



Fund Affiliate Assembly

# And the Survey Says . . .

Ordering & Reading Surveys

**Linda Monaco, B.C.S.**

Legal Education Attorney

# Overview

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- Residential
  - Ordering survey residential property
  - Reading boundary survey
  - Updating commitment
- Commercial
  - Ordering ALTA/NSPS survey
  - Reading ALTA/NSPS survey
  - Objections
  - Updating commitment



# Residential Survey

# Why Survey?

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- 1) Verification property may be found
- 2) What is next to the property
- 3) Occupancy vs. description variations
- 4) Location of improvements
- 5) Unrecorded easements & other matters not of record
- 6) Water boundaries
- 7) **Requirement to issue ALTA 9-06 series – REM**
  - See Sec. 627.7842, F.S.

# Order Proper Survey

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- 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

# Review Contract Requirements

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- FR/Bar
  - 9.(b) survey costs paid by buyer (5.(b) CRSP-16)
  - 9.(d) complete prior to title evidence date; if seller has a survey of property to provide it to buyer within 5 days of effective date (10.(c) CRSP- 16)
  - 18. B. (10.(c) CRSP-16)
    - Buyer to review & give notice within 5 days of receipt, but no later than closing
    - Survey issues are title defects
      - Cure 18. A.

# Fund Survey Requirements

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- TN 25.03.06
- Must comply with Ch. 5J-17, F.A.C.
- For issuing a policy check:
  1. Survey was made by a Florida Registered Surveyor & Mapper
  2. Signed, dated & sealed
  3. Contains an adequate & accurate legal description which agrees with that in the deed or mortgage
  4. Boundaries of land, improvements, easements, utilities, etc.
  5. Any encroachments or discrepancies between description in recorded instrument & any markers on ground designating boundary as actually used & occupied

# Ordering

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- Send request with
  - Instructions
  - Copy of commitment, including supporting documentation

## INSTRUCTIONS TO SURVEYOR

Enclosed is the Title Commitment and supporting documents ☐ (check box if applicable) as well as for ALTA/NSPS surveys a zoning report for inclusion on field work as well as the 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.



# Review Survey for Compliance with Instructions

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## Survey Checklist

### ☐ **Technical Requirements**

- ☐ Includes surveyor's
  - ☐ Original embossed seal or
  - ☐ Electronic seal
    - ☐ Seal states "Florida Registered Surveyor & Mapper"
  - ☐ Survey is signed
  - ☐ Survey is dated
    - ☐ Field work done \_\_\_\_/\_\_\_\_/\_\_\_\_ (more than 90 days ago, comply with TN 25.03.06(B))
    - ☐ Drawing signed \_\_\_\_/\_\_\_\_/\_\_\_\_
  - ☐ Name
  - ☐ Address
  - ☐ Certificate of authorization number
  - ☐ License number

