy, when issued by the Company with a Policy Number and the Date of Policy, is valid even if this policy or any endorsement to this policy is issued electronically or lacks any signature. Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at the address shown in Condition 17. COVERED RISKS SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, Old Republic National Title Insurance Company, a Florida corporation (the "Company"), insures as of the Date of Policy and, to the extent stated in Coverde Risks 9 and 10, after the Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by The Title being vested other than as stated in Schedule A. Any defect in or lien or encumbrance on the Title. Covered Risk 2 includes, but is not limited to, insurance against a. a defect in the Title caused by: i. forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation ii. the failure of a person or Entity to have authorized a transfer or conveyance; iii. a document affecting the Title not properly authorized, created, executed, witnessed, sealed, acknowledged, notarized (including by remote online notarization), or delivered; iv. a failure to perform those acts necessary to create a document by electronic means authorized by law; v. a document executed under a falsified, expired, or otherwise invalid power of attorney; a document not properly filed, recorded, or indexed in the Public Records, including the failure to have performed those acts by electronic means authorized by law; vii. a defective judicial or administrative proceeding; or viii. the repudiation of an electronic signature by a person that executed a document because the electronic signature on the document was not valid under applicable electronic transactions law. b. the lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, the effect on the Title of an encumbrance, violation, variation, adverse circumstance, boundary line over or encroachment (including an encroachment of an improvement across the boundary lines of the Land), but only if the encumbrance, violation, variation, adverse circumstance, boundary lines overlap, or encroachment would have been disclosed by an accurate and complete land title survey of the Land.

Schedule B-II Exceptions - Commitment

Schedule B-I

Issuing Office File Number:

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 BAS 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:

- 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 1— Requirements are met.
- a. General or special taxes and assessments required to be paid in the year _____ and subsequent years.
 b. Rights or claims of parties in possession not recorded in the Public Records.
- c. 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.
 - d. Easements or claims of easements not recorded in the Public Records.
 e. Any lien, or right to a lien, for services, labor or material furnished, imposed by law and not recorded in the Public Records.
 - 3. Any Owner's Policy issued pursuant hereto will contain under Schedule B the following exception: Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the Land insured hereunder, including submerged, filled and artificially exposed lands, and lands accreted to such lands.



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AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (With Florida Modifications)

ISSUED BY OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Policy Number: (enter text here)

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats 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 are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

- General or special taxes and assessments required to be paid in the year (enter text here) and subsequent years.
- Rights or claims of parties in possession not recorded in the Public Records.

 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.
 - 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



Not Pre-printed in M21 Sch. B

AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (With Florida Modifications)

ISSUED BY OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Policy Number: (enter text here)

SCHEDULE B EXCEPTIONS FROM COVERAGE

Schedule B – Part I

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats 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 are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

 General or special taxes and assessments required to be paid in the year (enter text here) and subsequent years.



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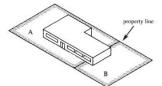
Waiving The "Standard" Survey Exceptions

- Sec. 627.7842, F.S.
 - "(1)(a) If a survey meeting the standards of practice. . . and certified to the title insurer by a registered Florida surveyor has been completed. . . within 90 days before the date of closing, the title policy may only except from coverage the encroachments, overlays, boundary line disputes, and other matters which are actually shown on the survey"
- May use an older survey if
 - No changes
 - Affidavit from owner stating no changes
 - Add old survey exceptions to new commitment
 - See TN 25.03.06



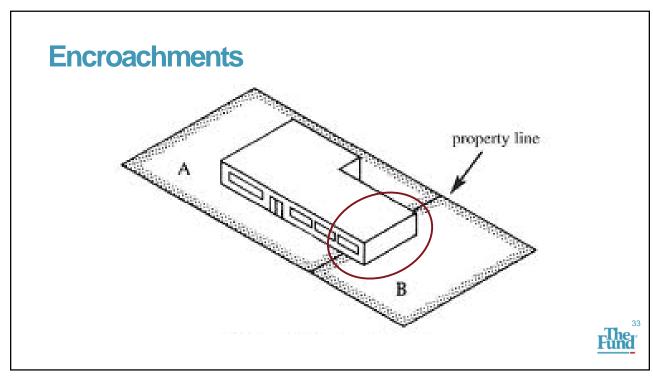
Encroachments

- "In the absence of an easement or agreement, no person has any right to erect buildings or other structures on his or her own land so that any part, however small, will extend beyond the boundaries, either above or below the surface, and thus encroach on the adjoining premises"
 - Actionable trespass
- 1 Fla. Jur. 2d Adjoining Landowners §13 Encroachments





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Encroachments

- Loeffler v. Roe, 69 So. 2d 331 (Fla. 1953)
 - Purchaser alleged unmarketable title
 - Corners of building overhung street & alley by approximately one foot
 - Corner of concrete open porch extended four inches into alley
 - Were not "substantial"
 - No interference with normal use
 - Little likelihood of litigation
 - Were inconsequential
 - De minimis non curat lex (the law does not care for small things)
 - Small encroachments, work with underwriting



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Waiving the "Standard" Survey Exceptions, but...

- Sec. 627.7842, F.S.
 - "(1)(a) If a survey. . .
 - (2) The title insurer. . . may except from coverage the items specified in subsection (1) if the title insurer. . . has knowledge of facts requiring the exceptions, notwithstanding the survey. . . if the insurer. . . discloses such facts to the proposed insured."

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by ______, dated ______, bearing Job # ______:

- a. [itemize specific survey matter];
- b. [itemize other specific survey matter];
- c. [itemize other specific survey matter].



ALTA/NSPS Survey Standards (Additional)

Commercial & Large Transactions

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Commercial Surveys



- ALTA/ACSM the predecessor to ALTA/NSPS began in 1962
- More then just encroachments & building line violations
- Good practice to pull title searches from adjoining properties



ALTA/NSPS Survey Requirements

- On-site field work required pursuant to section 5*
- Preparation of a plat or map pursuant to section 6*
- Any information from Table A requested by client; &
- Certification outlined in section 7*
 - *2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys

American Land Title Association® (ALTA®)
National Society of Professional Surveyors (NSPS)

Minimum Standard Detail Requirements For ALTA/NSPS Land Title Surveys

MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND TITLE SURVEYS

(Effective February 23, 2021)



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ALTA/NSPS - Fieldwork - Section 5

- Monuments
 - On the ground control
- Rights of way & access
- Lines of possession & improvements along boundaries
- Buildings
- Easements
- Cemeteries
- Water features







ALTA/NSPS - Plat or Map - Section 6

- Evidence & locations monuments & lines located during fieldwork
- Boundary, descriptions, dimensions & closures
- Easements, servitudes, rights of way, access & documents
- Presentation at least 8.5 X 11

ALTA/ NSPS Land Title Survey

S.A. Limited Partnership

No. 2023402408 001 123 Fund Avenue, Kissimmee, FL 34747



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Table A – Optional Survey Responsibilities & Specifications

American Land Title Association® (ALTA®)
National Society of Professional Surveyors (NSPS)

Minimum Standard Detail Requirements For ALTA/NSPS Land Title Surveys

TABLE A

OPTIONAL SURVEY RESPONSIBILITIES AND SPECIFICATIONS

NOTE: Whether any of the nineteen (19) items of Table A are to be selected, and the exact wording of and fee for any selected item, may be negotiated between the surveyor and client. Any additional items negotiated between the surveyor and client must be identified as 20(a), 20(b), etc. Any additional items negotiated between the surveyor and client, and any negotiated changes to the wording of a Table A item, must be explained pursuant to Section 6.D.ii.(g). Notwithstanding Table A Items 5 and 11, if an engineering design survey is desired as part of an ALTA/NSPS Land Title Survey, such services should be negotiated under Table A, Item 20.

If checked, the following optional items are to be included in the ALTA/NSPS LAND TITLE SURVEY, except as otherwise qualified (see note above):

 Monuments placed (or a reference monument or witness to the corner) at all major corners of the boundary of the surveyed property, unless already marked or referenced by existing monuments or witnesses in close proximity to the corner.



ALTA/NSPS – Certification – Section 7

To (name of insured, if known), (name of lender, if known), (name of insurer, if known), (names of others as negotiated with client):

This is to certify that this map or plat and the survey on which it is based were made in accordance with 2021 Minimum Standard Detail Requirements of ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and included Items _____ of Table A thereof. The field work was completed on ____ (date).

Date of Plat or Map: _____(Surveyor's signature, printed name and seal with Registration/License Number)



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Flood Areas & Insurance

National Flood Insurance Program (NFIP)

- National Flood Insurance Act of 1968
- 1994 new requirement to re-map every five years
- 2004 new
 - Cease payments for damages to structures subject to repetitive losses
 - Digital mapping available





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National Flood Insurance Program (NFIP)

- Communities are required to maintain
 - Floodplain management
 - Development
 - Stormwater management
 - Failure to do so, could lose ability to acquire flood insurance from NFIP
 - No FEMA





Flooding



- 100-year or floodplain
 - 1% annual chance of flood event
 - 50-year = 2%
 - 500-year = .2%
- Floodplains a/k/a flood hazard areas, flood-prone areas
- Wetlands hydric soils, hydrology & vegetation



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Lending in Flood Areas

- Flood insurance required if in 1% annual chance floodplain, if loan is backed by
 - Fannie Mae
 - Freddie Mac
 - Other federal agencies
- Lenders may force place





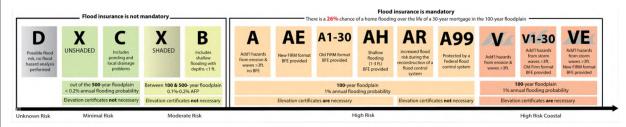
Contract – FR/Bar Paragraph 10

- Not part of surveyor's requirements in F.A.C.
- Part of Survey instructions, paragraph 13
- (d) FLOOD ZONE; ELEVATION CERTIFICATION: Buyer is advised to verify by elevation certificate which flood zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area" or "Coastal Barrier Resources Act" designated area or otherwise protected area identified by the U.S. Fish and Wildlife Service under the Coastal Barrier Resources Act and the lowest floor elevation for the building(s) and/or flood insurance rating purposes is below minimum flood elevation or is ineligible for flood insurance coverage through the National Flood Insurance Program or private flood insurance as defined in 42 U.S.C. §4012a, Buyer may terminate this Contract by delivering written notice to Seller within ______ (if left blank, then 20) days after Effective Date, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract, failing which Buyer accepts existing elevation of buildings and flood zone designation of Property. The National Flood Insurance Program may assess additional fees or adjust premiums for pre-Flood Insurance Rate Map (pre-FIRM) non-primary structures (residential structures in which the insured or spouse does not reside for at least 50% of the year) and an elevation certificate may be required for actuarial rating.

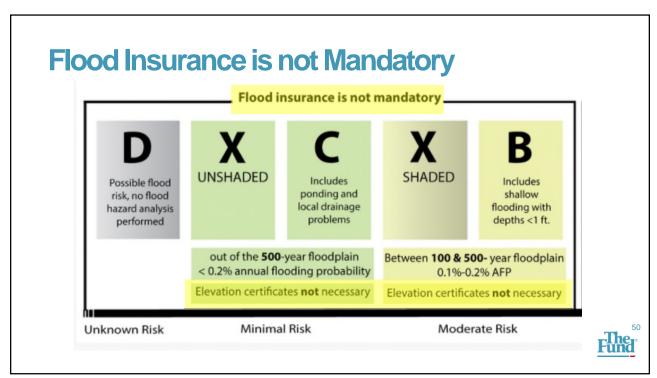
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Survey Instructions

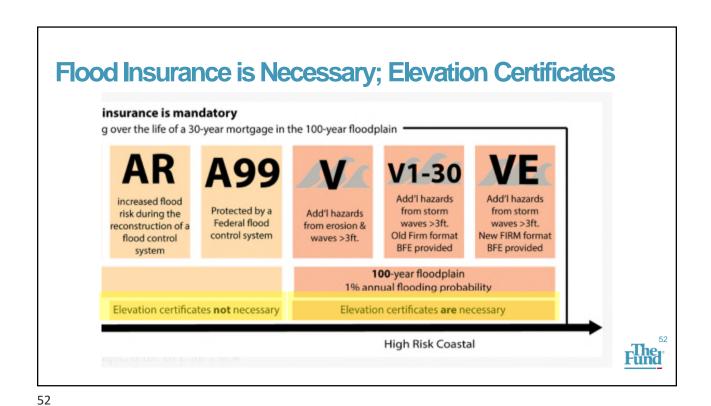
13.Flood zone designation(s) indicating whether the subject property is located inside the special flood hazard areas as shown on the published Flood Hazard Boundary Map (FHBM) or in Flood Insurance Rate Map (FIRM) Zones A, AE, A1-A30, AH, AO, A99, AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE, or V1-V30, to evidence whether the subject property lies in a flood area.

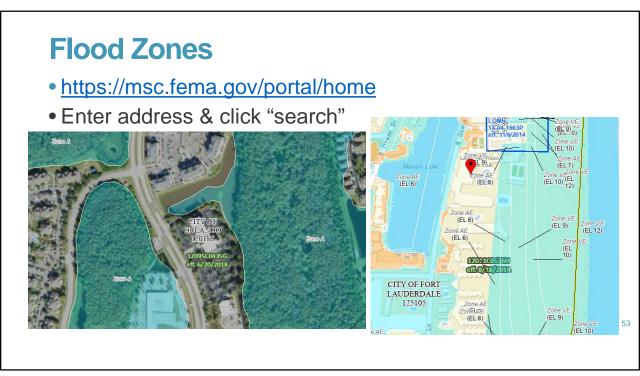






Flood Insurance & Elevation Certificates are Necessary Flood in There is a 26% chance of a home flooding A1-30 Shallow Add'l hazards New FIRM format Old FIRM format flooding from erosion & BFE provided BFE provided (1-3 ft.) waves >3ft. BFE provided no BFE 100-year floodplain 1% annual flooding probability Elevation certificates are necessary High Risk





Ordering & Reviewing Survey Maps & Reports

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Review Requirements

- Contract provisions
 - Scope & timing
- Florida Statutes
- Florida Administrative Code
 - Surveyor only required to show what is on recorded plats...
 - "When location of easements or rights-of-way of record, other than those on record plats, is required, this information must be furnished to the surveyor and mapper" Rule 5J-17.052 (4)(d), F.A.C.
 - Why we send B-II & supporting documentation from title commitment with request
- Title Notes



Instructions to Surveyor

- MUST provide legible copies of
 - Title commitment
 - Associated documents to title commitment
 - Zoning information
- Access permission
 - Sec. 472.029, F.S. authorization to enter lands of third parties

Enclosed is the Title Commitment and supporting documents. For an ALTA/NAPS survey, a zoning report is provided for inclusion on field work and map. If any part of information provided in legible, please notify us immediately so that we may provide a legible copy.

All surveys must show and comply with the following: Comply with Rules 5J-17.051 and 5J-17.052 F.A.C.

- 2. Legend with all symbols used on the map
- A complete legal description of the property. Note any discrepancies between legal description and as used or surveyed. Include the point of beginning if it is contained in the legal description.
- Perimeter of the property by courses and distances and of all lines described by referenced to the line of another piece of property.
- Any improvements to the extent constructed and relation of improvements by distances to perimeter of property, established building setback lines and street right-of-way lines.
- All matters affecting the property, including fences, power lines, telephone lines, pipelines, lakes, streams, private roadways, etc.
- All paved areas, including drives, walks, private roadways, parking spaces, and such improvements as swimming pools, tennis courts, etc. If applicable, the number of parking spaces must be shown.
- Location and width of all easements and other matters of record referred to in the title commitment, showing book and page or instrument number of recording, Include a statement that all easements and other matters of record are located pursuant to the specific recorded documents.
- Encroachments and the extent thereof in feet and inches (if practicable) upon the property.
- 10.Location and width of all dedicated public streets, travel ways, evidence of travel use or rights-of-way which abut or cross the subject property, including an indication that the road right-of-way abuts the property line, and whether such access is paved to the property line.
- 11. Nearest adequate source of sewer, water, electric, telephone, and gas service

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Documents from a Boundary Survey

General Notes:

- General Notes:

 1, The Legal Description used to perform this survey was supplied by others.

 This survey does not determine or is not to imply ownership

 2, This survey only shows above ground improvements.

 Underground utilities, footings, or encroachments are not located on this survey map

 3, If there is a septic tank, well, or drain field on this survey,

 the location of such terms was shown to us by others and the information was not verified.
- 4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the pl

- erty. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the pl at \$1.5 \text{ Will tiles are done to the face of the wall. } \$1.7 \text{ Engineering Ferenced to line noted B.R } \$1.5 \text{ Preserved Ferenced to line noted B.R } \$1.0 \text{ Imensions shown are plated and measured unless otherwise shown. } \$9.1 \text{ Not identification found on property corners unless noted. } \$1.0 \text{ Not identification found on property corners unless noted. } \$1.0 \text{ Not valid lends sealed with the signing surveyors embossed seal. } \$1.1 \text{ Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul do the drawn at a shown scale and/or not to scale \$1.2 \text{ Elevations if shown are based upon NGVD 1929 unless otherwise noted } \$1.3 \text{ This is a BOUNDARY SURVEY unless otherwise noted. } \$1.3 \text{ This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any unnamed parties. } \$1.5 \text{ This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

- Plat or Plot
 - Too much detail
 - Incomprehensible
 - Too little detail
 - Not credible &
 - Missing critical information
 - Always read notes on the survey map / plat / plot
 - May be recorded see report



Survey Reports

- Description
 - Written narrative of surveyor's opinion
- Report a/k/a survey report a/k/a/ forensic report
 - Contains detailed explanation
 - Analysis
 - Factual basis for decisions
 - Information
 - Sensitive to client
 - Harmful to client or
 - No public interest
 - Ask for & review





58



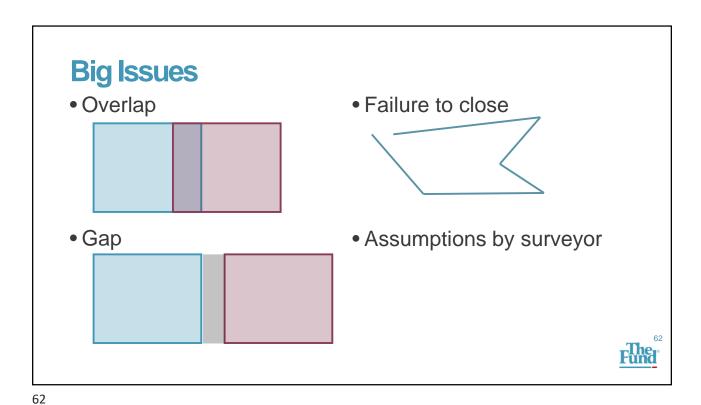
Reviewing Survey Maps

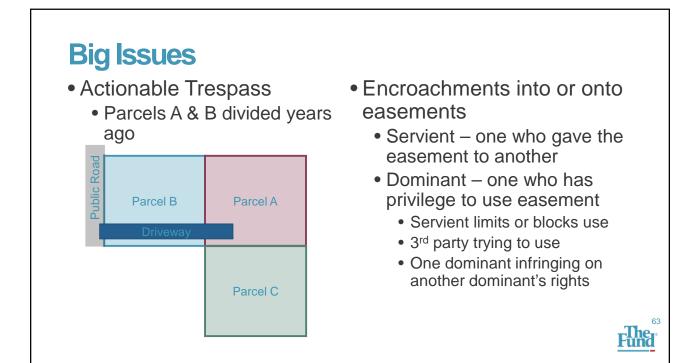
60

Most Important Elements of a Survey

- Boundaries
 - Perimeter of property
 - Perimeter of improvements
 - Whether totally within perimeter boundary
 - Easements
 - Improvements within easement boundaries
 - Unrecorded
 - Non-governmental setbacks (if noted)
- Surveyor's notes
- Boundary lines have nonphysical width
 - Anything "on the boundary line" encroaches on both sides

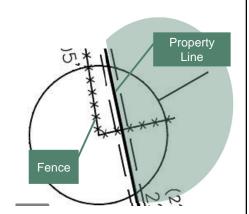






Encroachment

- Something not in the allowed area
 - Neighbor's shed on subject property
 - Pool within a utility easement
 - Driveway within a utility easement
- Small encroachments may impact marketability of title
- Encroachment solutions
 - License
 - Easement
 - Removal





64

Other Elements to Take Note Of

- Uncertain
 - Boundary locations
 - Measurements
- Notation of monuments
- Lines of occupation or possession
- Parties in possession
- Signs of recent construction
- Water features
- Assumptions
- Based on prior survey





Legal Description

- On the survey map
- Must be accurate
- Metes & Bounds
 - Should be read at least 3 times for survey review
 - 1. Provides idea of the parcel
 - 2. Read item by item as you sketch outline
 - 3. Trace survey map while reading to ensure accuracy
 - 4. Additional reads:
 - a. Backwards
 - b. To another person
 - Tip just copy & paste after ensuring legal is correct



66

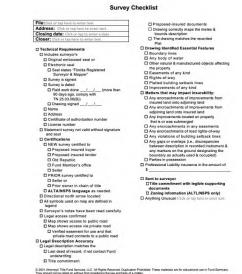
Survey Components

- Closure
 - Does the legal close?
- Exceptions
 - Large description excepts a portion already conveyed
- Easements & restrictions
 - Blanket vs. specific
- Watch out for assumptions
 - Locations of roadways & right of ways
 - Was there an assumption prior good or
 - Did surveyor research



Compliance with F.A.C. & Title Notes

- Map
- Name & address
- Certification per instructions
- Signed & Seal
- Dated
- North arrow
- Legend
- Plus much more



Fund

68

Boundary Surveys

Residential

South 28th Lane

Surveyor's Legend

MOT INCLIDED

MOT INCLIDE

71

Property Address: 109 South 28th Lane Waterway, Florida, 33268 Flood Information:

Community Number: 987654 Panel Number: 1234567890 Suffix: C

Date of Firm Index: 01/02/1996 Flood Zone: AO Base Flood Elevation: 1.0

Date of Field Work: 10/20/2021 Date of Completion:10/22/2021

General Notes:

1.) The Legal Description used to perform this survey was supplied by others This survey does not determine or is not to imply ownership

This survey only shows above ground improvements.Juderground utilities, footings, or encroachments are not located on this survey map

If there is a septic tank, well, or drain field on this survey, the location of such items was shown to us by others and the information was not verified.

4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the pl

5.) Wall ties are done to the face of the wall.

6.) Fence ownership is not determined.7.) Bearings referenced to line noted B.R.

Dimensions shown are platted and measured unless otherwise shown
 No identification found on property comers unless noted.

10.) Not valid unless sealed with the signing surveyors embossed seal

11.) Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul

d be drawn at a shown scale and/or not to scale

12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted

13.) This is a BOUNDARY SURVEY unless otherwise noted.
14.) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any u

15.) This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

Legal Description:

Lot 35, of Block 1, of SANDPIPPER BOULEVARD ESTATES, according to the plat thereof, as recorded in Plat Book 44, Page 151, of the public records of Collier County Florida

72

72

General Notes:

1.) The Legal Description used to perform this survey was supplied by others.

This survey does not determine or is not to imply ownership

2.) This survey only shows above ground improvements.

Underground utilities, footings, or encroachments are not located on this survey map

3.) If there is a septic tank, well, or drain field on this survey,

the location of such items was shown to us by others and the information was not verified.

4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this prop erty. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the pl

5.) Wall ties are done to the face of the wall.

6.) Fence ownership is not determined.

7.) Bearings referenced to line noted B.R

8.) Dimensions shown are platted and measured unless otherwise shown.

9.) No identification found on property corners unless noted.

10.) Not valid unless sealed with the signing surveyors embossed seal.

11.) Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul d be drawn at a shown scale and/or not to scale

12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted

13.) This is a BOUNDARY SURVEY unless otherwise noted.

14.) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any u nnamed parties.

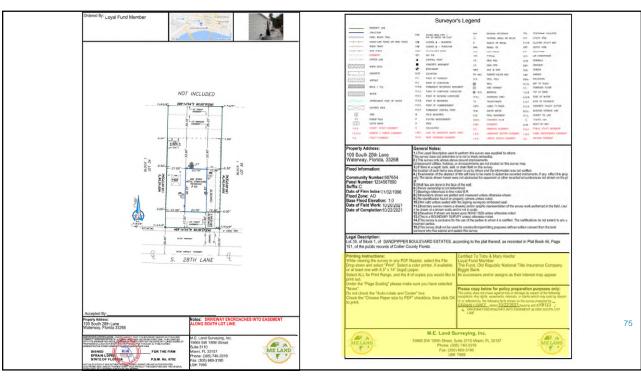
15.) This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

Notes for Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided



74



Printing Instructions:

While viewing the survey in any PDF Reader, select the File Drop-down and select "Print". Select a color printer, if available; or at least one with 8.5" x 14" (legal) paper.

Select ALL for Print Range, and the # of copies you would like to print out.

. Under the "Page Scaling" please make sure you have selected "None".

Do not check the "Auto-rotate and Center" box.

Check the "Choose Paper size by PDF" checkbox, then click OK to print.

Certified To: Toby & Mary Keefer

Loyal Fund Member

The Fund, Old Republic National Title Insurance Company Biggie Bank

its successors and/or assigns as their interest may appear.

Please copy below for policy preparation purposes only:

a. DRIVEWAY ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.