### ☐ **Drawing Identified Essential Features**

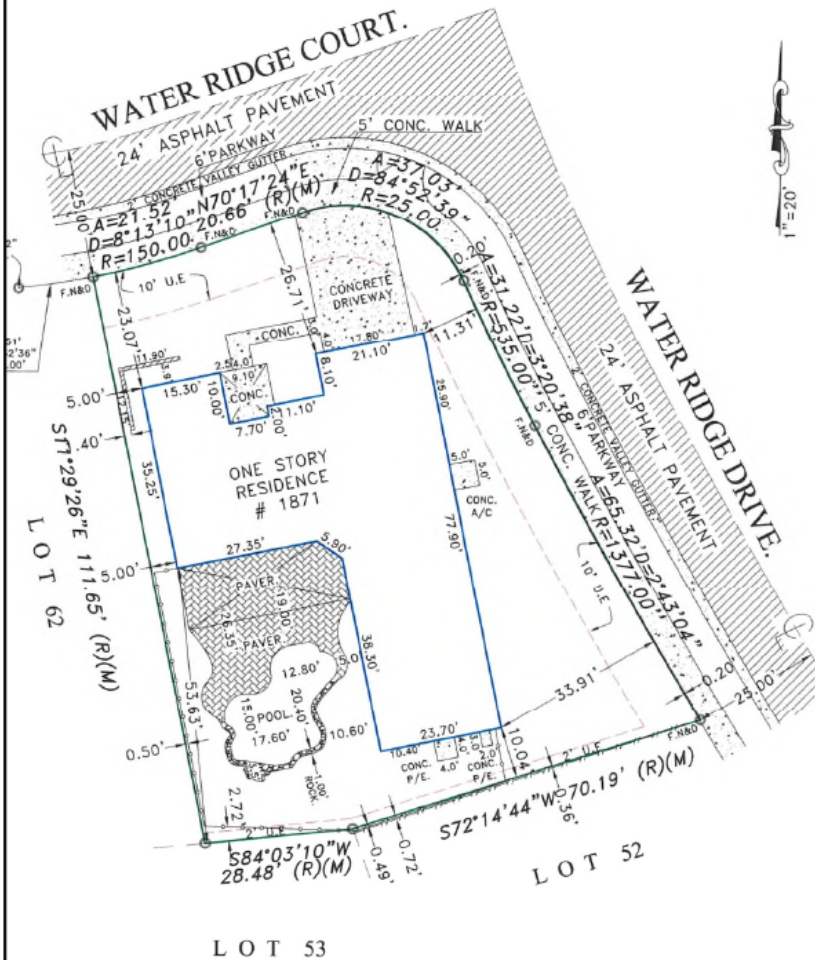
- ☐ Boundary lines
- ☐ Any body of water
- ☐ Other natural & manufactured objects affecting the property
- ☐ Easements of any kind
- ☐ Rights-of-way
- ☐ Platted building setback lines
- ☐ Improvements of any kind
- ☐ **Matters that may impact insurability:**
  - ☐ Any encroachments of improvements from insured land

Ordered By:

Richard P. Bruce, Esq.



Proudly Serving the Florida Real Estate Community for Over 20 Years  
WWW.MELANDSERVICES.COM



Accepted By:

Property Address:  
1779 Water Ridge Court  
Boca Raton, Florida 33431

Notes: DRIVEWAY ENCLOSED INTO EASEMENT ALONG NORTH LOT LINE. FENCE ENCLOSED INTO EASEMENT ALONG SOUTH LOT LINE.

SURVEYOR'S CERTIFICATION: I HEREBY CERTIFY THAT THIS BOUNDARY SURVEY IS A TRUE AND CORRECT REPRESENTATION OF A PROPERTY INTEREST UNDER MY DIRECTION. THIS COMPLIES WITH THE MINIMUM TECHNICAL STANDARDS ESTABLISHED BY THE STATE OF FLORIDA BOARD OF PROFESSIONAL LAND SURVEYING, CHAPTER 1, PART 1, F.S. 461.01, AND THROUGH 461.09, FLORIDA ADMINISTRATIVE CODE, PART 1, CHAPTER 1, F.A.C. 11C-1.01, THROUGH 11C-1.09.

SIGNED: EFRAN LOPEZ, SURVEYOR  
STATE OF FLORIDA  
FOR THE FIRM: EFRAN LOPEZ & ASSOCIATES, P.S.M. No. 6792

NOT VALID WITHOUT AND AUTHENTIC ELECTRONIC SIGNATURE AND AUTHENTICATED ELECTRONIC SEAL, AND/OR THIS MAP IS NOT VALID WITHOUT THE SIGNATURE AND THE ORIGINAL VALID SEAL OF A LICENSED SURVEYOR AND MAPPER.

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	FOUND IRON PIPE /	B.R.	BEARING REFERENCE	TEL.	TELEPHONE FACILITIES
STRUCTURE	FOR AS NOTED ON PLAT	Δ	CENTRAL ANGLE OR DELTA	U.P.	UTILITY POLE
CONC. BLOCK WALL	LB#	R	RADIUS OR RADIAL	E.U.B.	ELECTRIC UTILITY BOX
CHAIN-LINK FENCE OR WIRE FENCE	LB#	RAD.	RADIAL TO	SER.	SERVIC TANK
WOOD FENCE	LB#	R.H.	RIGHT HAND	B.T.	BROWNSHAW
WIRE FENCE	LB#	TYP.	TYPICAL	A/C	AIR CONDITIONER
EASEMENT	SET	UL	IRON ROD	S/W	SIDEWALK
CENTER LINE	Δ	U.P.	IRON PIPE	DWT	DRIVEWAY
WOOD DECK	Δ	N.B.	NAIL & COKE	SCR.	SCREEN
CONCRETE	ELEV	PH. NAIL	PARTIAL-NAIL NAIL	GAR	GARAGE
ASPHALT	P.T.	S.H.	DRILL HOLE	ENCL.	ENCLOSURE
BRICK / TILE	P.C.	P.C.	POINT OF CURVATURE	WELL	WELL
WATER	P.R.M.	P.R.M.	PERMANENT REFERENCE MONUMENT	F.V.	FINISHED FLOOR
APPROXIMATE EDGE OF WATER	P.C.C.	P.C.C.	POINT OF COMPOUND CURVATURE	W.H.	WATERHEAD
COVERED AREA	P.R.C.	P.R.C.	POINT OF REVERSE CURVATURE	O.H.L.	OVERHEAD LINES
TREE	P.B.S.	P.B.S.	POINT OF BEGINNING	TX	TRANSFORMER
POWER POLE	P.C.C.	P.C.C.	POINT OF COMMENCEMENT	CATV	CABLE TV ROOF
CATCH BASIN	P.C.P.	P.C.P.	PERMANENT CONTROL POINT	W.M.	WATER METER
C.U.E.	M	M	FIELD MEASUREMENT	P/E	POOL EQUIPMENT
L.B./L.C.	F	F	FLATTED MEASUREMENT	CONC.	CONCRETE SLAB
UTILITY EASEMENT	D	D	DEED	EASMT	EASEMENT
	C	C	CALCULATED	S.E.	SEWER EASEMENT
	L.M.E.	L.M.E.	LAKE OR LANDSCAPE MAINT. EASEMENT	L.B.E.	LANDSCAPE BUFFER EASEMENT
	R.O.E.	R.O.E.	ROOF OVERHANG EASEMENT	L.A.E.	LIMITED ACCESS EASEMENT

### Property Address:

1779 Water Ridge Court  
Boca Raton, Florida 33431

### Flood Information:

Community Number: 187602  
Panel Number: 12110K0810J  
Suffix: J  
Date of Film Index: 08/18/2014  
Flood Zone: X  
Base Flood Elevation:  
Date of Field Work: 07/18/2020  
Date of Completion: 07/19/2020

### 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.
- 3.) If there is a septic tank, well, or other structure on this survey map, 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 lines are done to the face of the wall.
- 6.) Fence ownership is not determined.
- 7.) Bearings referenced to line note dB.R.
- 8.) Dimensions shown are plotted 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, could 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/paving purposes without written consent from the land surveyor who has signed and sealed this survey.

### Legal Description:

Lot 53, of WATERFORD LANDING, according to the plat thereof, as recorded in Plat Book 151, Page 16, of the public records of Palm Beach 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:

Stuart & Valentine Keeler  
Biggy Bank, F.S.B. ISAO AATIMA  
Old Republic National Title Insurance Co.  
Richard P. Bruce, Esq.