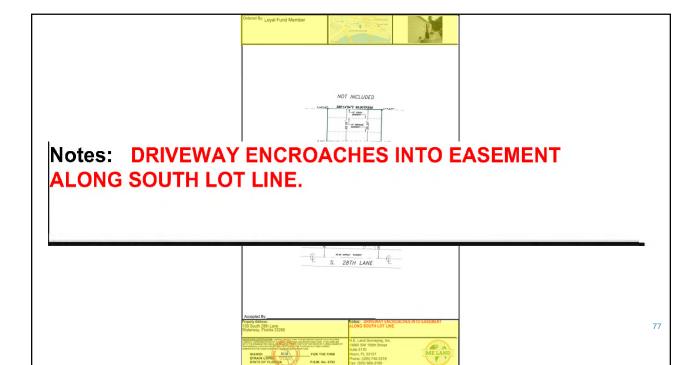
M.E. Land Surveying, Inc.

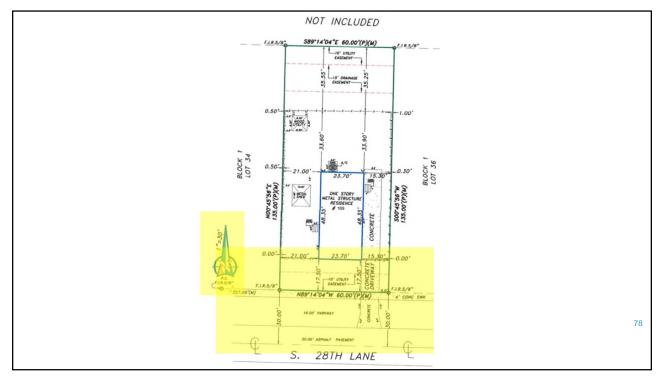
10665 SW 190th Street, Suite 3110 Miami, FL 33157 Phone: (305) 740-3319 Fax: (305) 669-3190 LB#: 7989

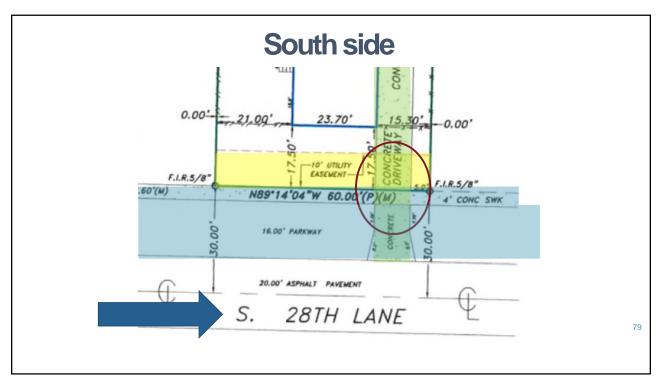


76

76







Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 10-22-2021, bearing Job # VB123:

a. Driveway crosses 10-foot utility easement & goes beyond property line on south side;
 b.

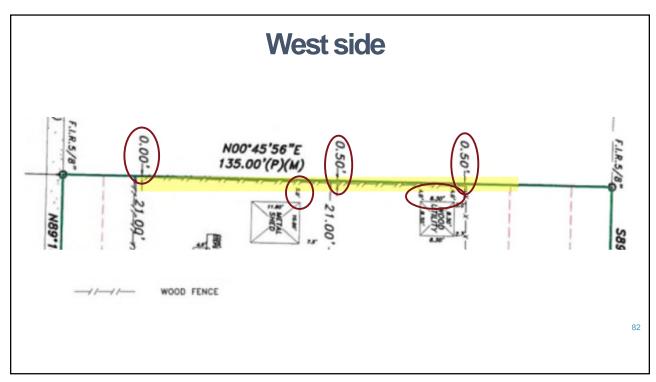


80

Notes to Buyer

 Have buyer initial by driveway crossing utility easement & going beyond property line





Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 10-22-2021, bearing Job # VB123:

- a. Driveway crosses 10-foot utility easement & goes beyond property line on south side;
- b. Wood fence appears on & inside property line on west side;

C.

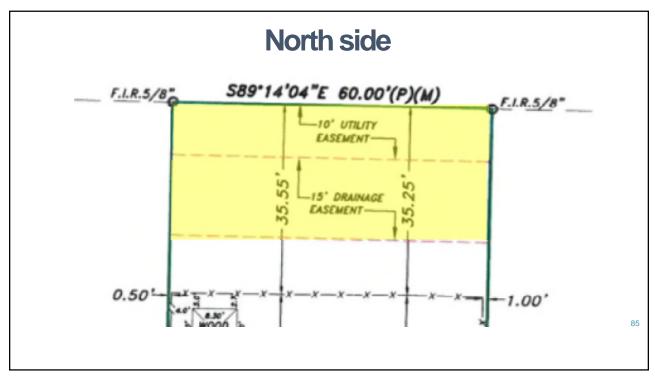


Notes to Buyer

- Have buyer initial by
 - Driveway crossing utility easement & going beyond property line
 - Fence on west side "on the line" & "inside property line"



84

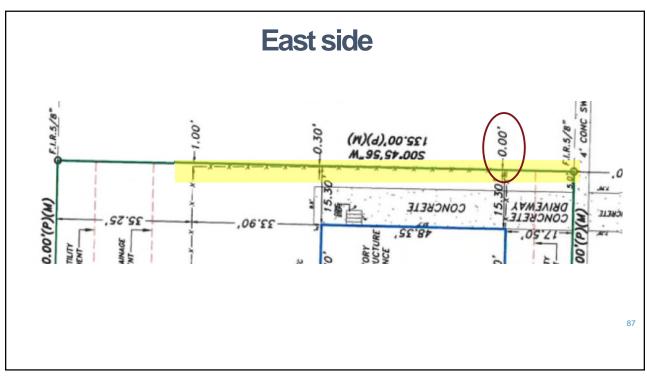


Notes to Buyer

- Have buyer initial by
 - Driveway crossing utility easement & going beyond property line
 - Fence on west side "on the line" & "inside property line"
- Inform buyer according to plat may not
 - Have any improvements in
 - Utility easement or
 - Drainage easement



86



Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 10-22-2021, bearing Job # VB123:

- a. Driveway crosses 10-foot utility easement & goes beyond property line on south side;
- b. Wood fence appears on & inside property line on west & east sides;

C.

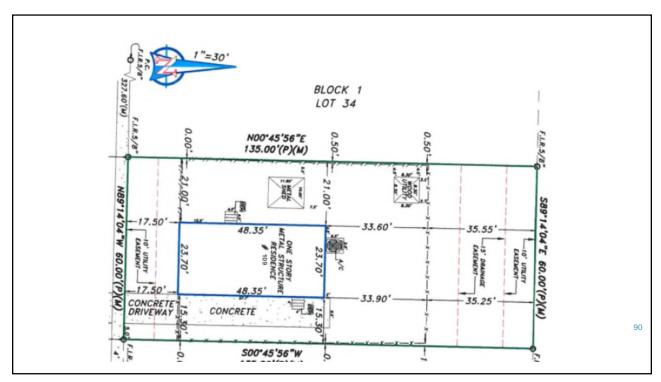


88

Notes to Buyer

- Have buyer initial by
 - Driveway crossing utility easement & going beyond property line
 - Fence on west and east side are "on the line" & "inside property line"
- Inform buyer according to plat may not
 - Have any improvements in
 - · Utility easement or
 - Drainage easement





Notes for Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided

The Fund

Notes to Buyer

- Have buyer initial by
 - Driveway crossing utility easement & going beyond property line
 - Fence on west and east side are "on the line" & "inside property line"
- Inform buyer according to plat may not
 - Have any improvements in
 - Utility easement or
 - Drainage easement



92

Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 10-22-2021, bearing Job # VB123:

a. Drivates: DRIVEWAY ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.

goes

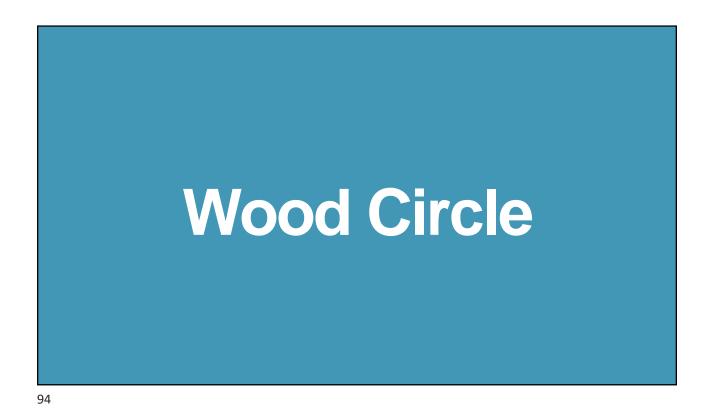
bey

b.Wo

west & east sides:

- c. There is a 10' utility easement on the north side;
- d.There is a 15' drainage easement just to the south & abutting the 10' utility easement on north side.





Find Loyal Member

Find Loyal Me

Property Address: General Notes: 1.) The Legal Description used to perform this survey was supplied by others 16 Wood Circle This survey does not determine or is not to imply ownership 2.) This survey only shows above ground improvements. Big Bear, Florida 33587 erground utilities, footings, or encroachments are not located on this survey map 3.) If there is a septic tank, well, or drain field on this survey, the location of such items was shown to us by others and the information was not verified. Flood Information: 4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for essement or other recorded encumbrances not shown on the pl Community Number: 456654 Panel Number: 4569871232 5.) Wall ties are done to the face of the wall. Suffix: C Fence ownership is not determined. Bearings referenced to line noted B.R. Date of Firm Index: 12/301994 ons shown are platted and measured unless otherwise shown. Flood Zone: X500 9.) No identification found on properly corners unless noted. 10.) Not valid unless sealed with the signing surveyors embossed seal Base Flood Elevation: Date of Field Work: 11/01/2021 11.) Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, could be drawn at a shown scale and/or not to scale Date of Completion: 11/03/2021 12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted 13.) This is a BOUNDARY SURVEY unless otherwise noted. 14.) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any u 15.) This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey. Legal Description: Lot 3, of Block F, of The Woods according to the plat thereof, as recorded in Plat Book 2, Page 8, of the public records of Clay County, Florida.

96

96

General Notes:

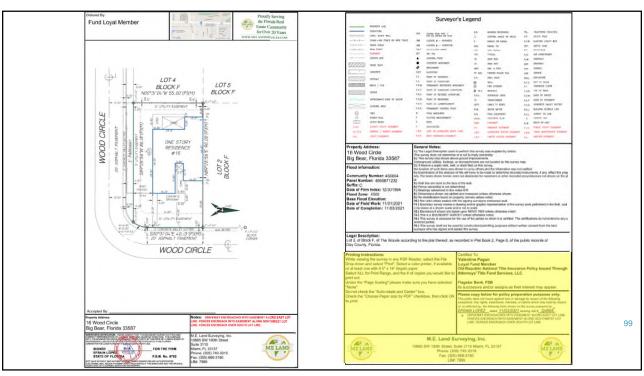
- 1.) The Legal Description used to perform this survey was supplied by others.
- This survey does not determine or is not to imply ownership
- 2.) This survey only shows above ground improvements.
- Underground utilities, footings, or encroachments are not located on this survey map
- 3.) If there is a septic tank, well, or drain field on this survey,
- the location of such items was shown to us by others and the information was not verified.
- 4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the plant.
- 5.) Wall ties are done to the face of the wall.
- **6.)** Fence ownership is not determined.
- 7.) Bearings referenced to line noted B.R
- **8.)** Dimensions shown are platted and measured unless otherwise shown.
- 9.) No identification found on property corners unless noted.
- 10.) Not valid unless sealed with the signing surveyors embossed seal.
- **11.)** Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul d be drawn at a shown scale and/or not to scale
- 12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted
- 13.) This is a BOUNDARY SURVEY unless otherwise noted.
- **14.**) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any unnamed parties.
- **15.)** This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

Notes for Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided



98



Printing Instructions:

While viewing the survey in any PDF Reader, select the File Drop-down and select "Print". Select a color printer, if available; or at least one with 8.5" x 14" (legal) paper.

Select ALL for Print Range, and the # of copies you would like to print out.

Under the "Page Scaling" please make sure you have selected "None".

Do not check the "Auto-rotate and Center" box.

Check the "Choose Paper size by PDF" checkbox, then click OK to print.

Certified To:

Valentine Pagan Loyal Fund Member

Old Republic National Title Insurance Policy Issued Through Attorneys' Title Fund Services, LLC.

Flagstar Bank, FSB

its successors and/or assigns as their interest may appear.

Please copy below for policy preparation purposes only:

DRIVEWAY ENCROACHES INTO EASEMENT ALONG EAST LOT LINE
 FENCES ENCROACH INTO EASEMENT ALONG SOUTHWEST LOT
 LINE. FENCES ENCROACH OVER SOUTH LOT LINE.



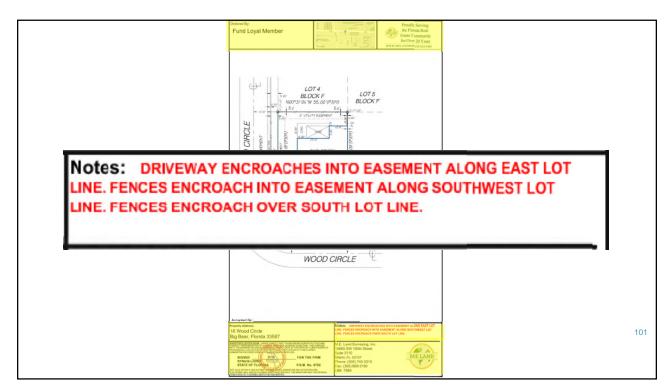
M.E. Land Surveying, Inc.

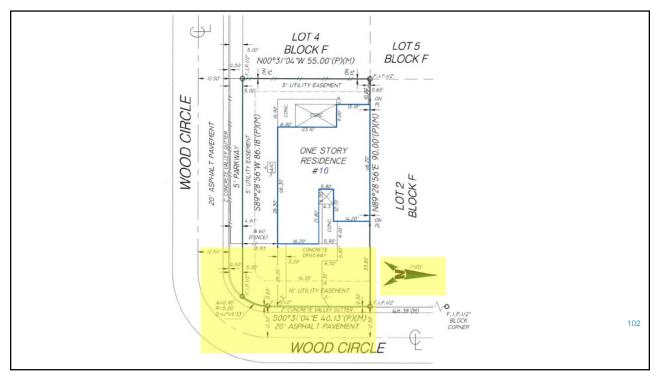
10665 SW 190th Street, Suite 3110 Miami, FL 33157 Phone: (305) 740-3319 Fax: (305) 669-3190 LB#: 7989

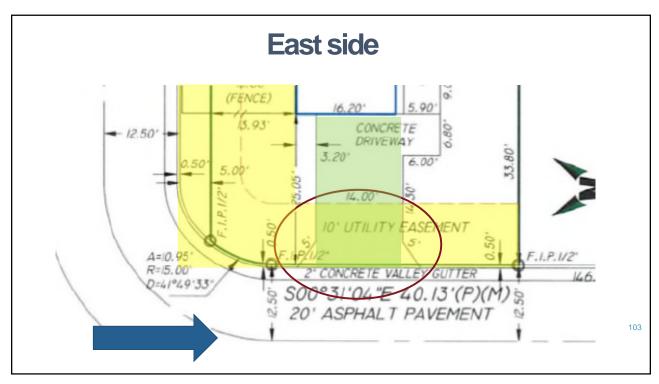


100

100







Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 11-3-2021, bearing Job # Q4568:

a. Driveway crosses 10-foot utility easement & goes beyond property line on east side;



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Notes to Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided

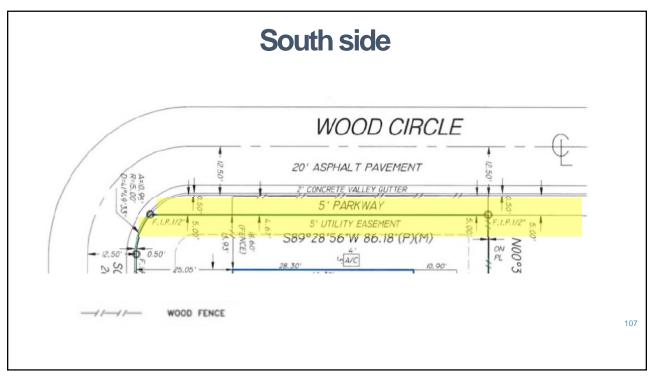


Office Follow up

 Ensure that subject property has an easement to use Wood Circle, a private road



106



Notes to Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided
- Review & correct utility easement on south side of property



108

Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 11-3-2021, bearing Job # Q4568:

- a. Driveway crosses 10-foot utility easement & goes beyond property line on east side;
- b. Fence goes beyond property line & crosses utility easement & recreation area on south side;



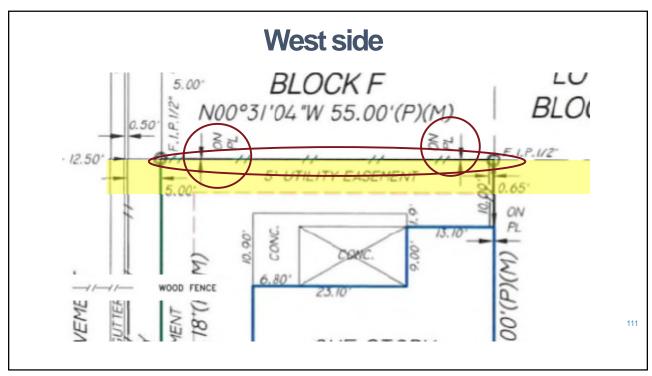
Notes to Buyer

Buyer to initial & date following survey issues

- 1. Driveway crosses 10-foot utility easement, goes beyond property line on east side;
- 2. Fence goes beyond property line & crosses utility easement & recreation area on south side;



110



Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 11-3-2021, bearing Job # Q4568:

- a. Driveway crosses 10-foot utility easement & goes beyond property line on east side;
- b. Fence goes beyond property line & crosses utility easement & recreation area on south side;
- c. Fence appears to be on property line & crossing over & is located within utility easement on west side;



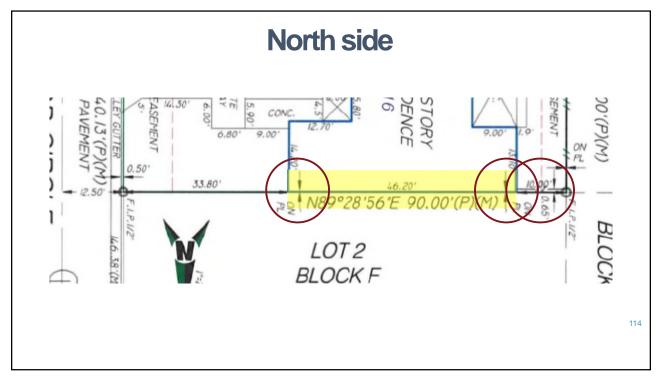
112

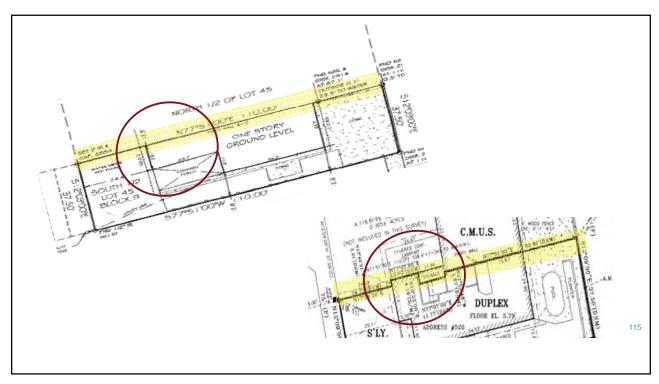
Notes to Buyer

Buyer to initial & date following survey issues

- Driveway crosses 10-foot utility easement, goes beyond property line on east side;
- Fence goes beyond property line & crosses utility easement & recreation area on south side;
- Fence appears to be on property line & crosses over & is in utility easement on west side;







Notes to Surveyor

- Remove number 4. of notes
 - Commitment & supporting documentation were provided
- Review & correct utility easement on south side of property
- Confirm with surveyor that there is no other structure abutting subject property



116

Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 11-3-2021, bearing Job # Q4568:

- a. Driveway crosses 10-foot utility easement & goes beyond property line on east side;
- b. Fence goes beyond property line & crosses utility easement & recreation area on south side:
- c. Fence appears to be on property line & crossing over & is located within utility easement on west side;
- d. House itself appears to be on property line on north side;

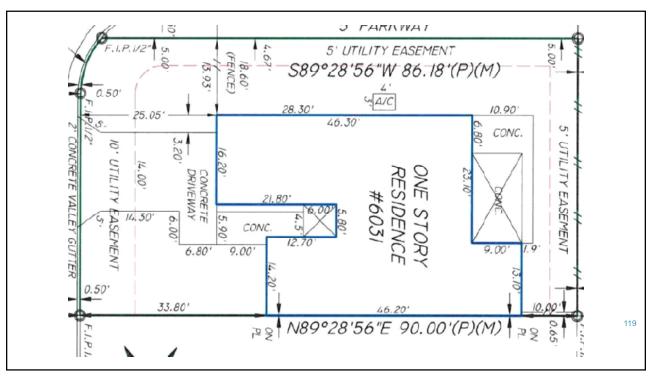
Notes to Buyer

Buyer to initial & date following survey issues

- Driveway crosses 10-foot utility easement, goes beyond property line on east side;
- Fence goes beyond property line & crosses utility easement & recreation area on south side;
- Fence appears to be on property line & crosses over & is in utility easement on west side;
- House appears to be on the line & therefore is crossing over the property line – review HOA documents



118



Survey Exception when Providing 9-06 (SRV04)

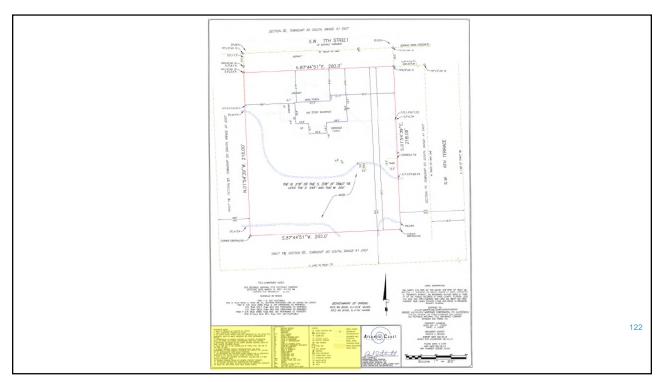
Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated 11-3-2021, bearing Job #

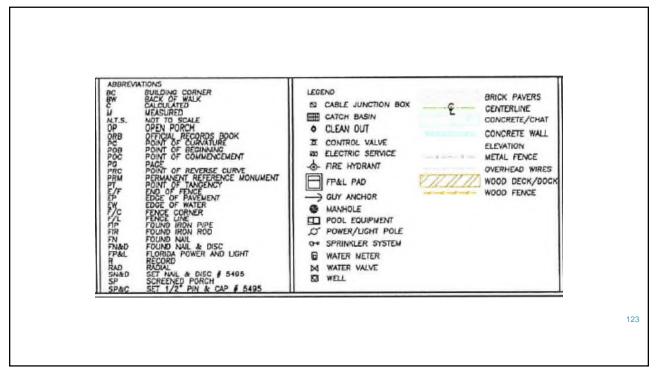
Notes: DRIVEWAY ENCROACHES INTO EASEMENT ALONG EAST LOT LINE. FENCES ENCROACH INTO EASEMENT ALONG SOUTHWEST LOT LINE. FENCES ENCROACH OVER SOUTH LOT LINE.

- c. Fence appears to be on property line & crossing over & is located within utility easement on west side;
- d. House itself appears to be on property line on north side.

120

SW 7th Street





SURVEYOR'S NOTES
1. BASIS OF BEARINGS AS INDICATED ON SKETCH.

2. LEGAL DESCRIPTION PROVIDED BY CLIENT.

- 3. THE LANDS SHOWN HEREON WERE NOT ABSTRACTED BY THIS OFFICE FOR EASEMENTS, RICHT-OF-WAYS, OWNERSHIP OR OTHER INSTRUMENTS OF RECORD.
- 4. UNDERGROUND OR INTERIOR PORTIONS OF FOOTINGS, FOUNDATIONS, WALLS OR OTHER NON-VISIBLE IMPROVEMENTS WERE NOT LOCATED. 5. ELEVATIONS ARE BASED ON THE NORTH AMERICAN VERTICAL DATUM OF 1988 UNLESS OTHERWISE SHOWN.
- 8. FENCE TIES ARE TO THE CENTER-LINE OF FENCE. WALL TIES ARE TO THE FACE OF WALL
- 7. IN SOME INSTANCES GRAPHIC REPRESENTATIONS HAVE BEEN EXAGGERATED TO MORE CLEARLY ILLUSTRATE THE CONTROL THE LOCATION OF THE IMPROVEMENTS OVER SCALED POSITIONS.
- B. THE DIMENSIONS AND DIRECTIONS SHOWN HEREON ARE IN SUBSTANTIAL AGREEMENT WITH RECORD VALUES UNLESS OTHERWISE NOTED
- 9. PARTY WALLS ARE CENTERED ON PROPERTY UNE AND ARE 0.7' MIDE UNLESS OTHERWISE MOTED.
- 10. EXISTING CORNERS FOUND OFF WITNESS PROPERTY CORNERS
- 11. OBSTRUCTED CORNERS ARE WITNESSED BY IMPROVEMENTS.
- 12. NO ATTEMPT WAS MADE TO LOCATE WRITTEN OR UNWRITTEN EASEMENTS OR RIGHTS-OF-WAY, OTHER THEN THOSE SHOWN HEREON.

124

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Rule 5J-17.052, F.A.C.

- (d) Rights-of-Way, Easements, and Other Real Property Concerns:
 - 2. Easements shown on applicable record plats or open and notorious evidence of easements or rights-of-way on or across the land being surveyed shall be located and shown upon the map



INSTRUCTIONS TO SURVEYOR ☐ Boundary Survey ☐ ALTA/NSPS Survey

File: Click or tap here to enter text.