### 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 relied by, the following facts shown on the survey prepared by EFRAN LOPEZ, dated 07/19/2020, bearing Job # B-24163:  
a. DRIVEWAY ENCLOSED INTO EASEMENT ALONG NORTH LOT LINE. FENCE ENCLOSED 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



FA

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**SIGNED**

**EFRAIN LOPEZ**  
**STATE OF FLORIDA**

**FOR THE FIRM**

**P.S.M. No. 6792**

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**RSUANT TO 47-027 FLORIDA STAT**

**PEZ**  
**LOPEZ**

**AUTHENTIC ELECTRONIC SIGNA**  
**! THIS MAP IS NOT VALID WITHOLI**

**Property Address:**

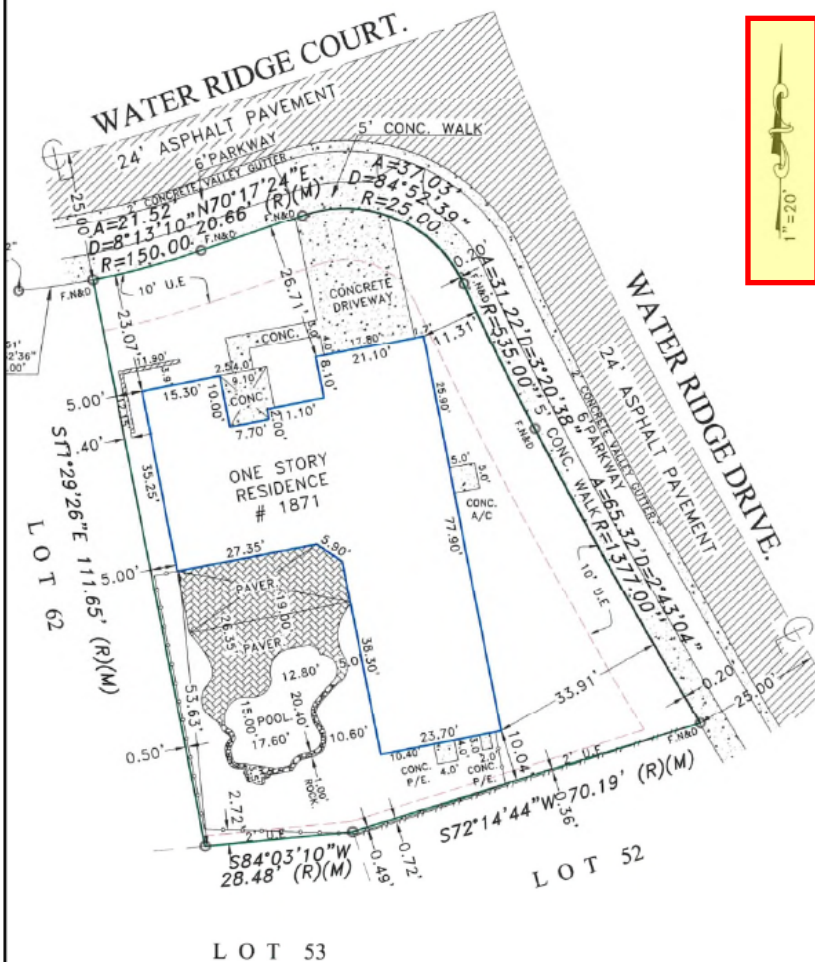
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**SIGNED**  **FOR THE FIRM**  
**EFRAIN LOPEZ**  
**STATE OF FLORIDA** **P.S.M. No. 6792**

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	STRUCTURE		L&P LICENSE $\beta$ - BUSINESS		CENTRAL ANGLE OR DELTA		U.P. UTILITY POLE
	CONC. BLOCK WALL		SURVEYOR LICENSE $\beta$ - SURVEYOR		RADIUS OR RADIAL		E.G.B. ELECTRIC UTILITY BOX
	CHAIN-LINK FENCE OR WIRE FENCE		F&P FACULTATED HOOP		RADIAL TO		S.E.P. SEWAGE TANK
	WOOD FENCE		SET SET PIN		HIGH RADIAL		A/C AIR CONDITIONER
	WIRE STRAP		CON CONTROL POINT		TYPICAL		S/W SIDEWALK
	EASEMENT		CONC CONCRETE MONUMENT		L&P IRON PIPE		D.W. DRIVEWAY
	CENTER LINE		B&D BENCHMARK		P&S PAINTER-PAINTED NAIL		S.C. SCREEN
	WOOD DECK		PT. POINT OF TANGENCY		D&H DRILL HOLE		CAR GARAGE
	CONCRETE		P.C. POINT OF CURVATURE		WELL		ENCL. ENCLOSURE
	ASPHALT		P.R.W. PERMANENT REFERENCE MONUMENT		FIRE HYDRANT		N.T.S. NOT TO SCALE
	BRICK / ROSE		P.C.C. POINT OF COMPOUND CURVATURE		M&W MANHOLE		F.F. FINISHED FLOOR
	WATER		P.R.C. POINT OF REVERSE CURVATURE		O&L OVERHEAD LINES		T.O.B. TOP OF BANK
	APPROXIMATE EDGE OF WATER		P.O.B. POINT OF BEGINNING		T&W TRANSFORMER		E.O.W. EDGE OF WATER
	COVERED AREA		P.O.C. POINT OF COMINGEMENT		C&T CABLE TV ROOF		E.O.P. EDGE OF PAVEMENT
	TREE		P.C.P. PERMANENT CONTROL POINT		W&W WATER METER		C.V.S. CONCRETE VALLEY GUTTER
	POWER POLE		M FIELD MEASURES		P&E POOL EQUIPMENT		B.S.L. BUILDING SETBACK LINE
	CATCH BASIN		P PLATTED MEASUREMENT		S.T. SURVEY TIE LINE		CENTER LINE
	C.O.E. COUNTY UTILITY EASEMENT		D NEED		B.O.W. BRIGHT-OF-WAY		P.U.E. PUBLIC UTILITY EASEMENT
	H.W.E. / E.U.E. EASEMENT		C CALCULATES		L.R.E. LANDSCAPE BUFFER EASEMENT		C.M.E. CANAL MAINTENANCE EASEMENT
	UTILITY EASEMENT		L.E.E. LANDSCAPE EASEMENT		A.E. ANCHOR EASEMENT		