Address: Click or tap here to enter text.

Closing date: Click or tap to enter a date.

Closer: Click or tap here to enter text.

Enclosed is the Title Commitment and supporting documents. For an ALTA/NAPS survey, a zoning report is provided for inclusion on field work and map. If any part of information provided is not legible, please notify us immediately so that we may provide a legible copy.

All surveys must show and comply with the following:

- 1. Comply with Rules 5J-17.051 and 5J-17.052 F.A.C.
- Legend with all symbols used on the map.
- A complete legal description of the property. Note any discrepancies between legal description and as used or surveyed. Include the point of beginning if it is contained in the legal description.
- Perimeter of the property by courses and distances and of all lines described by referenced to the line of another piece of property.
- Any improvements to the extent constructed and relation of improvements by distances to perimeter of property, established building setback lines and street right-of-way lines.
- All matters affecting the property, including fences, power lines, telephone lines, pipelines, lakes, streams, private roadways, etc.
- All paved areas, including drives, walks, private roadways, parking spaces, and such improvements as swimming pools, tennis courts, etc. If applicable, the number of parking spaces must be shown.



Location and width of all easements and other matters of record referred to in the title commitment, showing book and page or instrument number of recording. Include a statement that all easements and other matters of record are located pursuant to the specific recorded documents.

126

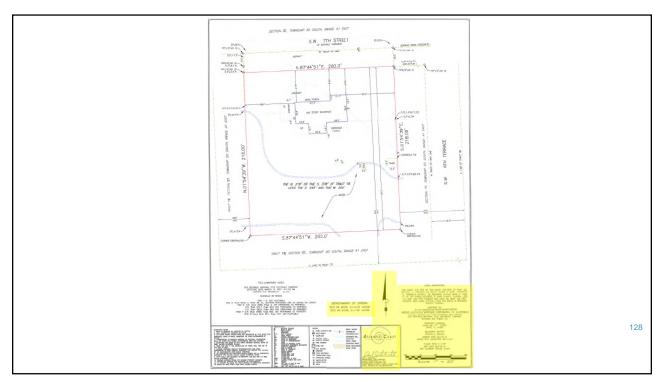
Notes to Surveyor

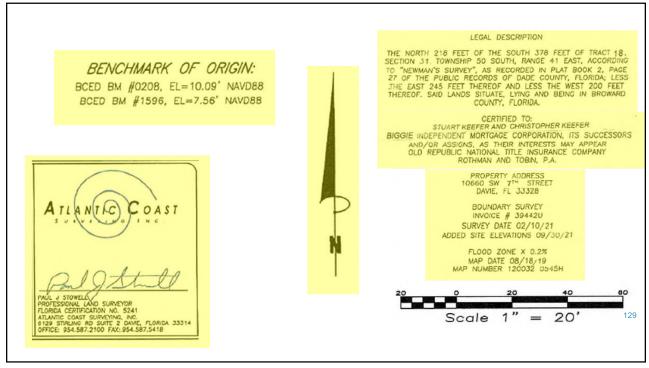
Instructions to

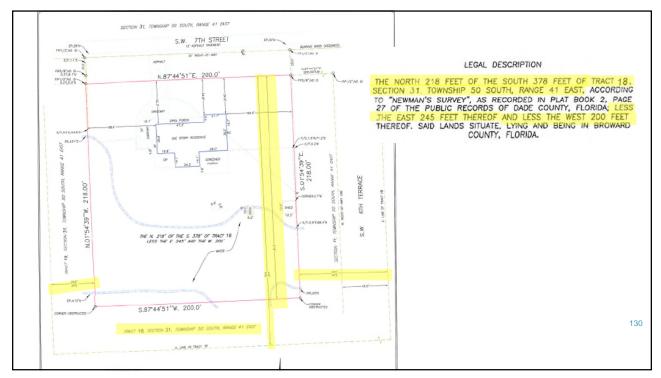
Surveyor

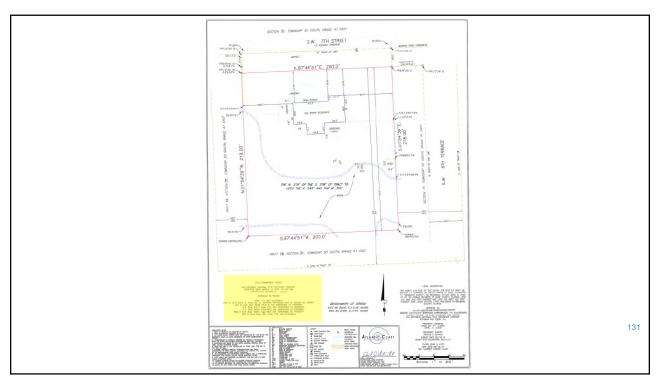
Locate all easements











TITLE COMMITMENT NOTES

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY EFFECTIVE DATE: MARCH 14, 2021 @11:00 PM AGENT'S FILE REFERENCE: 21-073

SCHEDULE BII REVIEW

ITEM 1-4: NOT PLOTTABLE

ITEM 5: PLAT BOOK 2, PAGE 26, ALL MATTERS PERTAINING ARE AS SHOWN ON SURVEY
ITEM 6: O.R. Book 4565, Page 2, NOT PERTAINING TO PROPERTY
O.R. Book 5317, Page 923, NOT PERTAINING TO PROPERTY
O.R. Book 5625, Page 503, NOT PERTAINING TO PROPERTY
ITEM 7: O.R. Book 4566, Page 853, NOT PERTAINING TO PROPERTY
ITEM 8: Deed Book 461, Page 372, NOT PLOTTABLE

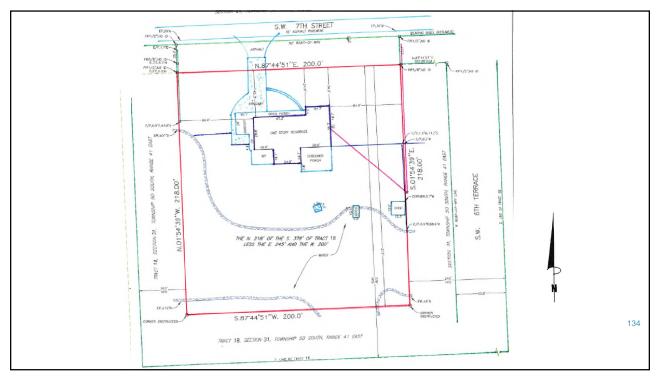
132

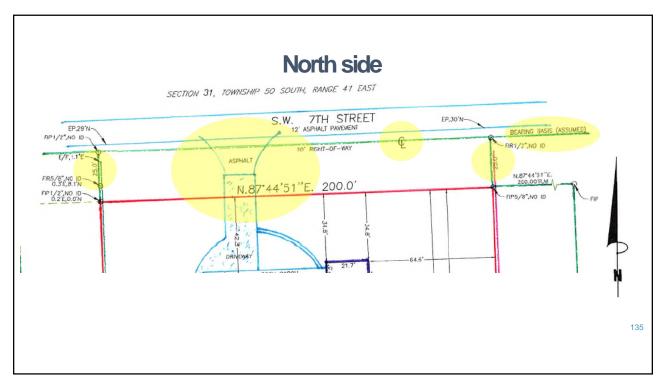
132

Notes to Surveyor

- Locate all easements
- It appears that only one item from commitment pertains to property – is that correct?







Notes to Surveyor

- Locate all easements
- It appears that only one item from commitment pertains to property – is that correct?
- What did you mean by "bearing basis (assumed)" on north side of property? Was the assumption based on FIR?



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Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Paul J. Stowell, dated 02-10-2021, bearing Invoice # 39442U:

a. Driveway crosses property line & into 50' right of way of SW 7th Street on north side;



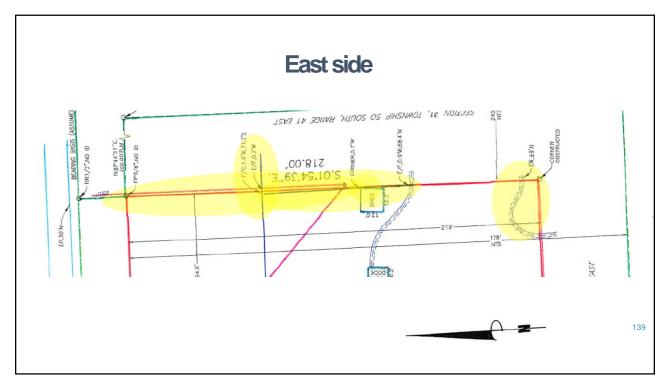
Notes to Buyer

Buyer to initial & date following survey issues

 Driveway crosses property line & into 50' right of way of SW 7th Street on north side



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Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Paul J. Stowell, dated 02-10-2021, bearing Invoice # 39442U:

- a. Driveway crosses property line & into 50' right of way of SW 7th Street on north side;
- b. Fence on north side goes beyond property line;

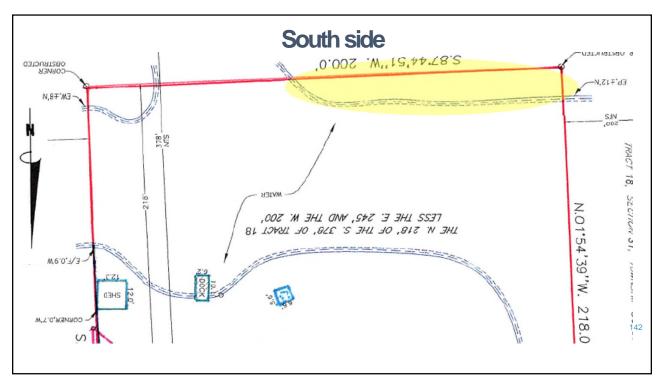


140

Office Follow up

- Shed is 0.7 foot inside property line on east side
 - Review TN 28.01.03 &
 - Contact underwriting



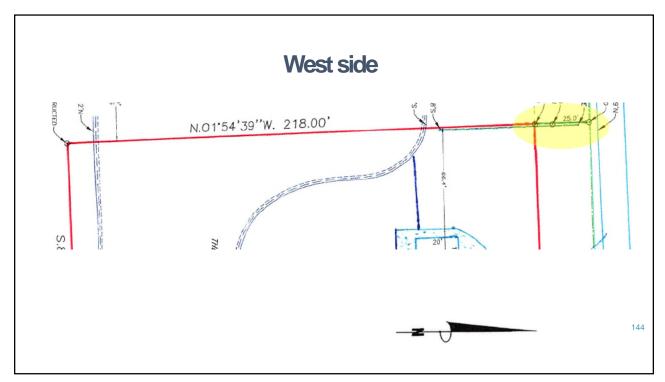


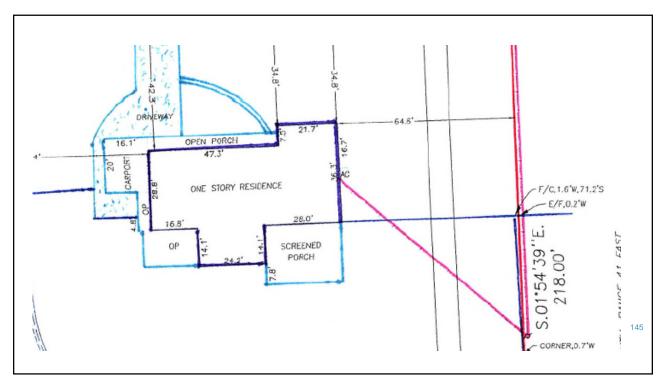
Notes to Buyer

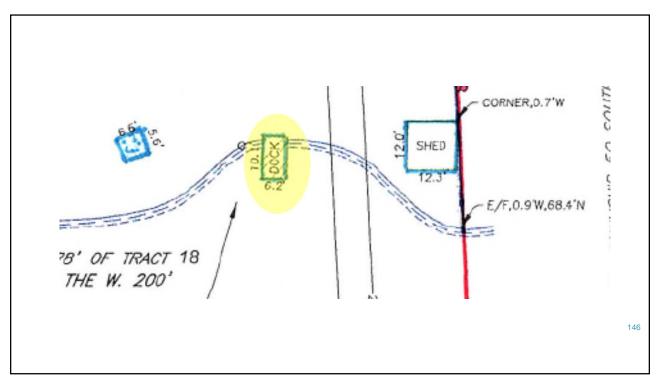
Buyer to initial & date following survey issues

- Driveway crosses property line & into 50' right of way of SW 7th Street on north side
- Fence on north side goes beyond property line;
- Shed is 0.7 foot inside property line on east side –it may need to be relocated;
- There is dry land on south side of property which appears to lack access to a roadway – access is provided on north side;









Office Follow up

- Shed is 0.7 foot inside property line on east side
 - Review TN 28.01.03 &
 - Contact underwriting
- Determine name of water way &
 - Determine if Florida is owner of property under water or if
 - US has navigation rights
 - Review on demand webinar "How to Address Sovereignty Lands Issues in Florida"



Survey Exception when Providing 9-06 (SRV04)

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Paul J. Stowell, dated 02-10-2021, bearing Invoice # 39442U:

- a. Driveway crosses property line & into 50' right of way of SW 7th Street on north side;
- b. Fence on north side goes beyond property line;
- c. Dock extends into waterway on northside;

(Possible water exceptions – may need to add more)

- e. Riparian and littoral rights are not insured;
- f. Possible right of the public to use that part of the land between the water's edge and the apparent boundary of the upland parcel the is now, or was formerly, regularly used by the public for recreational purposes;
- g. Rights of others to use, and the rights of the State of Florida and United States governments to regulate the navigable waters covering the Land.

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Notes to Buyer

Buyer to initial & date following survey issues

- Driveway crosses property line & into 50' right of way of SW 7th Street on north side
- Fence on north side goes beyond property line;
- Shed is 0.7 foot inside property line on east side –it may need to be relocated;
- There is dry land on south side of property which appears to lack access to a roadway – access is provided on north side;



Tips

- 1. Read all words on the survey
- 2. Make notes for questions for surveyor
- 3. Make notes of elements to have buyer initial & date
- 4. Use specific survey exceptions
- 5. Use check sheet
- 6. Check for access
- 7. Locate easements
- 8. Note any item that crossed property line or into an easement



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Part 3

ALTA/NSPS Surveys

Commercial & Large Transactions

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Requesting a Survey

Prior to Requesting a Survey

- Review contract provisions
 - Who pays
 - Prior surveys & reports to be provided
 - Timing
- If seller is going to pay or pay if contract does not close, include seller's name in certification
- Review prior surveys & reports with buyer
 - Might disclose information that may lead buyer not to continue with purchase



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Instructions to Surveyor

- MUST provide legible copies of
 - Title commitment (B-II)
 - Associated documents to title commitment (B-II)
 - Zoning information
 - New requirement since February 2021
- Access permission
 - Sec. 472.029, F.S. Authorization to enter lands of third parties
- Share prior surveys with surveyor



INSTRUCTIONS TO SURVEYOR ☐ Boundary Survey ☐ ALTA/NSPS Survey 12.All easements necessary to bring utilities to the property. 13.Flood zone designation(s) indicating whether the subject property is located inside the special flood hazard areas as shown on the published Flood Hazard Boundary Map (FHBM) or in Flood Insurance Rate Map (FIRM) Zones A, AE, A1-A30, AH, AO, A99, AR, AR/AE, ARIAO, AR/A1-A30, AR/A, V, VE, or V1-V30, to evidence whether the subject property lies in a flood area. ick or tap here to enter text. Address: Click or tap here to enter text. Closing date: Click or tap to enter a date. Closer: Click or tap here to enter text. 14. Professional liability insurance policy in the amount of \$ Click or tap here to enter text, with a copy of the declaration page of such insurance policy. Enclosed is the Title Commitment and supporting documents. For an ALTA/NAPS survey, a zoning report is provided for inclusion on field work and map. If any part of information provided is not legible, please notify us immediately so that we may provide a legible copy. 15.The survey should be no more than 90 days old and contain the following certification: All surveys must show and comply with the following: Surveyor's Certificate To: Buyer: Cluk or tap here to ester lead. Your office: Lender: Cluk or tap here to ester lead. Old Republic National Title Insurance Company This is to certify that this map or plat and the survey on which it is based were made in accordance with Florida Standards of Practice as delineated in the Florida Administrative Code 5J-17. The field work was completed on Dated this __day of _______, PSM No. 1. Comply with Rules 5J-17.051 and 5J-17.052 F.A.C. 2. Legend with all symbols used on the map. A complete legal description of the property. Note any discrepancies between legal description and as used or surveyed. Include the point of beginning if it is contained in the legal description. Perimeter of the property by courses and distances and of all lines described by referenced to the line of another piece of property. Or for ALTA/NSPS Any improvements to the extent constructed and relation of improvements by distances to perimeter of property, established building setback lines and street right-of-way lines. All matters affecting the property, including fences, power lines, telephone lines, pipelines, lakes, streams, private roadways, etc. Additional instructions for ALTA/NSPS surveys: All paved areas, including drives, walks, private roadways, parking spaces, and such improvements as swimming pools, tennis courts, etc. If applicable, the number of parking spaces must be shown. 16. Comply with ALTA/NSPS 2021 standards. 17. Confirm physical access. 18. Age of monuments and structures if there are gaps or overlays found. Location and width of all easements and other matters of record referred to in the title commitment, showing book and page or instrument number of recording, Include a statement that all easements and other matters of record are located pursuant to the specific recorded documents. 19. Other from ALTA/NSPS Table A: □ 3. □ 7.(a) □ 9. □ 13. □ 18. ☐ 4. ☐ 7.(b)(1) ☐ 10. ☐ 14. □ 5. □ 7.(b)(2) □ 11.(a) □ 15. \Box 1 □ 1. □ 6.(a) □ 7.(c) □ 11 (b) □ 16. □ 6.(b) □ 8 □ 12. 9. Encroachments and the extent thereof in feet and inches (if practicable) upon the 10. Location and width of all dedicated public streets, travel ways, evidence of travel use or □ 17. inghts-of-way which abut or cross the subject property, including an indication that the road right-of-way abuts the property line, and whether such access is paved to the property line. 20. Click or tap here to enter text. Any questions or concerns, please contact our office immediately prior to completing field work. 11. Nearest adequate source of sewer, water, electric, telephone, and gas service. Note: This letter is intended as a work aid and basic guidance and not a substitute for legal analysis of a specific fram 156

		Or for ALTA	/NSPS	
accorda Land T items _	ance with the 2021 itle Surveys, jointly	Minimum Standard	curvey on which it is b Detail Requirements opted by ALTA and N , 20	for ALTA/NSPS
		LTA/NSPS survey		
16. Comply	with ALTA/NSPS	2021 standards.		
17. Confirm	n physical access.			
18. Age of	monuments and str	ructures if there are	gaps or overlays four	nd.
19. Other f	rom ALTA/NSPS			
Table A:				
□ 1 .	□ 2.	□ 3.	□ 4 .	□ 5.
□ 6.(a)	□ 6.(b)	□ 7.(a)	□ 7.(b)(1)	□ 7.(b)(2)
□ 7.(c)	□ 8	□ 9.	□ 10.	□ 11.(a)
□ 11 (b)	□ 12.	□ 13.	□ 14.	□ 15.
□ 16.	□ 17.	□ 18.	□ 19.	

Survey Review / Read

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Caution

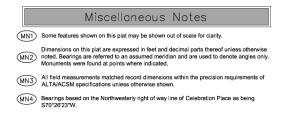
- Always read survey to ensure instructions were followed
- Look for words that they actually
 - Surveyed the property
 - Work completed in accordance with ALTA standards
 - Field work must be done





Notes

- All notes should be read carefully
 - May reveal problems
 - Lack of note could also be concerning
- Differences in recorded & measured distances
 - Should be noted & examined sometimes can be an issue
 - No set rule case by case

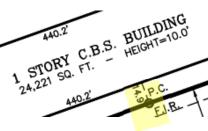




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Improvements

- On the line line has no physical width
 - On the line is an encroachment.
- Should show distance from improvement to property line
- Check to see if improvements overlap any easement or boundary line



Zoning

- Will current zoning allow for contemplated improvements?
- Is there existing non-conforming
 - Improvements
 - Use
 - Costs to remedy
- Environmental protection zones & buffers
 - Federal
 - State
 - Local



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Compare to Title Commitment & Instructions

- Review B-II elements ensure that all necessary B-II elements are shown on survey map
- Surveyor may have determined that an item needs not be mapped
 - Review as you may disagree
- Remember use checklist





Compare to Instructions

25.03.06(B))

- Carefully read all information provided
- Ensure that survey complies with instructions
- Ask questions
- Use your checklist

Survey Checklist

Technical Requirements ☐ Includes surveyor's	Dra	awing Identified Boundary lines
 □ Original embossed seal or □ Electronic seal 		Any body of w
 Seal states "Florida Registered Surveyor & Mapper" 		Other natural & objects affectin
□ Survey is signed		Easements of
□ Survey is dated □ Field work done// (more		Rights-of-way
than 90 days ago, comply with TN	П	Platted huildin

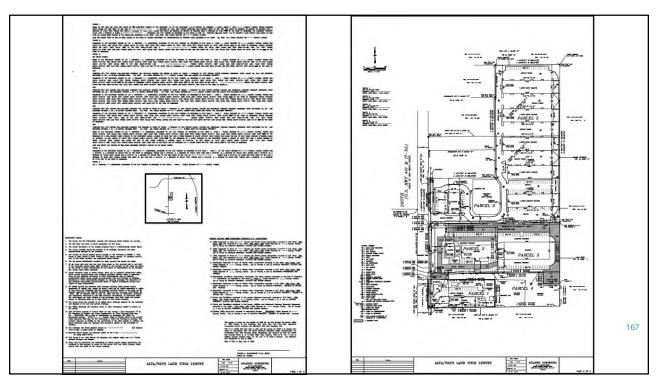
□ Drawing Identified Essential Features
 □ Boundary lines
 □ Any body of water
 □ Other natural & manufactured objects affecting the property
 □ Easements of any kind
 □ Rights-of-way
 □ Platted building setback lines

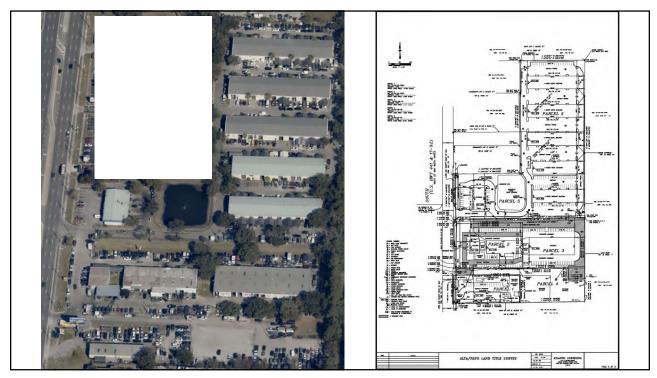
164

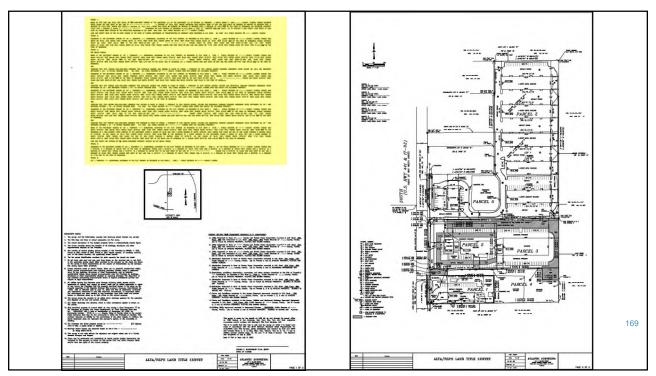
Survey Checklist		Additional Checklist ALTA/NSPS Survey			
File:Click or tap here to enter text. Address: Citic or tap here to enter text. Closing date: Citic or tap here to enter text. Closing date: Citic or tap here to enter a date. Closer: Citic or Citic or tap here to enter a date. Closer: Citic or tap here to enter text. Technical Requirements Includes surveyor's Original embossed seal or Electronic seal Survey is dated Survey is signed Survey is signed Survey is dated Field work done / / (more than 90 days ago, comply with NN 20.00.00(8)) Nore Address Cartificate of authorization number License number Address Cartifications NEW survey not valid without signature and seal Cartifications NEW survey cartified to Proposed insured buyer Proposed insured buyer Proposed insured buyer Proposed insured lender Distance of the survey cartified to Salter or Prior cover in chain of title At TANAPS language as needed Derectional north arrow located At symbols used on map are defined in survey and cartification and may are defined in the symbols used on map are defined in May shows access to public road Verified assement for use and that private road Userition assement for use and that private road Legal bascription Accurage.	Proposed-insured documents Drawing correctly maps the metes & bounds description The drawing matches the recorded Plata Orawing Identified Essential Features Boundary lines Boundary lines Any body of water Other natural & manufactured objects affecting the property In provided the property Platted building setback lines Improvements of any kind Matters that may impact insurability: Any encoachments of amprovements from insured land onto adjoining land Any encroachments of migrovements from adjoining land onto insured land Any improvements for add interest Any encroachments of road rights-of-way that is or was submerged Any encroachments of road rights-of-way Any violations of building setback lines Any gaps or overlaps (i.e., discrepancies between description in recorded instrument & any markers on the ground designating the boundary as actually used & occupied) Professional Liability insurance in the amount of \$ Seert to surveyor Title commitment with legible supporting documents Zoning information (ALTL/NSPS only) Anything Unusual Click er tap here to enter lest.	Additional Checklis Fieldwork (Section 5) Monuments - location, size character Found Placed Location, description & character of any lines Rights of way & access Location Roads, streets abutting, location & size Visible avidence of physical access Location & Character of other forms of access Location & Character of other forms of access Any potentially encroaching access ways Location of any road or street not documented Access to & from waters adjoining property Lines of possession & improvements Character & location of all walls, buildings, lences, & other improvement within 5 feel of each boundary Character & location of all walls, buildings, lences, & other improvement within 5 feel of each boundary Character & location of all walls, buildings, lences, & other improvement within 5 feel of each boundary Character & location of all walls, buildings, lences, & other improvement within 5 feel of each boundary Lacation of a complete of the service of the	Easements, servitudes, rights of way access & documents & documents		

Osceola Property

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PARCEL 3:

FEE SIMPLE PARCEL:

BEGIN AT THE SOUTHEAST CORNER OF LOT 1, TOMPKIN'S POND SUBDIMISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2 PAGE 4, PUBLIC RECORDS OF OSCEOLACOUNTY, FLORIDA, THENCE RUN SOUTH 0702/03" EAST 284.83 FEET, THENCE SOUTH 8973/07" WEST 210.30 FEET, THENCE SOUTH 8973/07" WEST 210.30 FEET; THENCE NORTH DOTO2/03" WEST 23.05 FEET, THENCE SOUTH 8973/07" WEST 210.30 FEET; THENCE NORTH DOTO2/03" WEST 210.30 FEET; THENCE NORTH DOTO2/03" WEST 210.30 FEET; THENCE NORTH DOTO2/03" WEST 210.30 FEET; THENCE NORTH DOTO2/04" WEST 210.30 FEET TO THE POINT OF

AND

TOCETHER WITH THAT CERTAIN NON-EXCLUSIVE EASEMENT FOR VEHICULAR INGRESS AND EGRESS IN FAVOR OF PARCEL 1 PURSUANT TO THAT CERTAIN ACCESS EASEMENT AGREEMENT DATED AUGUST 28, 2014 AND RECORDED SEPTEMBER 3, 2015 IN OFFICIAL RECORDS BOOK 799, PAGE 83, PUBLIC RECORDS OF OSCEDIA COUNTY, FLORIDA OVER AND AGRESS THE FOLLOWING PROPERTY:

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOMPKIN'S POND SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2: PAGE 4, PUBLIC RECORDS OF OSCEDIA COUNTY, FLORIDA, THENCE RUN SOUTH 00'02'03' EAST 284.83 FEET; THENCE RUN FOR THE PONT OF BEGINNING. THENCE EXTRIBUTED AS SOUTH 89'30'07' WEST 300.00 FEET; THENCE RUN NORTH 00'00'42' WEST 130.00 FEET; THENCE RUN SOUTH 00'00'04' WEST ALONG SAID EAST RIGHT-OF-WAY LINE, 30.00 FEET; THENCE RUN NORTH 89'30'07' EAST 80.00 FEET; THENCE RUN SOUTH 00'00'04' WEST ALONG SAID EAST RIGHT-OF-WAY LINE, 30.00 FEET; THENCE RUN NORTH 89'30'07' EAST 80.00 FEET; THENCE RUN SOUTH 00'00'04' EAST 30.00 TO THE POINT OF BEGINNING.