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

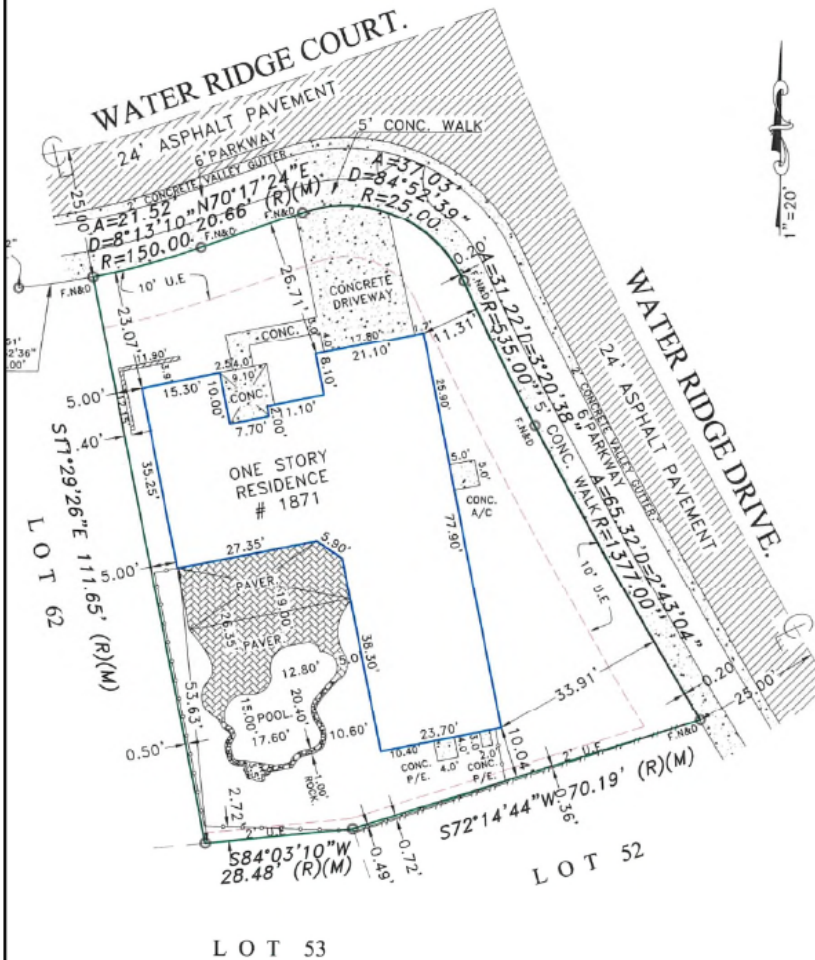


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C.U.E.	C	CALCULATED	D.E.	DRAINAGE EASEMENT	P.E.	PUBLIC UTILITY EASEMENT
U.E./L.E.	L.M.E.	LAND OF LANDSCAPE MAINT. EASEM.	L.B.E.	LANDSCAPE BUFFER EASEMENT	C.M.E.	CANAL MAINTENANCE EASEMENT
U.E.	R.D.E.	ROAD OBSTRUCTION EASEMENT	L.A.E.	LIMITED ACCESS EASEMENT	A.W.E.	ANYHOW EASEMENT

### Property Address:

1779 Water Ridge Court  
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- 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.
- 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 certificate does 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 53, of WATERFORD LANDING, according to the plat thereof, as recorded in Plat Book 151, Page 16, of the public records of Palm Beach 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:

Stuart & Valentine Keeler  
Biggy Bank, F.S.B. ISAO AATIMA  
Old Republic National Title Insurance Co.  
Richard P. Bruce, Esq.

### 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 relied by, the following facts shown on the survey prepared by EFRAIN LOPEZ, dated 07/19/2020, bearing Job # B-24163:  
a. DRIVEWAY ENCLOSED INTO EASEMENT ALONG NORTH LOT LINE. FENCE ENCLOSED 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



FA

## 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.
- 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, could 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: DRIVEWAY ENCROACHES INTO EASEMENT ALONG NORTH LOT LINE. FENCE ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.**

**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 \_\_*

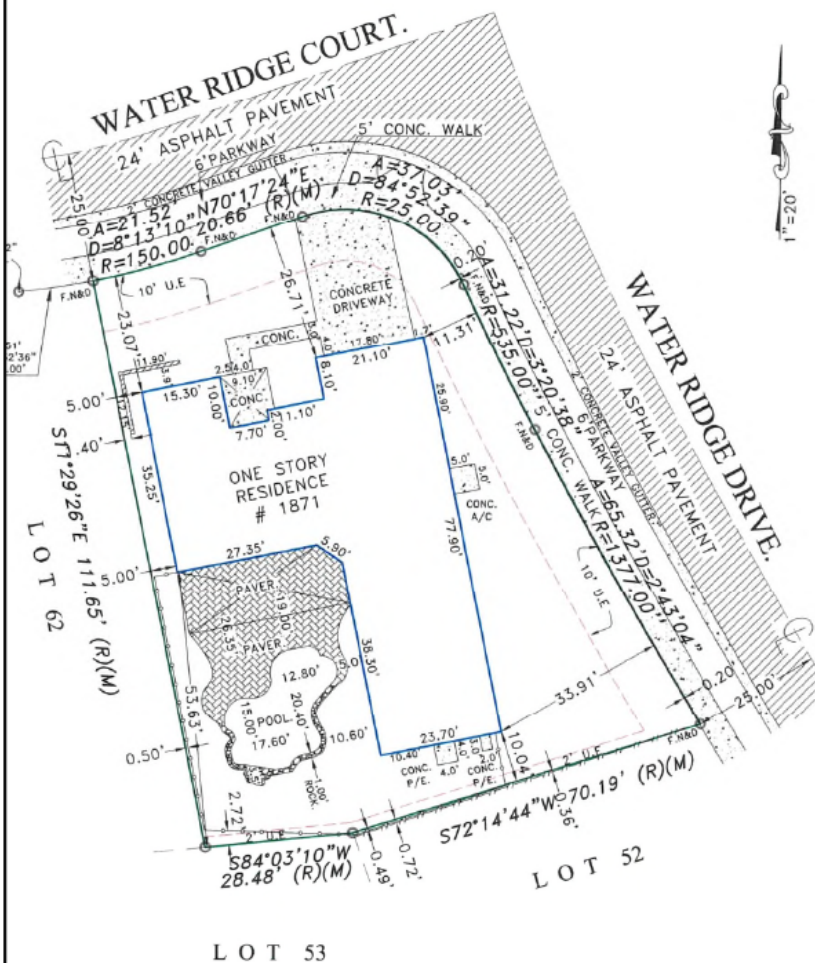
*EFRAIN LOPEZ dated 07/19/2020 bearing Job # B-24163 :*