AND

PARCEL 4:

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOMPKIN'S POND SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2 PAGE 4, OF THE PUBLIC RECORDS OF OSCEOLACOUNTY, FLORIDA, THENCE RUN S 00°20'30" E, A DISTANCE OF 28.4.33 FEET TO THE POINT OF BEGINNING: THENCE RUN S 00°20'30" W, A DISTANCE OF 30.0.02 FEET; THENCE RUN S 00°20'30" W, A DISTANCE OF 30.002 FEET;

PARCEL 5:

LOT 1, TOMPKINS POND SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 4, PUBLIC RECORDS OFOSCEOLA COUNTY, FLORIDA

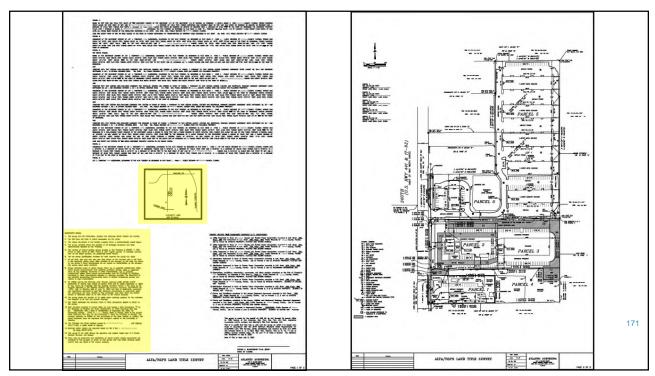
COMMENCE AT THE SOLIHEAST CORNER OF LOT 1, TOWNKIN'S POND SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2 PAGE 4 PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA. THENCE RUN SOUTH 00702'03: EAST 284.83 FEET; THENCE SOUTH 80700'02 WEST 16.99 FEET; THENCE NORTH 00702'03 WEST 32.65 FEET; THENCE SOUTH 80736'07 WEST 310.50 FEET TO THE PONT OF BECRNANCE, THENCE CONTINUE FUND TO THE PLAT THENCE SOUTH 80756'07 WEST 32.65 FEET; THENCE NORTH 80756'07 WEST 32.65 FEET; THENCE SOUTH 80756'07 WEST 32.65 FEET; THENCE NORTH 80756'07 WEST 32.65 FEET; THENCE SOUTH 80750'07 WEST 32.65 FEET; THENCE 80.65 FEET; T

AND

TOCKTHER WITH THAT CERTAIN NON-EXCLUSIVE EASEMENT FOR DRAINAGE IN FAVOR OF PARCEL 1 PURSUANT TO THAT CERTAIN ACCESS, UTILITIES AND RECORDED DRAINAGE EASEMENT AGREEMENT DATED SEPTEMBER 26, 20.15 AND RECORDED OCTOBER 1, 20.15 IN OFFICIAL RECORDS BOOK 813, PAGE 293, PUBLIC RECORDS OF OSCIENTLY FLORIDA OVER THE FOLLOWING PROPERTY:

RECORDED COTGER 1, 2015 IN CHICAL RECORDS BOOK 113, PAGE 293, PUBLIC RECORDS OF OSCECULA COUNTY FLORIDA OVER THE FOLLOWING PROPERTY IN CHICAL RECORDS OF OSCECULA COUNTY FLORIDA THE REST. AS RECORDED IN PLAT BOOK 2, PAGE 4, PUBLIC RECORDS OF OSCECULA COUNTY, FLORIDA, THENCE RUN SOUTH ACTOR'S SET 284.05 FEET; THENCE SOUTH ACTOR'S "REST 19.86 FEET TO THE SECONNING OF A NON-TANGENT CURVE CONCAVE TO THE MORTHWEST HAVING A RADIUS OF 26.00 FEET AND A CHORD BEARING OF NORTH 45724/32" EAST, THENCE RUN ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF BESE'SO, AN ARC LENGTH OF 39.43 FEET; THENCE ROW A CHORD BEARING OF NORTH 45724/32" EAST, THENCE RUN ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF BESE'SO, AN ARC LENGTH OF 39.43 FEET; THENCE ROW A CHORD BEARING OF A CONTRAL ANGLE OF BESE'SO, AN ARC LENGTH OF 39.43 FEET; THENCE ROW A CHORD BEARING OF A CONTRAL ANGLE OF BESE'SO, AN ARC LENGTH OF 39.43 FEET; THENCE NORTH 07042/33" WEST 17.70 FEET; THENCE NORTH 07042/33" WEST 17.70 FEET; THENCE NORTH 07042/35" WEST 17.70 FEET; THENC

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SURVEYOR'S NOTES:

- 1. The survey and the information, courses and distances shown thereon are correct.
- 2. The title lines and lines of actual possession are the same.
- 3. The record description of the subject property forms a mathematically closed figure.
- The survey correctly shows the location of all buildings, structures and other improvements situated on the Premises.
- The number of striped parking spaces located on the Premises is PARCEL 1: (23), Parcel 2: (99), Parcel 3: (55), Parcel 5: (291 regular spaces, 10 handicap spaces), and, to the extent possible, are graphically shown hereon.
- 6. The tax parcel identification numbers for each separate tax parcel are noted.
- All set back, side yard and rear yard lines shown on the recorded plat or set forth
 in the applicable zoning report letter provided to the surveyor by the client are shown
 on the survey if those requirements do not require an interpretation by the surveyor.
 (No zoning report letter provided)
- 8. Unless otherwise noted or shown hereon, there are no potential unabstructed visible, above ground encroachments anto adjoining premises, streets, alleys or easement areas by any buildings, structures or other improvements, and no potential unabstructed visible, above ground encroachments onto the Premises by buildings, structures or other improvements situated on adjoining premises. The disposition of any potential encroaching improvements shown is beyond professional purview and subject to legal interpretation.
- 9. All utilities serving the Premises enter through adjoining public streets and/or easements of record; that, except as shown, there are no visible easements or rights of way across the Premises; that the property described hereon is the same as the property described in Old Republic National Title Insurance Company, Commitment No. 9703 with an effective date of June 12, 2020 and that all easements, covenants and restrictions referenced in said title insurance commitment, or easements which the undersigned has been advised or has knowledge, have been listed and plotted hereon or otherwise noted as to their effect on the subject property.

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- The survey shows the location of all visible storm drainage systems for the collection and disposal of all roof and surface drainage.
- Any visible discharge into streams, rivers or other conveyance system is shown on the survey.
- 12. Sold described property is located within an area having a Zone Designation "X" by the Secretary of Housing and Urban Development, on Flood Insurance Rate Map No. 095C0420F, with a date of identification of September 25, 2009, for Community Number 0179, in Osceola County, State of Florida, which is the current Flood Insurance Rate Map for the community in which the Premises is situated. This surveyor assumes no liability for the correctness of the cited map(s), in addition, the above statement does not represent this surveyor's opinion of the probability of the
- The Premises has direct physical access to South Kenansville Road 441/17-92), a public street or highway.

(US Highway

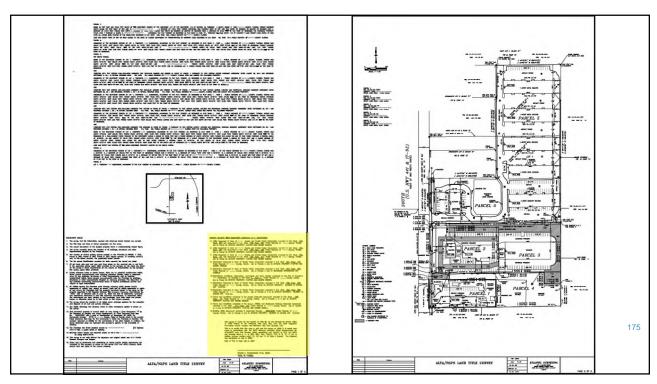
- Bearings shown hereon are assumed based on the E line of South Kenansville Road as being N00"01"54"W.
- This survey is not valid without the signature and original raised seal of a Florida licensed Surveyor and Mapper.
- 16. There may be easements and restrictions of record and/or private agreements not furnished to this surveyor or shown on this survey that may affect property rights and/or land use rights of the subject property.

Notes to Surveyor

• Correct number 16. of notes to indicate no information regarding **private** easement &/or restrictions was given



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(SURVEY RELATED TITLE COMMITMENT SCHEDULE 8-11 EXCEPTIONS):

- 5. Utility Easement in favor of Osceola County and Florido Power Carparation recorded in O.R. Book <u>754.</u>
 Page 195 and rerecorded in U.A. Book <u>759.</u> Page 667. Public Records of Osceola County, Florido.

 (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 6. Utility Easement in favor of Osceola County and Florida Power Corporation recorded in O.R. Book 754, Page 097 and rerecorded in O.R. Book 759, Page 669, Public Records of Osceola County, Florida.

 (As to Parcel 3) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 7. Utility Easement in favor of Oscoda County and Florida Power Corporation recorded in O.R. Book 754, Page 101 and rerecorded in O.R. Book 759, Page 671, Public Records of Oscoda County, Florida.

 (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Distribution Easement in favor of Florida Power Corporation recorded in O.R. Book 941, Page 170,
 Public Records of Osceola County, Florida. (As to Porcels 2 and 3) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Distribution Easement in favor of Florida Power Corporation recorded in C.R. Book 924, Page 468,
 Public Records of Oscella County, Florida. (As to Parcels 2 and 4) RECORDING INFORMATION NOT CORRECT
- 10. Restrictions, conditions, reservations, easements, and other matters contained on the Plat of Tompkin's Pard Subdivision, as recorded in Plat Book 2. Page 4., Public Records of Osceela County, Florida. (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 11.Distribution Easement in favor of Florida Power Corporation recorded in O.R. Book <u>069, Page 295.</u>
 Public Records of Osceola County, Florida. (As to Parcel 5) AFFECTS PROPERTY. BLANKET IN NATURE NOT PLOTTED.
- 12. Distribution Easement in favor of Florida Power Corporation recorded in O.R. Book <u>969, Page 882</u>, Public Records of Osceola County, Florida. (As to Parceis 2, 3 & 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.
- Terms and Conditions contained in the Access Easement Agreement recorded in O.R. Book 799, Page 83, Public Records of Osceola County, Florida, (As to Parcels 1, 2, 3 and 4) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Terms and Conditions contained in the Access, Utilities and Reciprocal Drainage Easement Agreement recorded in O.R. Book 813, Page 293, Public Records of Oscela County, Florida. (As to Parcels 2, 3 and 4) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Building Utility Agreement recorded in Instrument Number <u>180454965</u>, Public Records of Oscarla County, Florida, (As to Parcels 2 and 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.

176

Office Follow up

- Determine correct recording information for 9. on commitment
 - Update commitment
 - Update surveyor



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Notes to Surveyor

- Correct number 16. of notes to indicate no information regarding private easement &/or restrictions was given
- Update survey map with corrected recording information for 9. on commitment



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(SURVEY RELATED TITLE COMMITMENT SCHEDULE 8-11 EXCEPTIONS):

- Utility Easement in favor of Osceola County and Florido Power Carparation recorded in O.R. Book <u>754</u>, Page 095 and rerecorded in U.R. Book <u>759</u>, Page 667, Public Records of Osceola County, Florido. (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 6. Utility Easement in favor of Osceola County and Florida Power Corporation recorded in O.R. Book <u>754</u>, Page 097 and rerecorded in O.R. Book <u>759</u>, Page 669, Public Records of Osceola County, Florida. (As to Parcel 3) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 7. Utility Easement in favor of Oscasia County and Florida Power Corporation recorded in O.R. Book <u>754</u>, Page 101 and rerecorded in O.R. Book <u>759</u>, Page 671, Public Records of Oscasia County, Florida.
 (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Distribution Easement in favor of Florido Power Corporation recorded in O.R. Book 941, Page 170,
 Public Records of Osceola County, Florido. (As to Porcels 2 and 3) AFFECTS PROPERTY, PLOTTED AND
 SHOWN HEREON.
- Distribution Easement in favor of Florida Power Corporation recorded in C.R. Book 924, Page 468, Public Records of Osceola County, Florida. (As to Parcels 2 and 4) RECORDING INFORMATION NOT CORRECT
- 10. Restrictions, conditions, reservations, easements, and other matters contained on the Plat of Tompkin's Pond Subdivision, as recorded in Plat Book 2. Page 4. Public Records of Osceeda County, Florida.

 (As to Parcel 5) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 11. Distribution Easement in favor of Florida Power Corporation recorded in C.R. Book 069, Page 295.
 Public Records of Oscools County, Florida. (As to Parcel 5) AFFECTS PROPERTY. BLANKET IN NATURE NOT PUBLIC.
- 12. Distribution Easement in favor of Florida Power Corporation recorded in C.R. Book 969, Page 882, Public Records of Caseda County, Florida. (As to Parcels 2, 3 & 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.
- 13. Terms and Conditions contained in the Access Easement Agreement recorded in D.R. Book 799,
 Page 83. Public Records of Osceola County, Florido. (As to Parcels 1, 2, 3 and 4) AFFECTS
 PROPERTY, PLOTTED AND SHOWN HEREON.
- 14. Terms and Conditions contained in the Access, Utilities and Reciprocal Drainage Easement Agreement recorded in O.R. Book 813, Page 293, Public Records of Oscella County, Florida. (As to Parcels 2, 3 and 4) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- 15. Building Utility Agreement recorded in Instrument Number 180454985, Public Records of Oscaria County, Florida, (As to Parcels 2 and 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.

This survey is made for the benefit of: UBS AG, by and through its branch office at 1285 Avenue of the Americas, New York, New York and their respective successors and/or assigns, and Attorney's Title Fund Services, LLC:

This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2016 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS and includes Items 2, 3, 4, 6(a), 6(b), 7(a), 7(b)(1), 7(c), 8, 9, 10, 11 (as to utilities, surface matters only), 13, 16, and 17 of Table A thereof. The fieldwork was completed on July 8, 2020.

Date of Plat or Map: July 9, 2020

STEVEN E. BLANKENSHIP P.S.M. #5361 STATE OF FLORIDA

- Certification
 - Only bank & The Fund
 - Need to add others?
- Not signed or dated
 - Draft survey?



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Office Follow up

- Determine correct recording information for 9. on commitment
 - Update commitment
 - Update surveyor
- Provide surveyor with additional parties for certification on survey

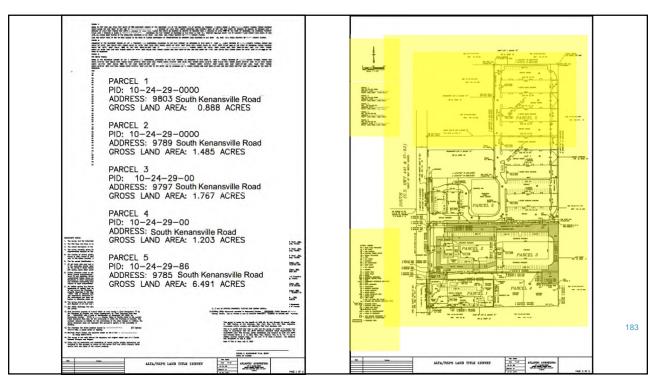


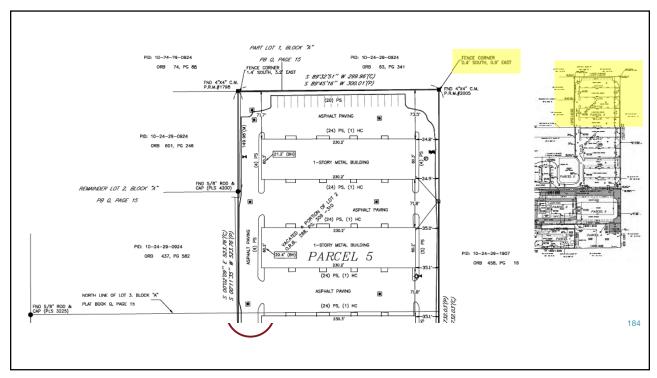
Notes to Surveyor

- Correct number 16. of notes to indicate no information regarding private easement &/or restrictions was given
- Update survey map with corrected recording information for 9. on commitment
- Update certification to include additional parties' names
- After all corrections sign & date



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Buyer Follow up

• Fence is outside of property line on northeast corner;



Objection – 1

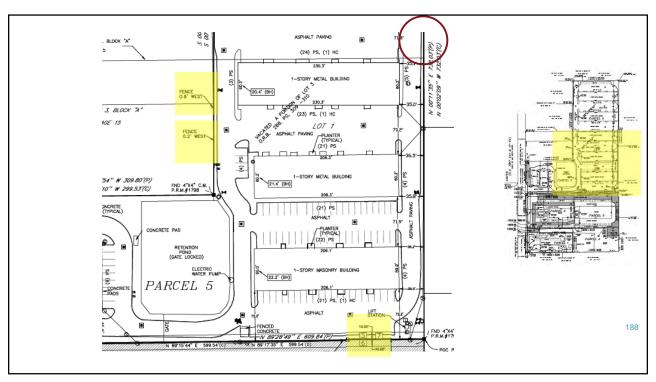
- Survey map describes and depicts a fence outside subject property on northeast corner
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such fence to remain in its current location
 - If none, buyer and lender reserve the right to require seller to
 - Relocate fence or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for fence to remain in its current location

186

Updating Commitment

- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Steven E. Blankenship, PSM, dated July 9, 2020, bearing Job #120034:
 - a. Fence is outside of property line on northeast corner;





Buyer Follow up

- Fence is outside of property line on northeast corner;
- Fence is outside of property line on west side near northern border;



Objection – 2

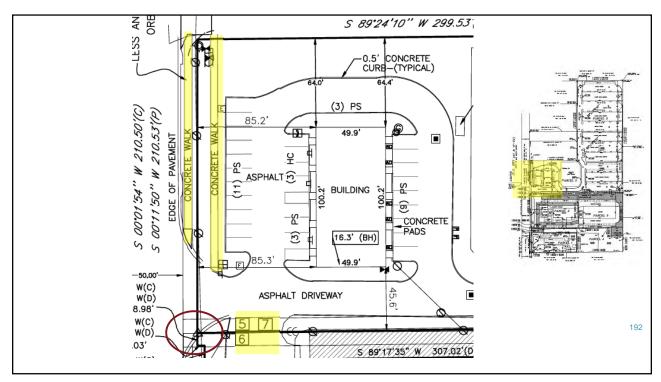
- Survey map describes and depicts a fence outside subject property on west side near northern border
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such fence to remain in its current location
 - If none, buyer and lender reserve the right to require seller to
 - Relocate fence or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for fence to remain in its current location

190

Updating Commitment

- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Steven E. Blankenship, PSM, dated July 9, 2020, bearing Job #120034:
 - a. Fence is outside of property line on northeast corner;
 - b. Fence is outside of property line on west side near northern border;

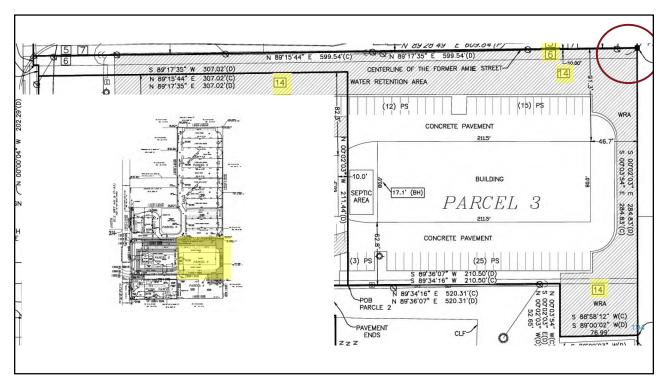


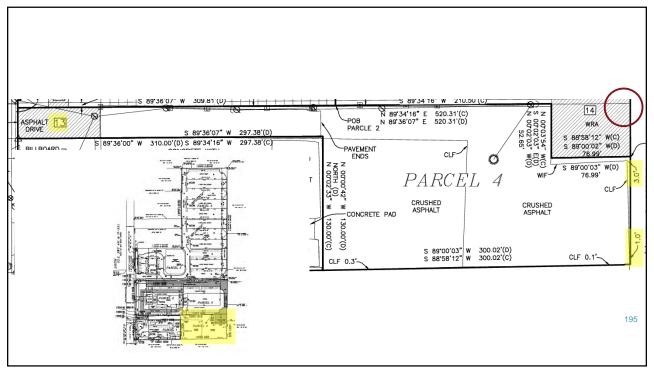


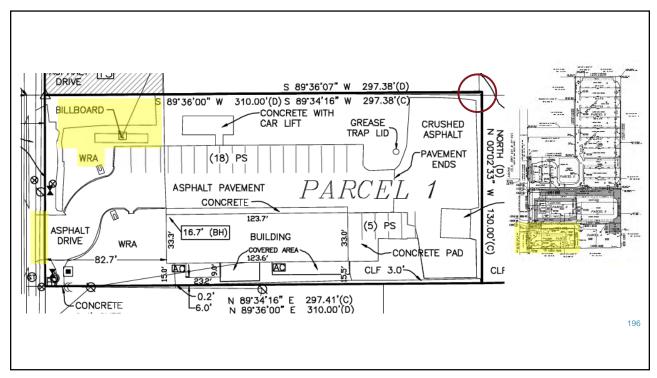
Notes to Surveyor

- Correct number 16. of notes to indicate no information regarding private easement &/or restrictions was given
- Update survey map with corrected recording information for 9. on commitment
- Update certification to include additional parties' names
- ullet Define the symbol Δ in legend
- Locate & label easement describes in B-II number 10 of the provided title commitment
- After all corrections sign & date









Office Follow up

- Determine correct recording information for 9. on commitment
 - Update commitment
 - Update surveyor
- Provide surveyor with additional parties for certification on survey
- Find out about the billboard
 - Contract
 - Lease



Buyer Follow up

- Fence is outside of property line on northeast corner;
- Fence is outside of property line on west side near northern border;
- Driveway goes beyond property line on west side near southern border;
- Billboard on property –what did buyer think about this



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Objection - 3

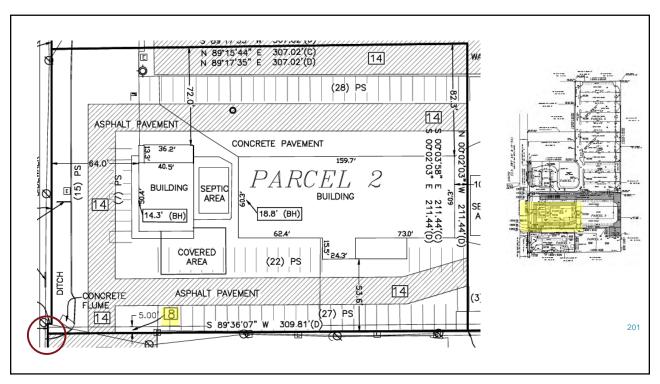
- Survey map describes and depicts a driveway outside subject property on west side near southern border
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such driveway to remain in its current location
 - If none, buyer and lender reserve the right to require seller to
 - Relocate driveway or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for driveway to remain in its current location

Updating Commitment

- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Steven E. Blankenship, PSM, dated July 9, 2020, bearing Job #120034:
 - a. Fence is outside of property line on northeast corner;
 - b. Fence is outside property line on west side near northern border;
 - c. Driveway is outside property line on west side near southern border;



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Buyer Follow up

- Fence is outside of property line on northeast corner;
- Fence is outside of property line on west side near northern border;
- Driveways go beyond property line on west side near southern border;
- Billboard on property –what did buyer think about this



202

Objection - 3

- Survey map describes and depicts driveways outside subject property on west side near southern border
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such driveways to remain in their current locations
 - If none, buyer and lender reserve the right to require seller to
 - Relocate driveways or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for driveways to remain in their current locations

Updating Commitment

- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Steven E. Blankenship, PSM, dated July 9, 2020, bearing Job #120034:
 - a. Fence is outside of property line on northeast corner;
 - b. Fence is outside property line on west side near northern border;
 - c. Driveways are outside property line on west side near southern border;



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Final Check

- Use the checklist
- Check
 - All outside boundaries for encroachments
 - All improvements for encroachments
 - Access
 - Legal Description
 - Certification
 - Signature, date & seal
 - TN 25.03.06



Office Follow up

- Determine correct recording information for 9. on commitment
 - Update commitment
 - Update surveyor
- Provide surveyor with additional parties for certification on survey
- Find out about the billboard
 - Contract
 - Lease



206

Notes to Surveyor

- Correct number 16. of notes to indicate no information regarding **private** easement &/or restrictions was given
- Update survey map with corrected recording information for 9, on commitment
- Update certification to include additional parties' names
- ullet Define the symbol Δ in the legend
- Locate & label easement describes in B-II number 10 of the provided title commitment
- After all corrections sign & date



Updating Commitment

- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Steven E. Blankenship, PSM, dated July 9, 2020, bearing Job #120034:
 - a. Fence is outside of property line on northeast corner;
 - b. Fence is outside property line on west side near northern border:
 - c. Driveways are outside property line on west side near southern border;



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Buyer Follow up

- Fence is outside of property line on northeast corner;
- Fence is outside of property line on west side near northern border;
- Driveways go beyond property line on west side near southern border;
- Billboard on property -what did buyer think about this



Objection – 1

- Survey map describes and depicts a fence outside subject property on northeast corner
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such fence to remain in its current location
 - If none, buyer and lender reserve the right to require seller to
 - Relocate fence or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for fence to remain in its current location

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Objection - 2

- Survey map describes and depicts a fence outside subject property on west side near norther border
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such fence to remain in its current location
 - If none, buyer and lender reserve the right to require seller to
 - · Relocate fence or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for fence to remain in its current location

Objection – 3

- Survey map describes and depicts driveways outside subject property on west side near southern border
- This encroachment constitutes a title objection
 - Please furnish any permit, approval, easement or lease that allows such driveways to remain in their current locations
 - If none, buyer and lender reserve the right to require seller to
 - Relocate driveways or
 - Obtain written permission (acceptable to buyer and lender) from appropriate governmental authority for driveways to remain in their current locations

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Real Life

- Buyer will not likely care about fences or driveway
 - Still include these elements in specific survey exception
 - Contact underwriting if lender objects to these survey exceptions
- Billboard could be a big deal
 - Additional revenue stream



Review

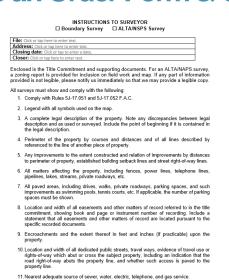
214

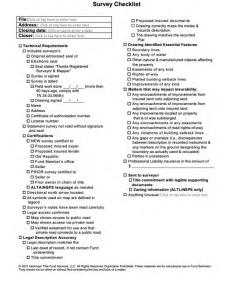
Surveys

- Are an art form
- An opinion
- Surveyors do research & state facts
- Survey results are not judicial determinations
- Surveyors need the title commitment & supporting documentation (B-II)
- Ask surveyor questions to understand a particular survey map
- Read report if provided & all words on survey map



Use an Order Form & Check List







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Review Survey upon Receipt

- FR/Bar contract only allows 5 days for review of survey to raise objections
- Review other contracts to determine deadline
- Have buyer & attorney initial & date by any encroachment
- Update commitment to reflect specific survey exceptions
 - Include all exceptions even if buyer is OK with encroachments
 - State what you see
 - Do not determine ownership of an item (fence)



Additional Resources – On-Demand Webinars

- Stay Inside the Lines: Surveys & Legal Descriptions
 - 3-hour program
- And the Survey Says . . .
 - 1-hour program
- How to Address Sovereignty Lands Issues in Florida
 - 1-hour program



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Additional Resources – Written Resources

- "What, Another Change? ALTA/NSPS Updates Standards Effective February 23, 2021," 53 Fund Concept 41 (Apr. 2021)
- "Matters of Survey and the Standard Survey Exception," 52 Fund Concept 98 (Sep. 2020)
- The 2016 ALTA/NSPS Survey Standards Redux: What a Commercial Practitioner Must Know and Do to Avoid Material Omissions," 49 Fund Concept 29 (Mar. 2017)
- "Back to Basics: A Practical Guide to Reading Surveys," 48 Fund Concept 121 (Dec. 2016)
- Ch. 472, F.S.
- TN 25.03



5.I-17.050 Definitions.

As used in this chapter, the following terms have the following meanings:

- (1) Benchmark: a point, natural or artificial, bearing a marked position whose elevation above or below an adopted datum plane is known.
- (2) Boundary Survey: a survey, the primary purpose of which is to document the perimeters, or any portion thereof, of a parcel or tract of land by establishing or re-establishing corners, monuments, and boundary lines, such as for the purposes of describing the parcel, locating fixed improvements on the parcel, dividing the parcel, or platting.
- (3) Computation records: Calculations and/or numerical values that are derived from measurements. These records include coordinate geometry data, coordinate list, computer aided drafting files, horizontal and vertical traverse closure, and adjustment computations.
- (4) Conflict of Interest: a conflict between one's duty to act for the benefit of the public or a specific individual or entity, and the interests of self or others; which conflict has the potential of influencing, or the appearance of influencing, the exercise of one's professional judgment in carrying out that duty.
- (5) Corner: a point on a land boundary that designates a change in direction, for example: points of curvature, points of tangency, points of compound curvature and so forth.
- (6) Faithful Agent: a licensee acting in professional surveying matters who safeguards as confidential any information obtained by the licensee as to the business affairs, technical methods or processes of a client or employer, and who avoids or discloses a conflict of interest that might influence the licensee's actions or judgment.
- (7) Map of Survey (or Survey Map): a graphical or digital depiction of the facts of size, shape, identity, geodetic location, or legal location determined by a survey. The term "Map of Survey" (Survey Map) includes the terms: Sketch of Survey, Plat of Survey, or other similar titles. "Map of Survey" or "Survey Map" may also be referred to as "a map" or "the map."
- (8) Measurement records: Sufficient data that can be used to reconstruct the measurements, including but not limited to angles and distances to determine locations of fixed improvements, property corners and other points on a survey. These records include field notes, angle and distance measurements and raw data files.
- (9) Monument: an artificial or natural object that is permanent or semipermanent and used or presumed to occupy any real property corner, any point on a boundary line, or any reference point or other point to be used for horizontal or vertical control.
- (10) Remote Sensing: The process of acquiring knowledge about physical features by analyzing data obtained from instrumentation located at a distance from the features being examined.
- (11) Survey: The result of any professional service or work resulting from the practice of Surveying and Mapping as defined in Chapter 472, F.S., which includes, As-built/Record Surveys, Boundary Surveys, Construction Layout Surveys, Condominium Surveys, Construction Control Surveys, Control Surveys, Elevation Surveys, Hydrographic/Bathymetric Surveys, Tidal or non-tidal Water Boundary Surveys, Photogrammetric Surveys (including Orthorectified Imagery), Quantity Surveys, and Topographic Surveys, whether it is measured by direct or remote sensing methods.
- (12) Survey and Map Report: a written or digital document, that adequately communicates the survey results to the public through a map, (written or digital), or in a report form with an attached map and details methods used, measurements and computations made, accuracies obtained, and information obtained or developed by surveying and mapping techniques. The map and report shall identify the responsible surveyor and mapper.
- (13) Work Product: the drawings, plans, specifications, plats, reports, and all related calculations and field notes, either hard copy or digital, of the professional surveyor and mapper in responsible charge or made under his/her supervision.

Rulemaking Authority 472.008, 472.027 FS. Law Implemented 472.027 FS. History—New 9-1-81, Formerly 21HH-6.02, Amended 12-18-88, Formerly 21HH-6.002, Amended 12-25-95, 5-25-99, 3-25-01, 3-13-03, 4-4-06, Formerly 61G17-6.002, Amended 5-11-15, 11-13-17, 7-15-18.

5J-17.051 Standards of Practice – General Survey, Map, and Report Content Requirements.

The following rules shall apply to all work products regardless of the method of data acquisition:

- (1) Surveyors and mappers must achieve the following standards of accuracy, completeness, and quality:
- (2) The accuracy of the survey measurements shall be premised upon the type of survey and the expected use of the survey and map. The accuracy of data shall be independently verified.

(a) Vertical Accuracy:

All surveying and mapping products with elevation data shall state the datum and a description of the control upon which the surveying and mapping products are based. The data shall be supported with documentation describing the vertical accuracy and the methodology used to determine accuracy. Elevation data may be obtained on an assumed datum provided the base elevation of the assumed datum is obviously different than a publicly published datum and clearly noted.

(b) Horizontal Accuracy:

All surveying and mapping products expressing or displaying mapped features shall state the datum and a detailed description of the control upon which the surveying and mapping products are based. The data shall be supported with documentation describing the horizontal accuracy and the methodology used to determine accuracy. Mapped features may be obtained on an assumed datum provided the numerical basis of the datum is obviously different than a publicly published datum.

(c) Assumed datum:

If data is collected on an assumed datum, then adequate control points shall be established and communicated in the surveying and mapping product in order that the survey may be independently reproduced and verified.

- (d) Measurement and computation records shall be dated as of the date of acquisition and must contain sufficient data to substantiate the surveying and mapping products.
 - (3) Surveys, Maps, and/or Survey Products Content.
 - (a) The licensee must adequately communicate the survey results to the public through a map or report with an attached map.
 - (b) Each survey map and report shall state the type and/or purpose of the survey it depicts.
- (c) All survey maps and reports must bear the name, certificate of authorization number, and street and mailing address of the business entity issuing the map and report, along with the name and license number of the surveyor and mapper in responsible charge. The name, license number, and street and mailing address of a surveyor and mapper practicing independent of any business entity must be shown on each survey map and report.
- (d) All survey maps must reflect a survey date, which is the last date of data acquisition. When the graphics of a map are revised, but the survey date stays the same, the map must list dates for all revisions.
- (e) The survey map and report and the copies of the survey map and report, except those with electronic signature and electronic seal, must contain a statement indicating that the survey map and report or the copies thereof are not valid without the original signature and seal of a Florida licensed surveyor and mapper.
 - (f) Abbreviations related to surveying matters shall be defined on the work product.
- (g) A reference to all bearings shown on a survey map or report must be clearly stated, i.e., whether to "True North"; "Grid North as established by the NOS"; "Assumed North based on a bearing for a well defined line, such as the center line of a road or right of way, etc."; "a Deed Call for a particular line"; or "the bearing of a particular line shown upon a plat." References to Magnetic North should be avoided except in the cases where a comparison is necessitated by a Deed Call. In all cases, the bearings used shall be referenced to some well-established and monumented line.
- (h) A designated "north arrow" and either a stated scale or graphic scale of the map shall be prominently shown upon the survey map.
- (i) The responsibility for all mapped features must be clearly stated on any map or report signed by a Florida licensed surveyor and mapper. When mapped features surveyed by the signing surveyor and mapper have been integrated with mapped features surveyed by others, then the map or report shall clearly state the individual primarily responsible for the map or report.

Rulemaking Authority 472.008, 472.027 FS. Law Implemented 472.025, 472.027 FS. History—New 9-1-81, Amended 7-29-85, Formerly 21HH-6.03, Amended 12-18-88, 11-27-89, 5-26-91, Formerly 21HH-6.003, Amended 12-25-95, 5-13-96, 11-3-97, 5-25-99, 4-4-06, 8-31-06, 8-18-08, Formerly 61G17-6.003, Amended 5-11-15, 11-13-17.

5J-17.052 Standards of Practice – Boundary Survey Requirements.

- (1) Boundaries of Real Property:
- (a) The surveyor and mapper shall make a determination of the position of the boundary of real property in complete accord with the real property description shown on the survey map or report and map. In order to ensure adequate and defensible real property boundary locations:
- 1. Every parcel of land whose boundaries are surveyed shall be made to conform with the record boundaries of such land, taking into account relevant requirements of law concerning whether the survey is original or a resurvey.
- 2. Prior to making the survey, the licensee shall perform research of records with sufficient scope and depth to identify with reasonable certainty:
 - a. The location of the record boundaries,
 - b. Conflicting record and ownership boundary locations within, abutting or affecting the property or access to same,
 - c. None of the above is intended to require the surveyor to perform a title search.
- 3. A field survey shall be made locating monuments and evidence of occupation, appropriate or necessary and coordinate the facts of said survey with the analysis of the record boundaries.
 - (b) Monuments shall be set or held as marking the corners after a well-reasoned analysis by the licensee.
- (c) All boundary surveys shall result in a map (hardcopy and/or digital) and it shall be stated on the map that the survey is a "Boundary Survey."
 - (d) Any discrepancies between the survey map and the real property description shall be shown.
- (e) Survey data shall be shown to positively describe the boundaries of the surveyed property. For portions of the property bounded by an irregular line, distances and directions to the irregular boundary shall be shown with as much certainty as can be determined or as "more or less," if variable.
- (f) Surveys of all or part of a lot(s) which is part of a recorded subdivision shall show the lot(s) and block numbers or other designations, including those of adjoining lots.
- (g) Surveys of parcels described by metes and bounds shall show all information called for in the property description, including point of commencement, course bearings and distances, and point of beginning.
- (h) When the results of the survey differ significantly from the record, or if a fundamental decision related to the boundary resolution is not clearly reflected on the plat or map, the surveyor shall explain this information with notes on the face of the plat or map.
- (i) Surveys of parcels with water boundaries shall describe the feature located including, top of bank, edge of water, mean high water line, ordinary high water line and the method used to locate the water boundary. Water boundaries may be located in their approximate position as long as this is adequately depicted and explained with notes on the face of the plat or map.
 - (2) Boundary Monuments:
- (a) The surveyor and mapper shall set monuments as defined herein, unless monuments already exist or cannot be set due to physical obstructions at corners.
 - (b) Every boundary monument set shall:
 - 1. Be composed of a durable material,
 - 2. Have a minimal length of 18 inches,
 - 3. Have a minimum cross-section area of material of 0.20 square inches,
- 4. Be identified with a durable marker or cap bearing either the Florida license number of the surveyor and mapper in responsible charge, the certificate of authorization number of the business entity; or name of the business entity,
 - 5. Be detectable with conventional instruments for finding ferrous or magnetic objects,
- 6. When a corner falls in a hard surface such as asphalt or concrete, alternate monumentation may be used that is durable and identifiable.
- 7. When conditions require setting a monument on an offset, whenever possible, the location should be selected so the monument lies on a boundary line.
- (c) All monuments, found or placed, must be described on the survey map. The corner descriptions shall state the size, material, and cap identification of the monument as well as whether the monument was found or set. Offset monuments shall be noted as such on the survey map along with the offset distance to the true corner. Building corners are acceptable as monuments so long as use of the building corners as monumentation is clearly noted on the map.

- (d) For irregular boundaries such as a water body or maintained right of way, a dimensioned meander or survey closure line shall be used and monuments shall be set at the meander or survey closure line's terminus points on real property boundary lines.
- (e) A boundary survey updating a previous survey made by the same surveyor and mapper or business entity, and which is performed for the purpose of locating non-completed new improvements by measurements to the property lines or related offset lines placed on the property since the previous survey, need not have the property corners reset.
 - (f) Side ties to locate or set monuments shall be substantiated by multiple measurements.
 - (3) Boundary Inconsistencies:
- (a) Potential boundary inconsistencies shall be addressed and shall be clearly indicated and explained on the survey map or in the report. Where evidence of inconsistency is found, the nature of the inconsistency shall be shown upon the survey map, such as:
 - 1. Overlapping descriptions or hiatuses,
 - 2. Excess or deficiency,
 - 3. Conflicting boundary lines or monuments, or
 - 4. Doubt as to the location on the ground of survey lines or property rights.
- (b) Open and notorious evidence of boundary lines, such as fences, walls, buildings, monuments or otherwise, shall be shown upon the map, together with dimensions sufficient to show their relationship to the boundary line(s).
- (c) All apparent physical use onto or from adjoining property must be indicated, with the extent of such use shown or noted upon the map.
- (d) In all cases where foundations may violate deed or easement lines and are beneath the surface, failure to determine their location shall be noted upon the map or report.
 - (4) Rights-of-Way, Easements, and Other Real Property Concerns:
- (a) All recorded public and private rights-of-way shown on applicable recorded plats adjoining or across the land being surveyed shall be located and shown upon the map.
- (b) Easements shown on applicable record plats or open and notorious evidence of easements or rights-of-way on or across the land being surveyed shall be located and shown upon the map.
- (c) When streets or street rights-of-way abutting the land surveyed are physically closed to travel, a note to this effect shall be shown upon the map.
- (d) When location of easements or rights-of-way of record, other than those on record plats, is required, this information must be furnished to the surveyor and mapper.
- (e) Human cemeteries and burial grounds located within the premises shall be located and shown upon the map when open and notorious, or when knowledge of their existence and location is furnished to the surveyor and mapper.
 - (5) Real Property Improvements:
- (a) Location of fixed improvements pertinent to the survey shall be graphically shown upon the map and their positions shall be dimensioned in reference to the boundaries, either directly or by offset lines.
 - (b) When fixed improvements are not located or do not exist, a note to this effect shall be shown upon the map.
- (c) When a boundary survey updating a previous boundary survey is made by the same surveyor or survey firm for purpose of locating non-completed new improvements, then property corners need not be reset; however, when a boundary survey is updating a previous survey made by the same surveyor or survey firm and is performed for purpose of locating completed new improvements then property corners must be recovered or reset. When a boundary survey updates a previous boundary survey made by a different surveyor or survey firm for the purpose of locating either non-completed or completed new improvements, then property corners must be recovered or reset.
 - (6) Descriptions/Sketch to Accompany Description:
- (a) Descriptions written by a surveyor and mapper to describe land boundaries by metes and bounds shall provide definitive identification of boundary lines.
- (b) When a sketch accompanies the property description, it shall show all information referenced in the description and shall state that such sketch is not a survey. The initial point in the description shall be tied to either a government corner, a recorded corner, or some other well-established survey point.

Rulemaking Authority 472.008, 472.027 FS. Law Implemented 472.027 FS. History—New 9-1-81, Formerly 21HH-6.04, Amended 12-18-88, Formerly 21HH-6.004, Amended 12-25-95, 5-13-96, 5-25-99, 4-4-06, 8-31-06, 8-18-08, Formerly 61G17-6.004, Amended 5-11-15, 11-13-17, 7-15-18.

5J-17.053 Standards of Practice – Professional Matters in Surveying and Mapping.

In order to safeguard the health, safety and welfare of the public and to maintain integrity and high standards of skill and practice in the surveying and mapping profession, the rules of professional conduct provided in this section shall be binding upon every licensee and on all firms which offer or perform surveying and mapping services in Florida. Licensees shall at all times be cognizant of the public that they serve and shall govern themselves accordingly in the following professional matters:

- (1) Fair Dealing in Professional Relationships.
- (a) Licensees shall act as faithful agents of their clients in all professional matters.
- (b) Licensees, whether or not under oath, shall not be untruthful, deceptive, or misleading, including by omission, in any professional report, oral or written statement, or testimony.
- 1. A professional report, statement or testimony is false, fraudulent, deceptive or misleading if it: contains a material misrepresentation of fact; omits the statement of any material fact that is necessary to form a complete and accurate understanding of the communication; or is intended or is likely to create an unjustified expectation.
- 2. Examples of false, fraudulent, deceptive or misleading statements include: a statement that a licensee is a certified specialist in any area outside the licensee's field of expertise; a statement that the licensee's education or experience in surveying and mapping is greater than it actually is; a statement that the licensee's involvement with a surveying and mapping project will be greater than it is intended to be.
- (c) The licensee shall not make, publish or cause to be made or published, any representation or statement concerning the professional qualifications of the licensee, or those of any partner, associate, firm or organization of the licensee, which is in any way misleading, or which tends to mislead the recipient thereof, or the public, concerning education, experience, specializations or other surveying and mapping qualifications.
- (d) A licensee shall not, in the practice of surveying and mapping or in any professional dealings, make, publish, or cause to be made or published, any representation or statement about any competitor or any other licensee which the licensee knows or should know is false and which has or is intended to have the effect of injuring the reputation or business of such other licensee.
- (e) A licensee shall not express a professional opinion that is factually insupportable or that is not based on accepted surveying and mapping principles, or that misrepresents data and/or its relative significance in any professional report, oral or written statement, or testimony.
- (f) A licensee shall not violate any provisions of state or federal statutes requiring qualifications-based selection of professional surveying and mapping services; shall not knowingly aid or abet any other licensee in violating such statutes; shall not participate in a qualifications-based selection process that the licensee knows is not in compliance with federal or state statutes; and shall not respond to or solicit requests that the licensee knows are in violation of state or federal statutes.
- (g) A licensee shall not knowingly permit the publication or use of the licensee's data, reports, maps, or other professional documents for unlawful purposes.
- (h) Licensees may not use their surveying and mapping expertise or their professional surveying and mapping status to commit a crime.
- (i) Licensees may not knowingly associate with or permit the use of their names in a business venture with any person or business entity which the licensee knows or should know is engaging in unlawful, fraudulent or dishonest business or professional practices.
 - (2) Conflicts of Interest: Licensees shall avoid any professional conflicts of interest.
- (a) When conflicts cannot be avoided, licensees shall disclose to their employers and clients all known or potential conflicts of interest or other circumstances that could influence or appear to influence their professional judgment or the quality of their professional services provided.
- (b) Unless the circumstances are fully disclosed and agreed to in writing by all interested parties, a licensee shall not accept compensation, financial or otherwise, from more than one party for services pertaining to the same project.
 - (c) Examples of professional conflicts of interest include, but are not limited to:
- 1. A government employee engaging in the private practice of surveying and mapping on a project over which that person, as a government employee, has approval authority.
- 2. A licensee soliciting or accepting a professional contract from a governmental body on which that licensee or a principal or officer of his/her business organization serves as a member.
 - 3. A licensee, serving as a member, advisor, or employee of a governmental entity, who participates in its decision to contract

for professional services from a private business in which that licensee is a principal or employee.

- (d) Licensees may not offer any bribe, commission or gift, either directly or indirectly, to obtain selection or preferment for surveying and mapping employment.
- 1. An example of prohibited activity under this subsection is a practice known as the "washout" survey, wherein a licensee agrees to accept payment for a surveying and mapping service only upon the contingency of a future event other than the completion of the survey and map.
- 2. The activity prohibited by this subsection does not pertain to the payment of a fee to a licensed employment agency for securing salaried employment as a surveyor and mapper.
- (e) Licensees may not solicit or accept gifts or gratuities directly or indirectly from contractors, their agents or other parties dealing with the licensee's client or employer in connection with work for which the licensee is responsible.
- (3) Confidentiality: Whether or not a licensee and a client establish requirements of confidentiality contractually, the licensee shall safeguard and preserve the confidences and private information of the client and shall exercise reasonable care to prevent unauthorized disclosure or use thereof by the licensee's employees and associates, except:
- (a) When disclosure is made as a necessary part of performing the services for which the client is employing or engaging the licensee.
- (b) When licensee has obtained the consent of the affected client or clients, employer or employers, current or former, but only after full disclosure to them;
 - (c) When required by law or court order;
- (d) When necessary to establish legal proof of licensee's relationship with such client or employer, current or former, in a court action to recover salaries, fees or other compensation due to the licensee as a result of the licensee's employment or association with the client or employer, current or former;
 - (e) When necessary to defend the licensee or the licensee's employees or associates in a legal action alleging wrongful conduct;
- (f) When there is potential danger to the public's safety and well being and disclosure is reasonably necessary to prevent harm to the public;
- (g) When the disclosures were made to the Board regarding other licensees or unlicensed individuals who may have violated laws or rules relating to the practice of surveying and mapping;
 - (h) When the disclosures relate to illegal conduct.
 - (4) Use of Another Licensee's Product.
- (a) Work completed by one licensee (original licensee) cannot be adopted or reused by a different licensee (successor licensee), except under the following circumstances:
 - 1. With written consent of the original licensee, or;
- 2. When the graphics or data depicted on the survey are attributed to the licensee that was in responsible charge of its production, or;
- 3. When the original licensee's field notes, supporting documents and/or final product(s) are rightfully in the possession of the successor licensee.
- (b) Use of another licensee's work under any circumstances does not exempt the user from compliance with the survey requirements in Chapter 5J-17, F.A.C.
 - (5) Retention of Work Products.
- (a) For each survey produced, all licensees, except for those who do not have an ownership right to the work product, shall maintain for a minimum of six years from the date of creation at least one copy of all signed and sealed drawings, plans, specifications, plats, and reports as well as one copy of all related calculations and field notes. Additionally, the documented research of records and written notification regarding lack of insurance shall be retained for a minimum of six years from the date of creation. These records may be kept in hard copy or electronic or digital format. Licensees shall provide these records to the Department and Board upon request. The failure to do so shall constitute cause for discipline.
- (b) Upon the discontinuance of the practice of surveying and mapping, licensees shall ensure the safe storage and reasonable accessibility to clients of all files and file materials for a period of six years. The failure to do so shall constitute cause for discipline.
 - (6) Signing and Sealing.
- (a) Licensees shall sign, date and seal those final drawings, plans, specifications, plats or reports that have been prepared or issued by the licensee and conform to the Standards of Practice for professional surveyors and mappers as outlined in Chapter 5J-17,

F.A.C.