- a. DRIVEWAY ENCROACHES INTO EASEMENT ALONG NORTH LOT LINE. FENCE ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.*

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated July 19, 2020, bearing Job #B-24163:

- a. Driveway encroaches into easement on the north lot line;
- b. Fence encroaches into easement on the south lot line.

Richard P. Bruce, Esq.



**BUREAU CERTIFICATION:** I HEREBY CERTIFY THAT THIS BOUNDARY SURVEY IS A TRUE AND CORRECT REPRESENTATION OF A SURVEY MADE UNDER MY DIRECTION. THIS COMPLIES WITH THE MINIMUM TECHNICAL REQUIREMENTS SET FORTH BY THE STATE OF FLORIDA BOARD OF PROFESSIONAL SURVEYING AND MAPPING, CHAPTER 461, F.S. THROUGH 461-25, FLORIDA ADMINISTRATIVE CODE PURSUANT TO THE FLORIDA SURVEYING STATUTES.

**SIGNED**  **FOR THE FIRM**  
**EFRAIN LOPEZ**  
**STATE OF FLORIDA** **P.S.M. No. 6792**

NOT VALID WITHOUT AND AUTHENTICATED ELECTRONIC SIGNATURE AND AUTHENTICATED ELECTRONIC SEAL AND/OR THIS MAP IS NOT VALID WITHOUT THE SIGNATURE AND THE ORIGINAL.