- (b) Licensees shall not affix their signatures or seals to any final drawings, plans, specifications, plats or reports not prepared under their responsible charge.
- (c) Licensees shall not affix a signature and seal to any document depicting an area over which the licensee has insufficient knowledge, education, experience, or familiarity.
- (d) A licensee who allows another person to forge a signature on a map or surveyor's report purported to be prepared under the supervision of the licensee is guilty of misconduct.

Rulemaking Authority 472.006(5), 472.027 FS. Law Implemented 472.027, 472.033, 472.0337, 472.0351 FS. History–New 5-11-15, Amended 11-13-17, 7-15-18.

MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND TITLE SURVEYS

(Effective February 23, 2021)

1. Purpose - Members of the American Land Title Association® (ALTA®) have specific needs, unique to title insurance matters, when asked to insure title to land without exception as to the many matters which might be discoverable from survey and inspection, and which are not evidenced by the public records.

For a survey of real property, and the plat, map or record of such survey, to be acceptable to a title insurance company for the purpose of insuring title to said real property free and clear of survey matters (except those matters disclosed by the survey and indicated on the plat or map), certain specific and pertinent information must be presented for the distinct and clear understanding between the insured, the client (if different from the insured), the title insurance company (insurer), the lender, and the surveyor professionally responsible for the survey.

In order to meet such needs, clients, insurers, insureds, and lenders are entitled to rely on surveyors to conduct surveys and prepare associated plats or maps that are of a professional quality and appropriately uniform, complete, and accurate. To that end, and in the interests of the general public, the surveying profession, title insurers, and abstracters, the ALTA and the NSPS jointly promulgate the within details and criteria setting forth a minimum standard of performance for ALTA/NSPS Land Title Surveys. A complete 2021 ALTA/NSPS Land Title Survey includes:

- (i) the on-site fieldwork required pursuant to Section 5,
- the preparation of a plat or map pursuant to Section 6 showing the results of the fieldwork and its relationship to documents provided to or obtained by the surveyor pursuant to Section 4.
- (iii) any information from Table A items requested by the client, and
- (iv) the certification outlined in Section 7.
- 2. Request for Survey The client shall request the survey, or arrange for the survey to be requested, and shall provide a written authorization to proceed from the person or entity responsible for paying for the survey. Unless specifically authorized in writing by the insurer, the insurer shall not be responsible for any costs associated with the preparation of the survey. The request must specify that an "ALTA/NSPS LAND TITLE SURVEY" is required and which of the optional items listed in Table A, if any, are to be incorporated. Certain properties or interests in real properties may present issues outside those normally encountered on an ALTA/NSPS Land Title Survey (e.g., marinas, campgrounds, mobile home parks; easements, leases, mineral interests, other non-fee simple interests). The scope of work related to surveys of such properties or interests in real properties should be discussed with the client, lender, and insurer, and agreed upon in writing prior to commencing work on the survey. When required, the client shall secure permission for the surveyor to enter upon the property to be surveyed, adjoining properties, or offsite easements.
- 3. Surveying Standards and Standards of Care
 - A. **Effective Date** The 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys are effective February 23, 2021. As of that date, all previous versions of the Minimum Standard Detail Requirements for ALTA/ACSM or ALTA/NSPS Land Title Surveys are superseded by these standards.
 - B. Other Requirements and Standards of Practice Many states and some local jurisdictions have adopted statutes, administrative rules, and/or ordinances that set out standards regulating the practice of surveying within their jurisdictions. In addition to the standards set forth herein, surveyors must also conduct their surveys in accordance with applicable jurisdictional survey requirements and standards of practice. Where conflicts between the standards set forth herein

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- and any such jurisdictional requirements and standards of practice occur, the more stringent must apply.
- C. The Normal Standard of Care Surveyors should recognize that there may be unwritten local, state, and/or regional standards of care defined by the practice of the "prudent surveyor" in those locales.
- D. Boundary The boundary lines and corners of any property or interest in real property being surveyed (hereafter, the "surveyed property" or "property to be surveyed") as part of an ALTA/ NSPS Land Title Survey must be established and/or retraced in accordance with appropriate boundary law principles governed by the set of facts and evidence found in the course of performing the research and fieldwork.
- E. **Measurement Standards** The following measurement standards address Relative Positional Precision for the monuments or witnesses marking the corners of the surveyed property.
 - i. "Relative Positional Precision" means the length of the semi-major axis, expressed in meters or feet, of the error ellipse representing the uncertainty in the position of the monument or witness marking any boundary corner of the surveyed property relative to the position of the monument or witness marking an immediately adjacent boundary corner of the surveyed property resulting from random errors in the measurements made in determining those positions at the 95 percent confidence level. Relative Positional Precision can be estimated by the results of a correctly weighted least squares adjustment of the survey. Alternatively, Relative Positional Precision can be estimated by the standard deviation of the distance between the monument or witness marking any boundary corner of the surveyed property and the monument or witness marking an immediately adjacent boundary corner of the surveyed property (called local accuracy) that can be computed using the full covariance matrix of the coordinate inverse between any given pair of points, understanding that Relative Positional Precision is based on the 95 percent confidence level, or approximately 2 standard deviations.
 - ii. Any boundary lines and corners established or retraced may have uncertainties in location resulting from (1) the availability, condition, history and integrity of reference or controlling monuments, (2) ambiguities in the record descriptions or plats of the surveyed property or its adjoiners, (3) occupation or possession lines as they may differ from the written title lines, or (4) Relative Positional Precision. Of these four sources of uncertainty, only Relative Positional Precision is controllable, although, due to the inherent errors in any measurement, it cannot be eliminated. The magnitude of the first three uncertainties can be projected based on evidence; Relative Positional Precision is estimated using statistical means (see Section 3.E.i. above and Section 3.E.v. below).
 - iii. The first three of these sources of uncertainty must be weighed as part of the evidence in the determination of where, in the surveyor's opinion, the boundary lines and corners of the surveyed property should be located (see Section 3.D. above). Relative Positional Precision is a measure of how precisely the surveyor is able to monument and report those positions; it is not a substitute for the application of proper boundary law principles. A boundary corner or line may have a small Relative Positional Precision because the survey measurements were precise, yet still be in the wrong position (i.e., inaccurate) if it was established or retraced using faulty or improper application of boundary law principles.
 - iv. For any measurement technology or procedure used on an ALTA/NSPS Land Title Survey, the surveyor must (1) use appropriately trained personnel, (2) compensate for systematic errors, including those associated with instrument calibration, and (3) use appropriate error propagation and measurement design theory (selecting the proper instruments, geometric layouts, and field and computational procedures) to control random errors such that the maximum allowable Relative Positional Precision outlined in Section 3.E.v. below is not exceeded.
 - v. The maximum allowable Relative Positional Precision for an ALTA/NSPS Land Title Survey is 2 cm (0.07 feet) plus 50 parts per million (based on the direct distance between the two



corners being tested). It is recognized that in certain circumstances, the size or configuration of the surveyed property, or the relief, vegetation, or improvements on the surveyed property, will result in survey measurements for which the maximum allowable Relative Positional Precision may be exceeded in which case the reason shall be noted pursuant to Section 6.B.x. below.

- 4. Records Research It is recognized that for the performance of an ALTA/NSPS Land Title Survey, the surveyor will be provided with appropriate and, when possible, legible data that can be relied upon in the preparation of the survey. In order to complete an ALTA/NSPS Land Title Survey, the surveyor must be provided with the following:
 - A. The current record description of the real property to be surveyed or, in the case of an original survey prepared for purposes of locating and describing real property that has not been previously separately described in documents conveying an interest in the real property, the current record description of the parent parcel that contains the property to be surveyed:
 - B. Complete copies of the most recent title commitment or, if a title commitment is not available, other title evidence satisfactory to the title insurer;
 - C. The following documents from records established under state statutes for the purpose of imparting constructive notice of matters relating to real property (public records):
 - i. The current record descriptions of any adjoiners to the property to be surveyed, except where such adjoiners are lots in platted, recorded subdivisions;
 - ii. Any recorded easements benefitting the property to be surveyed; and
 - iii. Any recorded easements, servitudes, or covenants burdening the property to be surveyed; and
 - D. If desired by the client, any unrecorded documents affecting the property to be surveyed and containing information to which the survey shall make reference.

Except, however, if the documents outlined in this section are not provided to the surveyor or if non-public or quasi-public documents are otherwise required to complete the survey, the surveyor must conduct that research which is required pursuant to the statutory or administrative requirements of the jurisdiction where the surveyed property is located and that research (if any) which is negotiated and outlined in the terms of the contract between the surveyor and the client.

Fieldwork - The survey must be performed on the ground (except as may be otherwise negotiated pursuant to Table A, Item 15 below). Except as related to the precision of the boundary, which is addressed in Section 3.E. above, features located during the fieldwork shall be located to what is, in the surveyor's professional opinion, the appropriate degree of precision based on (a) the planned use of the surveyed property, if reported in writing to the surveyor by the client, lender, or insurer, or (b) the existing use, if the planned use is not so reported. The fieldwork shall include the following:

A. Monuments

- i. The location, size, character, and type of any monuments found during the fieldwork.
- **ii.** The location, size, character, and type of any monuments set during the fieldwork, if item 1 of Table A was selected or if otherwise required by applicable jurisdictional requirements and/or standards of practice.
- **iii.** The location, description, and character of any lines that control the boundaries of the surveyed property.

B. Rights of Way and Access

- **i.** The distance from the appropriate corner or corners of the surveyed property to the nearest right of way line, if the surveyed property does not abut a right of way.
- ii. The name of any street, highway, or other public or private way abutting the surveyed property, together with the width of the travelled way and the location of each edge of the travelled way including on divided streets and highways. If the documents provided to or obtained by the surveyor pursuant to Section 4 indicate no access from the surveyed property to the abutting street or highway, the width and location of the travelled way need not



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be located.

- **iii.** Visible evidence of physical access (e.g., curb cuts, driveways) to any abutting streets, highways, or other public or private ways.
- iv. The location and character of vehicular, pedestrian, or other forms of access by other than the apparent occupants of the surveyed property to or across the surveyed property observed in the process of conducting the fieldwork (e.g., driveways, alleys, private roads, railroads, railroad sidings and spurs, sidewalks, footpaths).
- v. Without expressing a legal opinion as to ownership or nature, the location and extent of any potentially encroaching driveways, alleys, and other ways of access from adjoining properties onto the surveyed property observed in the process of conducting the fieldwork.
- vi. Where documentation of the location of any street, road, or highway right of way abutting, on, or crossing the surveyed property was not disclosed in documents provided to or obtained by the surveyor, or was not otherwise available from the controlling jurisdiction (see Section 6.C.iv. below), the evidence and location of parcel corners on the same side of the street as the surveyed property recovered in the process of conducting the fieldwork which may indicate the location of such right of way lines (e.g., lines of occupation, survey monuments).
- **vii.** Evidence of access to and from waters adjoining the surveyed property observed in the process of conducting the fieldwork (e.g., paths, boat slips, launches, piers, docks).

C. Lines of Possession and Improvements along the Boundaries

- i. The character and location of evidence of possession or occupation along the perimeter of the surveyed property, both by the occupants of the surveyed property and by adjoiners, observed in the process of conducting the fieldwork.
- ii. Unless physical access is restricted, the character and location of all walls, buildings, fences, and other improvements within five feet of each side of the boundary lines observed in the process of conducting the fieldwork (see Section 5.E.iv. regarding utility poles). Trees, bushes, shrubs, and other vegetation need not be located other than as specified in the contract, unless they are deemed by the surveyor to be evidence of possession or occupation pursuant to Section 5.C.i.
- iii. Without expressing a legal opinion as to the ownership or nature of the potential encroachment, the evidence, location, and extent of potentially encroaching structural appurtenances and projections observed in the process of conducting the fieldwork (e.g., fire escapes, bay windows, windows and doors that open out, flue pipes, stoops, eaves, cornices, areaways, steps, trim) by or onto adjoining property, or onto rights of way, easements, or setback lines disclosed in documents provided to or obtained by the surveyor.

D. Buildings

The location of buildings on the surveyed property observed in the process of conducting the fieldwork.

E. Easements and Servitudes

- i. Evidence of any easements or servitudes burdening the surveyed property as disclosed in the documents provided to or obtained by the surveyor pursuant to Section 4 and observed in the process of conducting the fieldwork.
- ii. Evidence of easements, servitudes, or other uses by other than the apparent occupants of the surveyed property not disclosed in the documents provided to or obtained by the surveyor pursuant to Section 4, but observed in the process of conducting the fieldwork if they are on or across the surveyed property (e.g., roads, drives, sidewalks, paths and other ways of access, utility service lines, utility locate markings (including the source of the markings, with a note if unknown), water courses, ditches, drains, telephone lines, fiber optic lines, electric lines, water lines, sewer lines, oil pipelines, gas pipelines).
- **iii.** Surface indications of underground easements or servitudes on or across the surveyed property observed in the process of conducting the fieldwork (e.g., utility cuts, vent pipes, filler pipes, utility locate markings (including the source of the markings, with a note if unknown)).





iv. Evidence on or above the surface of the surveyed property observed in the process of conducting the fieldwork, which evidence may indicate utilities located on, over or beneath the surveyed property. Examples of such evidence include pipeline markers, utility locate markings (including the source of the markings, with a note if unknown), manholes, valves, meters, transformers, pedestals, clean-outs, overhead lines, guy wires, and utility poles on or within ten feet of the surveyed property. Without expressing a legal opinion as to the ownership or nature of the potential encroachment, the extent of all encroaching utility pole crossmembers or overhangs.

F. Cemeteries

As accurately as the evidence permits, the perimeter of cemeteries and burial grounds, and the location of isolated gravesites not within a cemetery or burial ground, (i) disclosed in the documents provided to or obtained by the surveyor, or (ii) observed in the process of conducting the fieldwork.

G. Water Features

- The location of springs, ponds, lakes, streams, rivers, canals, ditches, marshes, and swamps on, running through, or outside, but within five feet of, the perimeter boundary of the surveyed property and observed during the process of conducting the fieldwork.
- ii. The location of any water feature forming a boundary of the surveyed property. The attribute(s) of the water feature located (e.g., top of bank, edge of water, high water mark) should be congruent with the boundary as described in the record description or, in the case of an original survey, in the new description (see Section 6.B.vi. below).
- 6. Plat or Map - A plat or map of an ALTA/NSPS Land Title Survey shall show the following information. Where dimensioning is appropriate, dimensions shall be annotated to what is, in the surveyor's professional opinion, the appropriate degree of precision based on (a) the planned use of the surveyed property, if reported in writing to the surveyor by the client, lender, or insurer, or (b) existing use, if the planned use is not so reported.
 - A. Field Locations. The evidence and locations gathered, and the monuments and lines located during the fieldwork pursuant to Section 5 above, with accompanying notes if deemed necessary by the surveyor or as otherwise required as specified below.

B. Boundary, Descriptions, Dimensions, and Closures

- (a) The current record description of the surveyed property, or (b) In the case of an original survey, the current record document number of the parent tract that contains the surveyed property.
- ii. Any new description of the surveyed property that was prepared in conjunction with the survey, including a statement explaining why the new description was prepared. Except in the case of an original survey, preparation of a new description should be avoided unless deemed necessary or appropriate by the surveyor and insurer. Preparation of a new description should also generally be avoided when the record description is a lot or block in a platted, recorded subdivision. Except in the case of an original survey, if a new description is prepared, a note must be provided stating (a) that the new description describes the same real estate as the record description or, (b) if it does not, how the new description differs from the record description.
- iii. The point of beginning, the remote point of beginning or point of commencement (if applicable) and all distances and directions identified in the record description of the surveyed property (and in the new description, if one was prepared). Where a measured or calculated dimension differs from the record by an amount deemed significant by the surveyor, such dimension must be shown in addition to, and differentiated from, the corresponding record dimension. All dimensions shown on the survey and contained in any new description must be horizontal ground dimensions unless otherwise noted.
- iv. The direction, distance and curve data necessary to compute a mathematical closure of the surveyed boundary. A note if the record description does not mathematically close. The basis



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- of bearings and, where it differs from the record basis, the difference.
- v. The remainder of any recorded lot or existing parcel, when the surveyed property is composed of only a portion of such lot or parcel, shall be graphically depicted. Such remainder need not be included as part of the actual survey, except to the extent necessary to locate the lines and corners of the surveyed property, and it need not be fully dimensioned or drawn at the same scale as the surveyed property.
- vi. When the surveyed property includes a title line defined by a water boundary, a note on the face of the plat or map noting the date the boundary was measured, which attribute(s) of the water feature was/were located, and the caveat that the boundary is subject to change due to natural causes and that it may or may not represent the actual location of the limit of title. When the surveyor is aware of natural or artificial realignments or changes in such boundaries, the extent of those changes and facts shall be shown or explained.
- vii. The relationship of the boundaries of the surveyed property to its adjoiners (e.g., contiguity, gaps, overlaps) where ascertainable from documents provided to or obtained by the surveyor pursuant to Section 4 and/or from field evidence gathered during the process of conducting the fieldwork. If the surveyed property is composed of multiple parcels, the extent of any gaps or overlaps between those parcels must be identified. Where gaps or overlaps are identified, the surveyor must, prior to or upon delivery of the final plat or map, disclose this to the insurer and client.
- **viii.** When, in the opinion of the surveyor, the results of the survey differ significantly from the record, or if a fundamental decision related to the boundary resolution is not clearly reflected on the plat or map, the surveyor must explain this information with notes on the face of the plat or map._
- ix. The location of buildings on the surveyed property dimensioned perpendicular to those perimeter boundary lines that the surveyor deems appropriate (i.e., where potentially impacted by a setback line) and/or as requested by the client, lender or insurer.
- **x.** A note on the face of the plat or map explaining the site conditions that resulted in a Relative Positional Precision that exceeds the maximum allowed pursuant to Section 3.E.v.
- xi. A note on the face of the plat or map identifying areas, if any, on the boundaries of the surveyed property, to which physical access within five feet was restricted (see Section 5.C.ii.).
- **xii.** A note on the face of the plat or map identifying the source of the title commitment or other title evidence provided pursuant to Section 4, and the effective date and the name of the insurer of same.

C. Easements, Servitudes, Rights of Way, Access, and Documents

- The location, width, and recording information of all plottable rights of way, easements, and servitudes burdening and benefitting the surveyed property, as evidenced by documents provided to or obtained by the surveyor pursuant to Section 4.
- **ii.** A summary of all rights of way, easements, and other survey-related matters burdening the surveyed property and identified in the title evidence provided to or obtained by the surveyor pursuant to Section 4. Such summary must include the record information of each such right of way, easement or other survey-related matter, a statement indicating whether it lies within or crosses the surveyed property, and a related note if:
 - (a) its location is shown;
 - (b) its location cannot be determined from the record document;
 - (c) there was no observed evidence at the time of the fieldwork;
 - (d) it is a blanket easement;
 - (e) it is not on, does not touch, and/or based on the description contained in the record document does not affect, the surveyed property;
 - (f) it limits access to an otherwise abutting right of way;
 - (g) the documents are illegible; or
 - (h) the surveyor has information indicating that it may have been released or otherwise





terminated.

In cases where the surveyed property is composed of multiple parcels, indicate which of such parcels the various rights of way, easements, and other survey-related matters cross or touch

- **iii.** A note if no physical access to an abutting street, highway, or other public or private way was observed in the process of conducting the fieldwork.
- iv. The locations and widths of rights of way abutting or crossing the surveyed property and the source of such information, (a) where available from the controlling jurisdiction, or (b) where disclosed in documents provided to or obtained by the surveyor pursuant to Section 4.
- v. The identifying titles of all recorded plats, filed maps, right of way maps, or similar documents that the survey represents, wholly or in part, with their recording or filing data.
- vi. For non-platted adjoining land, recording data and, where available, tax parcel number, identifying adjoining tracts according to current public records. For platted adjoining land, the recording data of the subdivision plat.
- vii. Platted setback or building restriction lines that appear on recorded subdivision plats or that were disclosed in documents provided to, or obtained by, the surveyor.
- viii. If in the process of preparing the survey the surveyor becomes aware of a recorded easement not otherwise listed in the title evidence provided, the surveyor must advise the insurer prior to delivery of the plat or map and, unless the insurer provides evidence of a release of that easement, show or otherwise explain it on the face of the plat or map, with a note that the insurer has been advised.

D. Presentation

- i. The plat or map must be drawn on a sheet of not less than 8 ½ by 11 inches in size at a legible, standard engineering scale, with that scale clearly indicated in words or numbers and with a graphic scale.
- ii. The plat or map must include:
 - (a) The boundary of the surveyed property drawn in a manner that distinguishes it from other lines on the plat or map.
 - (b) If no buildings were observed on the surveyed property in the process of conducting the fieldwork, a note stating "No buildings observed."
 - (c) A north arrow (with north to the top of the drawing when practicable).
 - (d) A legend of symbols and abbreviations.
 - (e) A vicinity map showing the surveyed property in reference to nearby highway(s) or major street intersection(s).
 - (f) Supplementary or detail diagrams when necessary.
 - (g) Notes explaining any modifications to Table A items and the nature of any additional Table A items (e.g., 20(a), 20(b), 20(c)) that were negotiated between the surveyor and client.
 - (h) The surveyor's project number (if any), and the name, registration or license number, signature, seal, street address, telephone number, company website, and email address (if any) of the surveyor who performed the survey.
 - (i) The date(s) of any revisions made by the surveyor who performed the survey.
 - (j) Sheet numbers where the plat or map is composed of more than one sheet.
 - (k) The caption "ALTA/NSPS Land Title Survey."
- **iii.** When recordation or filing of a plat or map is required by state statutes or local ordinances, such plat or map shall be produced in the required form.
- 7. <u>Certification</u> The plat or map of an ALTA/NSPS Land Title Survey must bear only the following unaltered certification except as may be required pursuant to Section 3.B. above:

To (name of insured, if known), (name of lender, if known), (name of insurer, if known), (names of others as negotiated with the client):



	This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes Items of Table A thereof. The fieldwork was completed on [date].
	Date of Plat or Map: (Surveyor's signature, printed name and seal with Registration/License Number)
8.	<u>Deliverables</u> - The surveyor shall furnish copies of the plat or map of survey to the insurer and client and as otherwise negotiated with the client. Hard copies shall be on durable and dimensionally stable material of a quality standard acceptable to the insurer. A digital image of the plat or map may be provided in addition to, or in lieu of, hard copies pursuant to the terms of the contract. If the surveyor is required to record or file a plat or map pursuant to state statute or local ordinance it shall be so recorded or filed.



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TABLE A

OPTIONAL SURVEY RESPONSIBILITIES AND SPECIFICATIONS

NOTE: Whether any of the nineteen (19) items of Table A are to be selected, and the exact wording of and fee for any selected item, may be negotiated between the surveyor and client. Any additional items negotiated between the surveyor and client must be identified as 20(a), 20(b), etc. Any additional items negotiated between the surveyor and client, and any negotiated changes to the wording of a Table A item, must be explained pursuant to Section 6.D.ii.(g). Notwithstanding Table A Items 5 and 11, if an engineering design survey is desired as part of an ALTA/NSPS Land Title Survey, such services should be negotiated under Table A, Item 20.

If checked, the following optional items are to be included in the ALTA/NSPS LAND TITLE SURVEY, except as otherwise qualified (see note above):

 Monuments placed (or a reference monument or witness to the corner) at all major corners of the boundary of the surveyed property, unless already marked or referenced by existing monuments or witnesses in close proximity to the corner. 	
2 Address(es) of the surveyed property if disclosed in documents provided to or obtained by the surveyor, or observed while conducting the fieldwork.	
 Flood zone classification (with proper annotation based on federal Flood Insurance Rate Maps or the state or local equivalent) depicted by scaled map location and graphic plotting only. 	9
4 Gross land area (and other areas if specified by the client).	
5 Vertical relief with the source of information (e.g., ground survey, aerial map), contour interval, datum, with originating benchmark, when appropriate.	
6(a) If the current zoning classification, setback requirements, the height and floor space area restrictions, and parking requirements specific to the surveyed property are set forth in a zoning report or letter provided to the surveyor by the client or the client's designated representative, list the above items on the plat or map and identify the date and source of the report or letter.	
(b) If the zoning setback requirements specific to the surveyed property are set forth in a zoning report or letter provided to the surveyor by the client or the client's designated representative, and if those requirements do not require an interpretation by the surveyor, graphically depict those requirements on the plat or map and identify the date and source of the report or letter.	₹
7 (a) Exterior dimensions of all buildings at ground level.	
(b) Square footage of:	
(1) exterior footprint of all buildings at ground level.	
(2) other areas as specified by the client.	
(c) Measured height of all buildings above grade at a location specified by the client. If no location is specified, the point of measurement shall be identified.	10
8 Substantial features observed in the process of conducting the fieldwork (in addition to the improvements and features required pursuant to Section 5 above) (e.g., parking lots, billboards, signs, swimming pools, landscaped areas, substantial areas of refuse).	
9 Number and type (e.g., disabled, motorcycle, regular and other marked specialized types) of clearly identifiable parking spaces on surface parking areas, lots and in parking structures.	

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Striping of clearly identifiable parking spaces on surface parking areas and lots.
10 As designated by the client, a determination of the relationship and location of certain division or party walls with respect to adjoining properties.
11. Evidence of underground utilities existing on or serving the surveyed property (in addition to the observed evidence of utilities required pursuant to Section 5.E.iv.) as determined by:
(a) plans and/or reports provided by client (with reference as to the sources of information)
(b) markings coordinated by the surveyor pursuant to a private utility locate request
Note to the client, insurer, and lender - With regard to Table A, item 11, information from the sources checked above will be combined with observed evidence of utilities pursuant to Section 5.E.iv. to develop a view of the underground utilities. However, lacking excavation, the exact location of underground features cannot be accurately, completely, and reliably depicted. In addition, in some jurisdictions, 811 or other similar utility locate requests from surveyors may be ignored or result in an incomplete response, in which case the surveyor shall note on the plat or map how this affected the surveyor's assessment of the location of the utilities. Where additional or more detailed information is required, the client is advised that excavation may be necessary.
12 As specified by the client, Governmental Agency survey-related requirements (e.g., HUD surveys, surveys for leases on Bureau of Land Management managed lands). The relevant survey requirements are to be provided by the client or client's designated representative.
13 Names of adjoining owners according to current tax records. If more than one owner, identify the first owner's name listed in the tax records followed by "et al."
14 As specified by the client, distance to the nearest intersecting street.
15 Rectified orthophotography, photogrammetric mapping, remote sensing, airborne/mobile laser scanning and other similar products, tools or technologies as the basis for showing the location of certain features (excluding boundaries) where ground measurements are not otherwise necessary to locate those features to an appropriate and acceptable accuracy relative to a nearby boundary. The surveyor must (a) discuss the ramifications of such methodologies (e.g., the potential precision and completeness of the data gathered thereby) with the insurer, lender, and client prior to the performance of the survey, and (b) place a note on the face of the survey explaining the source, date, precision, and other relevant qualifications of any such data.
16 Evidence of recent earth moving work, building construction, or building additions observed in the process of conducting the fieldwork.
17 Proposed changes in street right of way lines, if such information is made available to the surveyor by the controlling jurisdiction. Evidence of recent street or sidewalk construction or repairs observed in the process of conducting the fieldwork.
18. Pursuant to Sections 5 and 6 (and applicable selected Table A items, excluding Table A item 1), include as part of the survey any plottable offsite (i.e., appurtenant) easements disclosed in documents provided to or obtained by the surveyor.
19 Professional liability insurance policy obtained by the surveyor in the minimum amount of \$ to be in effect throughout the contract term. Certificate of insurance to be furnished
upon request, but this item shall not be addressed on the face of the plat or map.
20
Adopted by the Board of Governors, American Land Title Association, on October 1, 2020.

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American Land Title Association, 1800 M St., N.W., Suite 300S, Washington, D.C. 20036-5828. www.alta.org

Adopted by the Board of Directors, National Society of Professional Surveyors, on October 30, 2020.

National Society of Professional Surveyors, Inc., 5119 Pegasus Court, Suite Q, Frederick, MD 21704. http://www.nsps.us.com/



Page 11 of 11

INSTRUCTIONS TO SURVEYOR ☐ Boundary Survey ☐ ALTA/NSPS Survey

File: Click or tap here to enter text.
Address: Click or tap here to enter text.
Closing date: Click or tap to enter a date.
Closer: Click or tap here to enter text.

Enclosed is the Title Commitment and supporting documents. For an ALTA/NAPS survey, a zoning report is provided for inclusion on field work and map. If any part of information provided is not legible, please notify us immediately so that we may provide a legible copy.

All surveys must show and comply with the following:

- 1. Comply with Rules 5J-17.051 and 5J-17.052 F.A.C.
- 2. Legend with all symbols used on the map.
- A complete legal description of the property. Note any discrepancies between legal description and as used or surveyed. Include the point of beginning if it is contained in the legal description.
- 4. Perimeter of the property by courses and distances and of all lines described by referenced to the line of another piece of property.
- 5. Any improvements to the extent constructed and relation of improvements by distances to perimeter of property, established building setback lines and street right-of-way lines.
- 6. All matters affecting the property, including fences, power lines, telephone lines, pipelines, lakes, streams, private roadways, etc.
- 7. All paved areas, including drives, walks, private roadways, parking spaces, and such improvements as swimming pools, tennis courts, etc. If applicable, the number of parking spaces must be shown.
- 8. Location and width of all easements and other matters of record referred to in the title commitment, showing book and page or instrument number of recording. Include a statement that all easements and other matters of record are located pursuant to the specific recorded documents.
- 9. Encroachments and the extent thereof in feet and inches (if practicable) upon the property.
- 10. Location and width of all dedicated public streets, travel ways, evidence of travel use or rights-of-way which abut or cross the subject property, including an indication that the road right-of-way abuts the property line, and whether such access is paved to the property line.
- 11. Nearest adequate source of sewer, water, electric, telephone, and gas service.

- 12. All easements necessary to bring utilities to the property.
- 13.Flood zone designation(s) indicating whether the subject property is located inside the special flood hazard areas as shown on the published Flood Hazard Boundary Map (FHBM) or in Flood Insurance Rate Map (FIRM) Zones A, AE, A1-A30, AH, AO, A99, AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE, or V1-V30, to evidence whether the subject property lies in a flood area.
- 14. Professional liability insurance policy in the amount of \$ Click or tap here to enter text. with a copy of the declaration page of such insurance policy.

ar only are the accommon program and areas program of the control						
15. The survey should be no more than 90 days old and contain the following certification:						
Surveyor's Certificate						
То:	To: Buyer: Click or tap here to enter text. Your office: Lender: Click or tap here to enter text.					
accor	Old Republic National Title Insurance Company This is to certify that this map or plat and the survey on which it is based were made in accordance with Florida Standards of Practice as delineated in the Florida Administrative Code 5J-17. The field work was completed on Dated thisday of, 20, PSM No.					
	,					
		Or for ALTA	/N5P5			
This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes items						
items of Table A thereof. The file work was completed on , 20						
Additional	instructions for AL	TA/NSPS survey	s:			
16. Comp	oly with ALTA/NSPS 2	021 standards.				
17. Confi	rm physical access.					
18. Age o	18. Age of monuments and structures if there are gaps or overlays found.					
19. Other	19. Other from ALTA/NSPS					
Table A:						
□ 1. □ 6.(a) □ 7.(c) □ 11 (b) □ 16.	□ 8	□ 3. □ 7.(a) □ 9. □ 13. □ 18.	□ 4. □ 7.(b)(1) □ 10. □ 14. □ 19.	□ 5. □ 7.(b)(2) □ 11.(a) □ 15.		
☐ 20. Click (or tap here to enter text.					

Any questions or concerns, please contact our office immediately prior to completing field work.

Note: This letter is intended as a work aid and basic guidance and not a substitute for legal analysis of a specific transaction.

Survey Checklist

File:Click or tap here to enter text.	☐ Proposed-insured documents
Address: Click or tap here to enter text.	☐ Drawing correctly maps the metes &
Closing date: Click or tap to enter a date.	bounds description
Closer: Click or tap here to enter text.	☐ The drawing matches the recorded Plat
☐ Technical Requirements	☐ Drawing Identified Essential Features
☐ Includes surveyor's	☐ Boundary lines
☐ Original embossed seal or	☐ Any body of water
☐ Electronic seal	☐ Other natural & manufactured objects affecting
☐ Seal states "Florida Registered	the property
Surveyor & Mapper"	☐ Easements of any kind
☐ Survey is signed	☐ Rights-of-way
☐ Survey is dated	☐ Platted building setback lines
☐ Field work done/ (more than	☐ Improvements of any kind☐ Matters that may impact insurability:
90 days ago, comply with	☐ Any encroachments of improvements from
TN 25.03.06(B))	insured land onto adjoining land
☐ Drawing signed//	☐ Any encroachments of improvements from
□ Name □ Address	adjoining land onto insured land
☐ Address ☐ Certificate of authorization number	☐ Any improvements located on property
☐ License number	that is or was submerged
	☐ Any encroachments in any easements
☐ Statement survey not valid without signature and seal	☐ Any encroachments of road rights-of-way
□ Certifications	☐ Any violations of building setback lines
□ NEW survey certified to	☐ Any gaps or overlaps (i.e., discrepancies
☐ Proposed insured buyer	between description in recorded instrument & any markers on the ground designating the
☐ Proposed insured lender	boundary as actually used & occupied)
☐ Old Republic	☐ Parties in possession
☐ Fund Member's office	☐ Professional Liability insurance in the amount of
□ Seller	\$
☐ PRIOR survey certified to	
☐ Seller or	☐ Sent to surveyor
☐ Prior owner in chain of title	☐Title commitment with legible supporting
☐ ALTA/NSPS language as needed	documents
☐ Directional north arrow located	☐ Zoning information (ALTL/NSPS only) ☐ Anything Unusual Click or tap here to enter text.
☐ All symbols used on map are defined in	Anything offusual chek of tap here to effect text.
legend	
☐ Surveyor's notes have been read carefully	
☐ Legal access confirmed	
☐ Map shows access to public road	
☐ Map shows access via private road	
☐ Verified easement for use and that	
private road connects to a public road	
☐ Legal Description Accuracy ☐ Legal description matches the	
☐ Last deed of record, if not contact Fund	
underwriting	

☐ Title commitment

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Additional Checklist ALTA/NSPS Survey

☐ Fieldwork (Section 5)	
☐ Monuments – location, size character	☐ Easements, servitudes, rights of way access
☐ Found	& documents
□ Placed	☐ Location & width
☐ Location, description & character of any lines	□ Note if no access to public way observed
☐ Rights of way & access	☐ Platted setback or building restrictions
☐ Location	☐ Presentation
☐ Roads, streets abutting, location & size	☐ No less than 8.5 X 11
	☐ Vicinity map
☐ Visible evidence of physical access	☐ Necessary additional information
☐ Location & character of other forms of access	☐ Caption "ALTA/NSPS Land Title Survey"
☐ Any potentially encroaching access ways	☐ Table A
☐ Location of any road or street not	
documented	Requested ☐ 1 Monuments placed or referenced at
☐ Access to & from waters adjoining property	boundary corners
☐ Lines of possession & improvements	□ □ 2 Address
on boundaries	☐ ☐ 3 Flood zone classification
☐ Character & location of evidence of	☐ ☐ 4 Gross land area
possession	☐ ☐ 5 Vertical relief, contour interval, datum
☐ Character & location of all walls, buildings,	& originating benchmark
fences, & other improvement within 5 feet	☐ ☐ 6 (a) Current zoning classification
of each boundary	☐ ☐ 6 (b) Current zoning setback, height &
☐ Any potential encroaching structure (fire	floor space
escapes, overhangs doors opening out, etc.)	☐ ☐ 7 (a) Exterior dimensions of buildings
☐ Buildings	☐ ☐ 7 (b) (1) Square footage of exterior
☐ Easements & servitudes	footprint of buildings
☐ Evidence of any easement or servitude	☐ 7 (b) (2) Square footage of other areas
☐ Surface indication of underground easements	specified
or servitudes	☐ 7 (c) Measured height of buildings
☐ Evidence on or above ground of utilities on,	□ □ 8 Other substantial features
above or below ground	□ □ 9 Number & type of identifiable parking
☐ Cemeteries	spaces
☐ Water features & location of water	☐ ☐ 10 (a) Divisions or party walls
☐ Plat or Map (section 6)	☐ ☐ 11 (a) Underground utilities in plane
☐ Evidence & location of items notated in	and/or reports provided
Fieldwork above	☐ ☐ 11 (b) Underground utilities by marking
☐ Boundary, descriptions, dimensions & closures	coordinated a private utility locate request
☐ Descriptions – current, new	□ 12 Government agency requirements□ 13 Names of adjoining owner of platted lands
☐ Point of beginning	
☐ Details of direction, length & curve of	☐ 14 Distance to nearest intersecting street☐ ☐ 15 Rectified orthography, photogrammetric
boundaries	 15 Rectified orthography, photogrammetric mapping, airborne/mobile laser scanning
□ Details of water boundary within 5 feet	☐ ☐ 16 Evidence of earth moving work, building
☐ Any gaps of overlays, if so, age of	construction or additions
monuments	☐ ☐ 17 Proposed changes in street right of way
☐ Explanation of significant differences	☐ ☐ 18 Any plottable offsite easements or
☐ Note regarding site conditions	servitudes disclosed in documented
☐ Note if access within 5 feet was restricted	provided or obtained
☐ Note regarding title commitment	☐ ☐ 19 Professional Liability insurance policy in
	minimum amount of \$ Click or tap here to enter
	text.
	☐ ☐ 20 Other Click or tan here to enter text

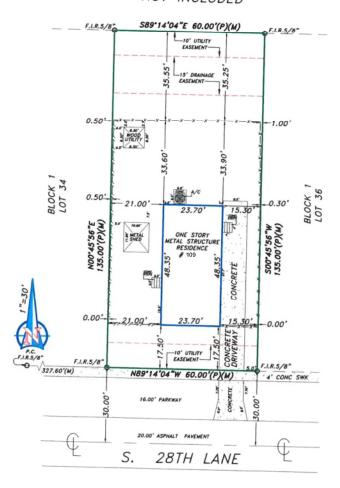
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Ordered By: Loyal Fund Member





NOT INCLUDED



Accepted By:

Property Address:

109 South 28th Lane Waterway, Florida 33268

SURVEYOR'S CERTIFICATION: IMERBY CERTIFY THAT THIS BOUNDARY SURVEY IS A TRUE AND CORRECT REPRESENTATION OF A DENEY PREF ARED UNDER MY DIRECTION. THIS COMPLIES WITH THE MINIMUM TECHNICAL BY SURVEY, SEE FORTH BY THE STATE OF FLORIDA BOARD OF PROFESSIONAL EARD SURVEYOR SHIP (APPER SURVEY) THROUGH SHIP-DOS, FLORIDA

SIGNED EFRAIN LOPEZ STATE OF FLORIDA

P.S.M. No. 6792

NOT VALID WITHOUT AND AUTHENTICE THAT OF AND SIGNATURE AND AUTHENTICATED ELECTRONIC SEAL AND/OR THIS MAY IS NOT VALUD WITHOUT THE SIGNATURE AND THE ORIGINAL RIASED SEAL OF A LICENSED SURVEYOR AND MAPPER.

Notes: DRIVEWAY ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.

M.E. Land Surveying, Inc. 10665 SW 190th Street Suite 3110

Miami, FL 33157 Phone: (305) 740-3319

Fax: (305) 669-3190 LB#: 7989



Surveyor's Legend PROPERTY LINE STRUCTURE BEARING REFERENCE TEL. TELEPHONE FACILITIES FOUND IRON PIPE / PIN AS NOTED ON PLAT CONC. BLOCK WALL Δ CENTRAL ANGLE OR DELTA U.P. UTILITY POLE CHAIN-LINK FENCE OR WIRE FENCE LICENSE # - BUSINESS LB# E.U.B. ELECTRIC UTILITY BOX RADIUS OR RADIAL -//-//-WOOD FENCE LS# LICENSE # - SURVEYOR SEP. SEPTIC TANK RAD. RADIAL TIE -O- IRON FENCE CALC CALCULATED POINT N.R. NON RADIAL D.F. DRAINFIELD EASEMENT SET SET PIN A/C AIR CONDITIONER CENTER LINE CONTROL POINT S/W SIDEWALK I.R. IRON ROD CONCRETE MONUMENT . IRON PIPE DWY WOOD DECK BENCHMARK SCR. SCREEN N&D NAIL & DISK CONCRETE ELEV ELEVATION PK NAIL PARKER-KALON NAIL GARAGE GAR P.T. POINT OF TANGENCY ENCL. ENCLOSURE DRILL HOLE D.H. ASPHALT P.C. POINT OF CURVATURE N.T.S. NOT TO SCALE WELL P.R.M. PERMANENT REFERENCE MONUMENT FIRE HYDRANT P.C.C. POINT OF COMPOUND CURVATURE MANHOLE P.R.C. POINT OF REVERSE CURVATURE O.H.L. OVERHEAD LINES BRICK / TILE F.F. FINNISHED FLOOR T.O.B. TOP OF BANK WATER O.H.L. OVERHEAD LINES E.O.W. EDGE OF WATER P.O.B. POINT OF BEGINNING APPROXIMATE EDGE OF WATER E.O.P EDGE OF PAVEMENT TX TRANSFORMER P.O.C. POINT OF COMMENCEMENT CATY CABLE TV RISER P.C.P. PERMANENT CONTROL POINT W.M. WATER METER M FIELD MEASURED P/E POOL EQUIPMENT P PLATTED MEASUREMENT CONC. CONCRETE SLAB D DEED ESMT EASEMENT C.V.G. CONCRETE VALLEY GUTTER COVERED AREA B.S.L. BUILDING SETBACK LINE 104 S.T.L. SURVEY TIE LINE TREE POOL EQUIPMENT CONC. CONCRETE SLAB CASEMENT R/W RIGHT-OF-WAY DRAINAGE EASEMENT Ė POWER POLE CENTER LINE ESMT EASEMENT COUNTY UTILITY EASEMENT С C.U.F. CALCULATED D.E. DRAINAGE EASEMENT P.U.E. PUBLIC UTILITY EASEMENT L.B.E. LANDSCAPE BUFFER EASEMENT C.M.E. CANAL MAINTENANCE EASEMENT P.U.E. PUBLIC UTILITY EASEMENT L.M.E. LAKE OR LANDSCAPE MAINT. ESMT. I.E./E.E. INGRESS / EGRESS EASEMENT R.O.E. ROOF OVERHANG EASEMENT L.A.E. LIMITED ACCESS EASEMENT A.E. ANCHOR EASEMENT U.E. UTILITY EASEMENT

Property Address:

109 South 28th Lane Waterway, Florida, 33268

Flood Information:

Community Number: 987654 Panel Number: 1234567890

Suffix: C

Date of Firm Index: 01/02/1996

Flood Zone: AO

Base Flood Elevation: 1.0 Date of Field Work: 10/20/2021 Date of Completion: 10/22/2021

General Notes:

1.) The Legal Description used to perform this survey was supplied by others.

This survey does not determine or is not to imply ownership

2.) This survey only shows above ground improvements.

Underground utilities, footings, or encroachments are not located on this survey map 3.) If there is a septic tank, well, or drain field on this survey,

the location of such items was shown to us by others and the information was not verified.

4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the pl

- 5.) Wall ties are done to the face of the wall.
- 6.) Fence ownership is not determined
- Bearings referenced to line noted B.R
- 8.) Dimensions shown are platted and measured unless otherwise shown.
- 9.) No identification found on property corners unless noted.
- 10.) Not valid unless sealed with the signing surveyors embossed seal.
- 11.) Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul d be drawn at a shown scale and/or not to scale
- 12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted
- 13.) This is a BOUNDARY SURVEY unless otherwise noted.
- 14.) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any u
- 15.) This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

Legal Description:

Lot 35, of Block 1, of SANDPIPPER BOULEVARD ESTATES, according to the plat thereof, as recorded in Plat Book 44, Page 151, of the public records of Collier County Florida

Printing Instructions:

While viewing the survey in any PDF Reader, select the File Drop-down and select "Print". Select a color printer, if available; or at least one with 8.5" x 14" (legal) paper.

Select ALL for Print Range, and the # of copies you would like to print out.

. Under the "Page Scaling" please make sure you have selected

Do not check the "Auto-rotate and Center" box.

Check the "Choose Paper size by PDF" checkbox, then click OK to print.

Certified To: Toby & Mary Keefer

Loyal Fund Member

The Fund, Old Republic National Title Insurance Company Biggie Bank

its successors and/or assigns as their interest may appear.

Please copy below for policy preparation purposes only:

This policy does not insure against loss or damage by reason of the following exceptions: Any rights, easements, interests, or claims which may exist by reason of, or reflected by, the following facts shown on the survey prepared by _ EFRAIN LOPEZ dated 10/22/2021 bearing Job #VB123

a. DRIVEWAY ENCROACHES INTO EASEMENT ALONG SOUTH LOT



M.E. Land Surveying, Inc.

10665 SW 190th Street, Suite 3110 Miami, FL 33157 Phone: (305) 740-3319 Fax: (305) 669-3190 LB#: 7989

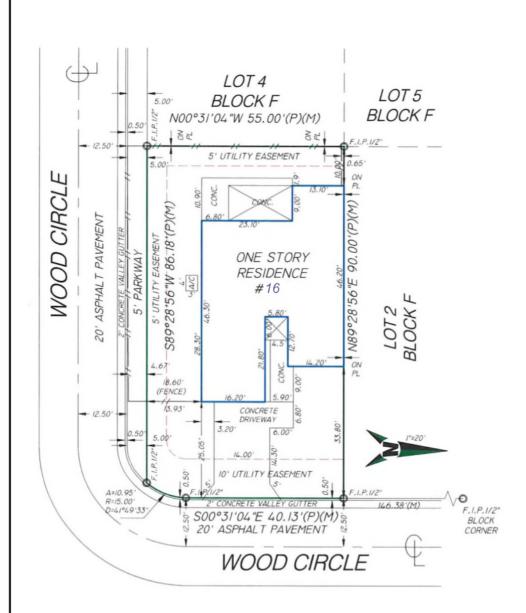


Ordered By:

Fund Loyal Member







Accepted By:

Property Address:

16 Wood Circle

Big Bear, Florida 33587

SIGNED EFRAIN LOPEZ STATE OF FLORIDA

FOR THE FIRM P.S.M. No. 6792

OT VALID WITHOUT AND AUTHENTISE SUSTICIONIC SIGNATURE AND AUTHENTICATED LECTRONIC SEAL ANDIOR THIS MAP IS NOT VALID WITHOUT THE SIGNATURE AND THE ORIGINAL ASSED SEAL OF A LICENSED SURVEYOR AND MAPPER.

Notes: DRIVEWAY ENCROACHES INTO EASEMENT ALONG EAST LOT LINE. FENCES ENCROACH INTO EASEMENT ALONG SOUTHWEST LOT LINE. FENCES ENCROACH OVER SOUTH LOT LINE.

M.E. Land Surveying, Inc. 10665 SW 190th Street Suite 3110

Miami, FL 33157 Phone: (305) 740-3319



Surveyor's Legend PROPERTY LINE STRUCTURE BEARING REFERENCE TEL. TELEPHONE FACILITIES FOUND IRON PIPE / PIN AS NOTED ON PLAT CONC. BLOCK WALL Δ CENTRAL ANGLE OR DELTA U.P. UTILITY POLE CHAIN-LINK FENCE OR WIRE FENCE LB# LICENSE # - BUSINESS RADIUS OR RADIAL E.U.B. ELECTRIC UTILITY BOX WOOD FENCE -/-/-LS# LICENSE # - SURVEYOR RAD. RADIAL TIE SEP. SEPTIC TANK CALC CALCULATED POINT N.R. HON RADIAL D.F. DRAINFIELD EASEMENT SET SET PIN A/C AIR CONDITIONER CENTER LINE CONTROL POINT S/W SIDEWALK I.R. IRON ROD CONCRETE MONUMENT . IRON PIPE DRIVEWAY DWY WOOD DECK N&D • BENCHMARK NAIL & DISK SCR. SCREEN CONCRETE ELEV ELEVATION PK NAIL PARKER-KALON NAIL GARAGE GAR P.T. POINT OF TANGENCY D.H. DRILL HOLE ENCL. ENCLOSURE ASPHALT P.R.M. PERMANENT REFERENCE MONUMENT IT FIRE HYDRANT P.C.C. POINT OF COMPOUND CURVATURE M.H. MANHOLE P.R.C. POINT OF REVERSE CURVATURE O.H.L. OVERHEAD LINES P.O.B. POINT OF PERMANENT P.C. N.T.S. NOT TO SCALE BRICK / TILE F.F. FINNISHED FLOOR T.O.B. TOP OF BANK WATER P.R.C. POINT OF REVENUE CONCRETE VALLE P.O.B. POINT OF BEGINNING TX TRANSFORMER P.O.C. POINT OF COMMENCEMENT CATV CABLE TV RISER C.V.G. CONCRETE VALLE P.C.P. PERMANENT CONTROL POINT W.M. WATER METER B.S.L. BUILDING SETBAC M FIELD MEASURED P/E POOL EQUIPMENT S.T.L. SURVEY TIE LINE P PLATTED MEASUREMENT CONC. CONCRETE SLAB © CENTER LINE D DEED ESMT EASEMENT R,W RIGHT-OF-WAY C CALCULATED D.E. DRAINAGE EASEMENT P.U.E. CANAL MAINTEN. E.O.W. EDGE OF WATER O.H.L. OVERHEAD LINES APPROXIMATE EDGE OF WATER P.O.B. POINT OF BEGINNING E.O.P EDGE OF PAVEMENT C.V.G. CONCRETE VALLEY GUTTER COVERED AREA B.S.L. BUILDING SETBACK LINE S.T.L. SURVEY TIE LINE **3** TREE rit. POWER POLE COUNTY UTILITY EASEMENT P.U.E. PUBLIC UTILITY EASEMENT D.E. DRAINAGE EASEMENT P.U.E. PUBLIC UTILITY EASEMENT L.B.E. LANDSCAPE BUFFER EASEMENT C.M.E. CANAL MAINTENANCE EASEMENT C.U.E. INGRESS / EGRESS EASEMENT I.E./E.E. R.O.E. ROOF OVERHANG EASEMENT U.E. UTILITY EASEMENT L.A.E. LIMITED ACCESS EASEMENT A.E. ANCHOR EASEMENT

Property Address:

16 Wood Circle

Big Bear, Florida 33587

Flood Information:

Community Number: 456654 Panel Number: 4569871232

Suffix: C

Date of Firm Index: 12/301994

Flood Zone: X500 Base Flood Elevation:

Date of Field Work: 11/01/2021 Date of Completion: 11/03/2021

General Notes:

1.) The Legal Description used to perform this survey was supplied by others.

This survey does not determine or is not to imply ownership

2.) This survey only shows above ground improvements.

Underground utilities, footings, or encroachments are not located on this survey map

3.) If there is a septic tank, well, or drain field on this survey,

the location of such items was shown to us by others and the information was not verified.

4.) Examination of the abstract of title will have to be made to determine recorded instruments, if any, effect this property. The lands shown herein were not abstracted for easement or other recorded encumbrances not shown on the plat

- 5.) Wall ties are done to the face of the wall.
- 6.) Fence ownership is not determined.
- 7.) Bearings referenced to line noted B.R
- 8.) Dimensions shown are platted and measured unless otherwise shown.
- No identification found on property corners unless noted.
- 10.) Not valid unless sealed with the signing surveyors embossed seal.
- 11.) Boundary survey means a drawing and/or graphic representation of the survey work performed in the field, coul d be drawn at a shown scale and/or not to scale
- 12.) Elevations if shown are based upon NGVD 1929 unless otherwise noted
- 13.) This is a BOUNDARY SURVEY unless otherwise noted.
- 14.) This survey is exclusive for the use of the parties to whom it is certified. The certifications do not extend to any unnamed parties.
- 15.) This survey shall not be used for construction/permitting purposes without written consent from the land surveyor who has signed and sealed this survey.

Legal Description:

Lot 3, of Block F, of The Woods according to the plat thereof, as recorded in Plat Book 2, Page 8, of the public records of Clay County, Florida.

Printing Instructions:

While viewing the survey in any PDF Reader, select the File Drop-down and select "Print". Select a color printer, if available; or at least one with 8.5" x 14" (legal) paper.

Select ALL for Print Range, and the # of copies you would like to print out.

Under the "Page Scaling" please make sure you have selected "None"

Do not check the "Auto-rotate and Center" box.

Check the "Choose Paper size by PDF" checkbox, then click OK to print.

Certified To:

Valentine Pagan Loyal Fund Member

Old Republic National Title Insurance Policy Issued Through Attorneys' Title Fund Services, LLC.

Flagstar Bank, FSB

its successors and/or assigns as their interest may appear.

Please copy below for policy preparation purposes only:

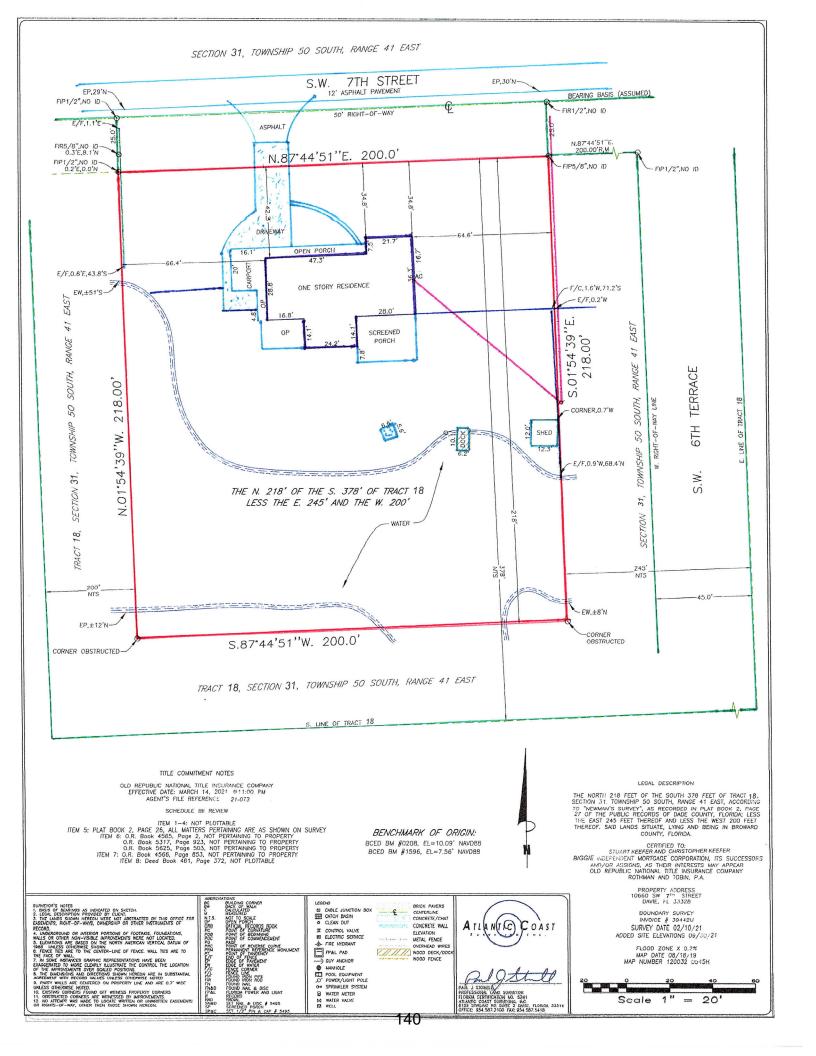
DRIVEWAY ENCROACHES INTO EASEMENT ALONG EAST LOT LINE.
 FENCES ENCROACH INTO EASEMENT ALONG SOUTHWEST LOT
 LINE. FENCES ENCROACH OVER SOUTH LOT LINE.



M.E. Land Surveying, Inc.

10665 SW 190th Street, Suite 3110 Miami, FL 33157 Phone: (305) 740-3319 Fax: (305) 669-3190 LB# 7989





PARCEL 15.

BEEN 50 FEET EAST AND 333.0 FEET SOUTH OF THE NORTHWEST CORNER OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 4 SOUTH, RANGE 2 EAST, OSCICLA COUNTY, FLORIDA. THENCE COS SOUTH ALONG THE EAST ROSH OF WAY LIKE OF SOUTH RESHAUSTLUCK FROM 7. A DESINACE OF 130.0 FEET, THENCE CORNITION SOUTH EAST ROSH OF WAY LIKE ON SOUTH AS OF SOUTH RESHAUSTLUCK FROM 7. A DESINACE OF 130.0 FEET, THENCE CORNITION SOUTH EAST ROSH OF WAY LIKE ON THE PART OF SECTION OF THE PART OF THE

LESS AND EXCEPT RIGHT OF WAY ON WEST DEEDED TO THE STATE OF FLORIDA DEPARTMENT OF TRANSPORTATION BY WARRANTY DEED RECORDED IN O.R. BOOK 62, PAGE 814, PUBLIC RECORDS OF OSCIOLACOUNTY, FLO PARCEL 2:

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOWNNIN'S POND SUBDIMISSION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2 , PAGE 4_ PUBLIC RECORDS OF OSCEOLACOUNTY, FLORIDA: THENCE RUNN SOUTH OF 02/03' MEST 20.46 FEET; THENCE SOUTH BY 3607' WEST 20.40 FEET TO THE POINT OF BEDINNING: THENCE CONTINUE SOUTH BY 3607' WEST 20.40 FEET TO THE POINT OF BEDINNING: THENCE CONTINUE ASSUME ASSUM

EGINA T' THE SOUTH-EAST CORNER OF LOT 1, TOMPKIN'S POND SUBBINSION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2. PAGE 4, PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA, THENCE RUN SOUTH OF OR'D'S WEST SOUTH BY SOUTH BY

TOCETHER WITH THAT CERTAIN NON-EXCLUSINE EASEMENT FOR VEHICILIAR INGRESS AND EGRESS IN FAVOR OF PARCEL 1 PURSILIANT TO THAT CERTAIN ACCESS EASEMENT AGREEMENT DATED AUGUST 28, 2014 AND RECORDED SEPTEMBER 3, 2015 IN OFFICIAL RECORDS BOOK 799, PAGE 83, PUBLIC RECORDS OFGISCEOLA COUNTY, FLORIGA OVER AND ACROSS THE FOLLOWING PROPERTY:

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOMPKIN'S POND SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2 PAGE 4, PUBLIC RECORDS OF OSCEOLACOUNTY, FLORIDA, THENCE RUN SOUTH 60702703 TEST 300.00 FEET; THENCE EVEN SOUTH 60702703 TEST 300.00 FEET; THENCE RUN NORTH 00700422 WEST 13.0.00 FEET; THENCE RUN SOUTH 607005 TEST 300.00 FEET TO THE CAST RIGHT-OF-WAY LINE OF SOUTH-KENANSYLLE ROAD; THENCE RUN NORTH 0070042 WEST ALONG SAD EAST RIGHT-OF-WAY LINE, 30.00 FEET; THENCE RUN NORTH 6070504 TEST 30.00 TEST THENCE RUN SOUTH 60700704 TEST 30.00 THE POINT OF SOUTH-KENANSYLLE ROAD; THENCE RUN NORTH 6070504 TEST 30.00 TO THE POINT OF BEGINNING.

AND
TOGETHER WITH THAT CERTAIN NON-EXCLUSIVE EASEMENT FOR VEHICLIAR INGRESS AND EGRESS IN FAVOR OF PARCEL 1 PURSUANT TO THAT CERTAIN ACCESS, UTILITIES AND RECIPROCAL DRAWAGE EASEMENT AGREEMENT DATED
SEPTEMBER 28, 2015 AND RECORDED OCTOBER 1, 2015 IN OFFICIAL RECORDS GOOK B13, PACE 293, PUBLIC RECORDS OF OSCEOLACOUNTY, FLORIDA OVER AND ACROSS THE FOLLOWING PROPERTY:

OURNINGER AT THE SOUTHERST CONNER OF ICT 1, TOWNING'S POINS DISSIPINISMON, ACCORDING TO THE PLAT THEREOF, AS RECORDED AND ATE BOX 2, PACE 1, PERCEDORS OF OSCEOLACOUNTY, FLORIDA THEREOF RINN
SOUTH OFO2'03* EAST 28483 FEET; THENCE SOUTH BYFO'02* WEST 78.09 FEET; THENCE HORTH OFO2'03* WEST 52.05 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET TO THE POINT OF BECANNING, THENCE CONTINUES
SOUTH BYFO'07* WEST 20.00 FEET; THENCE SOUTH BYFO'07* WEST 187.00 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET 32.00.0 FEET; THENCE SOUTH OFO2'03* SEAT 20.00 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET THENCE SOUTH BYFO'07* WEST 470.05 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET; THENCE SOUTH OFO2'03* WEST 20.00 FEET; THENCE SOUTH BYFO'07* WEST 470.05 FEET; THENCE SOUTH

SOUTH OF SET OF THE TRANSPORT THE THE COURT PROPERTY OF THE TRANSPORT OF PARCEL 1 PURSUANT TO THAT CERTAIN ACCESS. UTILITIES AND RECIPROCAL DRAINAGE ASSEMENT AGREEMENT DATED SEPTEMBER 26, 2015 AND RECIPROCAL DRAINAGE DESCRIPT AGREEMENT DATED SEPTEMBER 26, 2015 AND RECORDS GOVERN 1, 20 15 IN OFFICE AND ACROSS THE FOLLOWING PROPERTY.

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOMPKIN'S POIND SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2 PAGE 4 PUBLIC RECORDS OF OSCECUA COUNTY, FLORICA, THENCE RUN SOUTH 00702'03" EAST 2248.31 FEET; THENCE SOUTH 89736"O" WEST 210.50 FEET TO THE POINT OF BECONNING; THENCE CONTINUE OF SOUTH 89736"O" WEST 210.50 FEET TO THE POINT OF BECONNING; THENCE CONTINUE OF SOUTH 89736"O" WEST 210.50 FEET TO THE POINT OF BECONNING; THENCE CONTINUE OF SOUTH 89736"O" WEST 210.50 FEET TO THE POINT OF BECONNING; THENCE SOUTH 89736"D" AND SADE SET RIGHT-OFF-WAY LINE, THENCE LAWING SAID EAST RIGHT-OFF-WAY LINE RUN NORTH 8971"35" EAST 307.02 FEET; THENCE SOUTH 00702'03" EAST 211.44 FEET TO THE POINT OF BECONNING.

TOCETHER WITH THAT CERTAIN NON-DOCULISME EASEMENT FOR DRAINAGE IN FAVOR OF PARCEL I PURSUANT TO THAT CERTAIN ACCESS, UTILITIES AND RECOPROCAL DRAINAGE EASEMENT AGREEMENT DATED SEPTEMBER 26, 20 15 AND RECORDED COTOROGE 1, 20 16 IN OFFICIAL RECORDS DOOR 813, PAGE 23, PURSUA RECORDS DOORS OF OSSECUAL COLUMNY FOR OVER THE FOLLOWING PROPERTY.

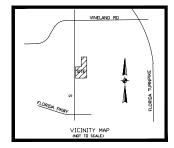
RECORDED COTOBER 1, 2015 IN OFFICIAL RECORDS BOOK 813, PAGE 293, PIGLIC RECORDS OF OSSECIAL COUNTY FLORIDA OVER THE FOLLOWING PROPERTY:

BEGIN AT THE SOUTH-ST CORDER OF COT 17, TOURNING'S POINS SUBSTRONG, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BEGIN REC. 80 REC. 2, PAGE 4, PUBLIC RECORDS OF OSSECIAL COUNTY, FLORIDA, THENCE RUN

SOUTH GOYZO'S EAST 284.83 FEET; THENCE SOUTH 80°00'02 WEST 78.99 FEET; THENCE NORTH GOYZO'S WEST 62.97 FEET; THENCE NORTH GOYZO'S WEST 18.96 FEET TO THE

RECORNING OF A NOR-THENCE THENCE SOUTH SOUTH RECORDS OF A PROPER AND A CHORD BERNING OF FORTH SYSTO'D' EAST 31.92 FEET; THENCE NORTH GOYZO'S WEST 67.96 FEET AND A CHORD BERNING OF FORTH SYSTO'D' EAST 31.92 FEET; THENCE NORTH MOYZO'S WEST 67.96 FEET AND A CHORD BERNING OF FORTH SYSTO'S WEST 67.96 FEET TO THE BEGINNING OF A CURVE OF THE SYSTO'S WEST 67.96 FEET AND A CHORD BERNING OF A CURVE THE WEST. THENCE SOUTH WEST AND A CHORD BERNING OF A CURVE OF SESSION, AN ARC LEXATH OF 30.43 FEET; THENCE NORTH GOYZO'S WEST 67.09 FEET TO THE SOUTH UNE OF AFORESAD LOT 1; THENCE NORTH 89°17'35" EAST 519.40 FEET TO THE POINT OF BEGINNING.

COMMENCE AT THE SOUTHEAST CORNER OF LOT 1, TOMPRON'S FOND SUBDIVISION, ACCORDING TO THE PHAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 4, OF THE PUBLIC RECORDS OF OSCICLACIOUNTY, FLORIDA, THENCE S ODDION'S E, A DISTANCE OF 100.01 FEET; THEN RIN S 80900000 W, A DISTANCE OF 100.01 FEET; THEN RIN S 80900000 W, A DISTANCE OF 100.01 FEET; THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET; THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET; THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET THENCE RIN S 100.0000 W, A DISTANCE OF 100.01 FEET THENCE RIN S 100.0000 W, A DISTANCE RIN S 100.0



SURVEYOR'S NOTES:

- The survey and the information, courses and distances shown thereon are correct. The title lines and lines of actual possession are the same.
- The record description of the subject property forms a mathematically closed figure
- survey correctly shows the location of all buildings, structures and other rovements situated on the Premises.
- The number of striped parking spaces located on the Premises is PARCEL 1: (23), Parcel 2: (99), Parcel 3: (55), Parcel 5: (291 regular spaces, 10 handicap spaces), and, to the extent possible, are graphically shown hereon.
- The tax parcel identification numbers for each separate tax parcel are noted.
- All set book, side yard and rear yard lines shown on the recorded plat or set forth in the applicable zoning report letter provided to the surveyor by the client are shown on the survey if those requirements do not require an interpretation by the surveyor. (No zoning report letter provided)
- Unless otherwise rotector was to be been, there are no potential unobstructed viable, the control of the properties of the control of the con
- subject to legal interpretation.

 All utilities serving the Premises enter through adjoining public streets and/or easements of record; that, except as shown, there are no visible easements or rights of way across the Premises; that the property described hereon is the same as the of way across the Premises that the property described hereon is the same as the property described hereon is the same as the property described hereon is the same as t
- The survey shows the location of all visible storm drainage systems for the colleand disposal of all roof and surface drainage.
- Any visible discharge into streams, rivers or other conveyance system is shown on the survey.
- the survey.

 12. Said described property is located within an area having a Zone Designation "X" by the Secretary of Housing and Urban Development, on Flood Insurance Rate Map No. 995040F, with a date of identification of September 25, 2009, for Community Number 0179, in Oseala County, State of Florida, which is the current Flood Insurance Rate Map for the community in which the Premises is situated. This surveyor assumes no floitify for the correctness of the cited map(s), in addition, the correctness of the cited map(s), in addition, the content of the cited map(s) and content of the content of the cited map(s).
- The Premises has direct physical access to South Kenansville Road (US Highway 441/17-92), a public street or highway.
- 14. Bearings shown hereon are assumed based on the E line of South Kenansville Road as being N00'01'54"W.
- 15. This survey is not valid without the signature and original raised seal of a Florida licensed Surveyor and Mapper.
- 16. There may be easements and restrictions of record and/or private agreements not furnished to this surveyor or shown on this survey that may affect property rights and/or lond use rights of the subject property.

(SURVEY RELATED TITLE COMMITMENT SCHEDULE B-11 EXCEPTIONS)

- Utility Easement in favor of Oscools County and Florida Power Corporation recorded in O.R. Book <u>754</u>, <u>Page 095</u> and rerecorded in U.R. Book <u>759</u>, <u>Page 657</u>, Public Records of Oscools County, Florida. (As to Parcel 5) AFFECTS PROPERTY, PUTIED AND SHOWN HERCON.
- Utility Easement in favor of Oscala County and Florida Power Corporation recorded in O.R. Book <u>754</u>, <u>Page 192</u> and rerecorded in O.R. Book <u>759</u>, <u>Page 669</u>, Public Records of Oscala County, Florida. (As to Parcel 3) AFFECTS PROPERTY, PLOTED AND SHOWN HERCON.
- Utility Easement in favor of Osceola County and Florida Power Corporation recorded in O.R. Book <u>754</u>, <u>Page 101</u> and rerecorded in O.R. Book <u>759</u>, <u>Page 671</u>, Public Records of Osceola County, Florida. (As to Parcel 5) AFFECTS PROPERTY, POTTED AND SHOWN HERCON.
- 8. Distribution Ensement in four of Florida Power Corporation recorded in O.R. Book <u>941, Page 170</u>, Public Records of Osciela County, Florida. (As to Parcels 2 and 3) AFFECTS PROPERTY, PLOTTED AND SHOWN HERCON.
- Distribution Essement in favor of Florida Power Corporation recorded in O.R. Book <u>924, Page 468</u>, Public Records of Osceola County, Florida. (As to Parcels 2 and 4) RECORDING INFORMATION NOT CORRECT
- 10. Restrictions, conditions, reservations, easements, and other matters contained on the Plot of Tompkin's Pend Subdivision, as recorded in Plot Book 2_ Page 4_, Public Records of Osceola County, Florida. (As to Parcel 5) AFFECTS PROPERTY, POLITED AND SHOWN HERCON. Distribution Easement in favor of Plorida Power Corporation recorded in O.R. Book 089, Page 295.
 Public Records of Osceola County, Florida. (As to Parcel 5) AFFECTS PROPERTY, BLANKET IN NATURE
 NOT PLOTTED.
- TOUTELY.

 Distribution Easement in favor of Florida Power Corporation recorded in O.R. Book <u>959, Page</u> <u>882</u>, Public Records of Oscela County, Florida. (As to Parcels 2, 3 & 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.
- Terms and Conditions contained in the Access Easement Agreement recorded in O.R. Book <u>799</u>, <u>Page B3</u>, Public Records of Oscesia County, Florida. (As to Parcels 1, 2, 3 and 4) AFFECTS PROPERTY, PLOTIED AND SHOWN HERCON.
- 14. Terms and Conditions contained in the Access, Utilities and Reciprocal Drainage Easement Agreement recorded in O.R. Book <u>813, Page 293</u>, Public Records of Oscolal County, Florida. (As to Parcels 2, 3 and 4) AFFECTS PROPERTY, PLOTTED AND SHOWN HEREON.
- Building Utility Agreement recorded in Instrument Number <u>180464965</u>, Public Records of Occools County, Florida. (As to Parcels 2 and 4) AFFECTS PROPERTY, BLANKET IN NATURE NOT PLOTTED.

This survey is made for the benefit of: UBS AG, by and through its branch office at 1285 Avenue of the Americas, New York, New York and their respective successors and/or assigns, and Attorney's Title Fund Services, LLC

successors analy or assigns, and accoracy is the fund services, LLC:

This is to certify that this map or plat and the survey on which it is based were
made in a construction of the services of the services

Date of Plat or Map: July 9, 2020

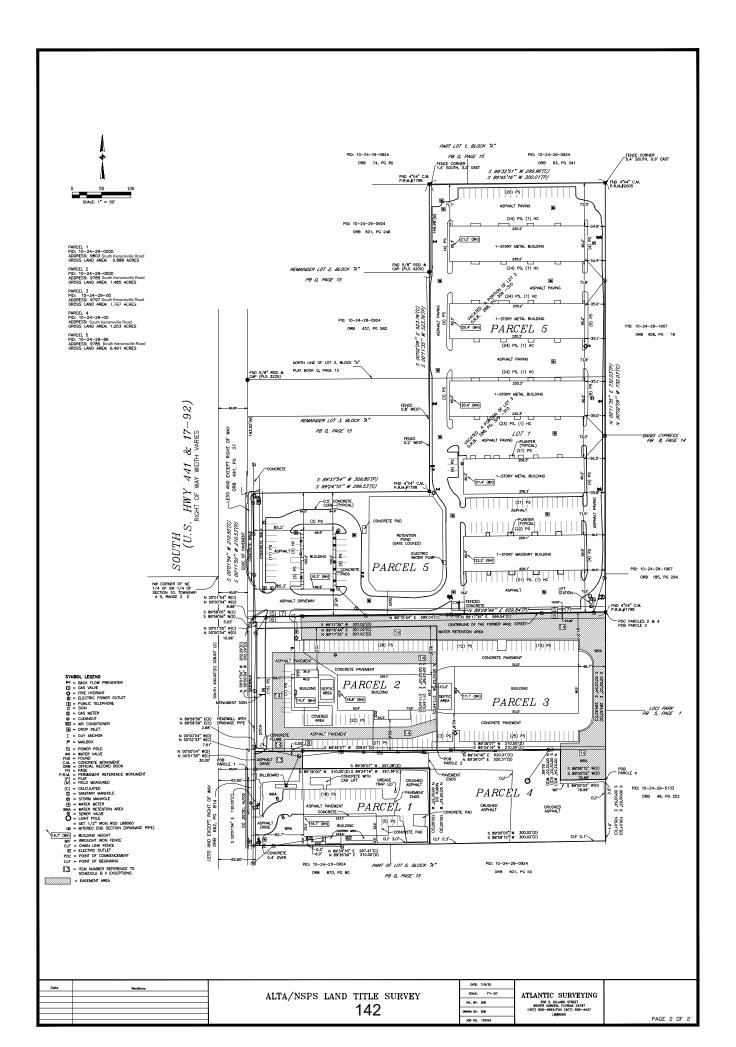
STEVEN E. BLANKENSHIP P.S.M. #5361 STATE OF FLORIDA

Date	Revisions	

ALTA/NSPS LAND TITLE SURVEY 141

DATE: 7/8/20 90NE: 1'- 50' ATLANTIC SURVEYING CAL 87: 508 308 S. DILIARD STREET WINTER GARDEN, FLORIDA 34787 (407) 656-4993/FAX (407) 656-4437 LB#5080 WAN DY: SED

PAGE 1 DE 8





CERTIFICATE OF ATTENDANCE

Certified Paralegals are required to record evidence of 50 hours of continuing legal education hours to renew the CP credential every 5 years. CLE hours are recorded in CPs' accounts through the NALA online portal. Of the 50 hours, 5 hours must be in legal ethics, and no more than 10 hours may be recorded in non-substantive areas. If attending a non-NALA sponsored educational event, this certificate may be used to obtain verification of attendance. Please be sure to obtain the required signatures for verification of attendance. The requirements to maintain the CP credential are available from NALA's web site at https://www.nala.org/certification/certtest2view. Please keep this certificate in the event of a CLE audit or further information is needed.

PLEASE COMPLETE THE SPACES BELOW AND ATTACH A PROGRAM

In Hours (Description and Speakers) of	Attendance	
	of Attendance	
3.0 The Dividing Line: Legal Descriptions, Standards and	$\mathcal{L}\mathcal{M}$	
Residential and Commercial Survey Reads		

Name of CP (Please Print)		NALA Account Number (On Mailing Label)	
		149113	
Signature of CP		Name of Seminar/Program Sponsor	
			Attorneys' Title Fund Services, LLC
Address			Authorized Signature of Sponsor Representative
			Línda Monaco
			Date of Educational Event:
City:	State (XX):		
Preferred e-mail address			Location:
			Online Webinar

For Office Use Only		
Substantive hours		
Non-substantive hours		
Ethics		



FL BAR Reference Number: 2410236N

Title: The Dividing Line: Legal Descriptions, Standards

and Residential and Commercial Survey Reads

Level: Intermediate

Approval Period: 01/01/2025 - 07/31/2026

CLE Credits

General 3.0

Certification Credits

Real Estate 3.0