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



PROPERTY LINE	FND	FOUND BORN PIPE / FOR AS NOTED ON PLAN	B.B.	BEARING REFERENCE	T.P.	TELEPHONE FACILITIES
STRUCTURE			△	CENTRAL ANGLE OR DELTA	U.P.	UTILITY POLE
CONC. BLOCK WALL			R	RADIUS OR RADIAL	E.U.B.	ELECTRIC UTILITY BOX
CHAIN-LINK FENCE OR WIRE FENCE	L.F.	LICENSE # - BUSINESS	RAD.	RADIAL TE	S.E.R.	SEWING TANK
WOOD FENCE	L.F.	LICENSE # - SURVEYOR	R.A.	ROD RADIAL	R.F.	RISEFIELD
WIRE FENCE	F.M.P.	FULLY MEASURED	T.P.	TYPICAL	A/C	AIR CONDITIONER
EASEMENT	SET	SET FOR	U.R.	IRON ROD	S/W	SIDEWALK
CENTER LINE	▲	CONTROL POINT	L.P.	IRON PIPE	DWT	DRAINWAY
WOOD DECK	■	CONCRETE MONUMENT	N.B.	NAIL & CODE	S.D.R.	SCREEN
CONCRETE	◊	MONUMENT	PR. NAIL	FARMER-GALSH NAIL	GAR	GARAGE
ASPHALT	ELEV	ELEVATION	S.A.	DRILL HOLE	ENCL.	ENCLOSURE
BRICK / TILE	P.T.	POINT OF TANGENCY	W	WELL	N.T.S.	NOT TO SCALE
WATER	P.R.	PERMANENT REFERENCE MONUMENT	F	FIRE HYDRANT	F.F.	FIREFISHED FLOOR
APPROXIMATE EDGE OF WATER	P.C.C.	POINT OF COMPOSITE CURVATURE	M.H.	MANHOLE	T.O.B.	TOP OF BANK
COVERED AREA	P.R.C.	POINT OF REVERSE CURVATURE	S.H.	OVERHEAD LINE	E.O.W.	EDGE OF WATER
TRIE	P.B.	POINT OF BEGINNING	TX	TRANSFORMER	E.O.P.	EDGE OF PAVEMENT
POWER POLE	P.C.C.	POINT OF COMMENCEMENT	CATV	CABLE TV ROOF	C.V.G.	CONCRETE VALLEY GUTTER
GARAGE	P.F.	PERMANENT CONTROL POINT	W.M.	WATER METER	B.S.L.	BUILDING SETBACK LINE
C.U.E.	M.	FIELD MEASUREMENT	P.E.	POOL EQUIPMENT	S.T.L.	SURVEY THE LINE
U.E./L.E.	F	FLATTED MEASUREMENT	CONC.	CONCRETE CURB	C.L.	CENTER LINE
U.E.	D	DEED	E.S.T.	EASEMENT	R/W	RIGHT-OF-WAY
COUNTY UTILITY EASEMENT	C	CALCULATED	D.N.E.	DRAINAGE EASEMENT	P.E.	PUBLIC UTILITY EASEMENT
WATER / DRAINAGE EASEMENT	L.M.E.	LINE ON LANDSCAPE MAP, EMP.	L.E.L.	LANDSCAPE BUFFER EASEMENT	C.M.E.	CANAL MAINTENANCE EASEMENT
UTILITY EASEMENT	R.E.	ROOF OVERHANG EASEMENT	L.A.E.	LANDSCAPE ACCESS EASEMENT	A.W.E.	ANALOG EASEMENT

Community Number: 187602  
Panel Number: 12110K0810J  
Suffix: J  
Date of Firm Index: 08/18/2014  
Flood Zone: X  
Base Flood Elevation:  
Date of Field Work: 07/18/2020  
Date of Completion: 07/19/2020

- 1.) The Legal Description used to perform this survey was supplied by others. This survey does not determine or claim to imply ownership.
- 2.) This survey only shows above ground improvements.
- 3.) Underground utilities, footings, or encroachments are not located on this survey map.
- 4.) 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.
- 5.) Examination of the abstract of the will has to be made to determine the 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 reference to line note is B.R.
- 8.) Directions shown are plotted 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, could be drawn at a shown scale and/or not to scale.
- 12.) Elevation, 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 so certified. The certifications do not extend to any unrecorded 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.

Lot 63, of WATERFORD LANDING, according to the plat thereof, as recorded in Plat Book 151, Page 16, of the public records of Palm Beach County, FLORIDA

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.

Stuart & Valentine Keeler  
Biggy Bank, F.S.B. ISAO AATIMA  
Old Republic National Title Insurance Co.  
Richard P. Bruce, Esq.

This policy does not insure against loss or damage by action of the following exceptions: Any rights, easements, interests, or claims which may exist by action of or reflected by the following facts shown on the survey prepared by EFRAIN LOPEZ dated 07/19/2020 bearing Job # B-24163.

a. DRIVEWAY ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE. FENCE ENCROACHES INTO EASEMENT ALONG SOUTH LOT LINE.



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

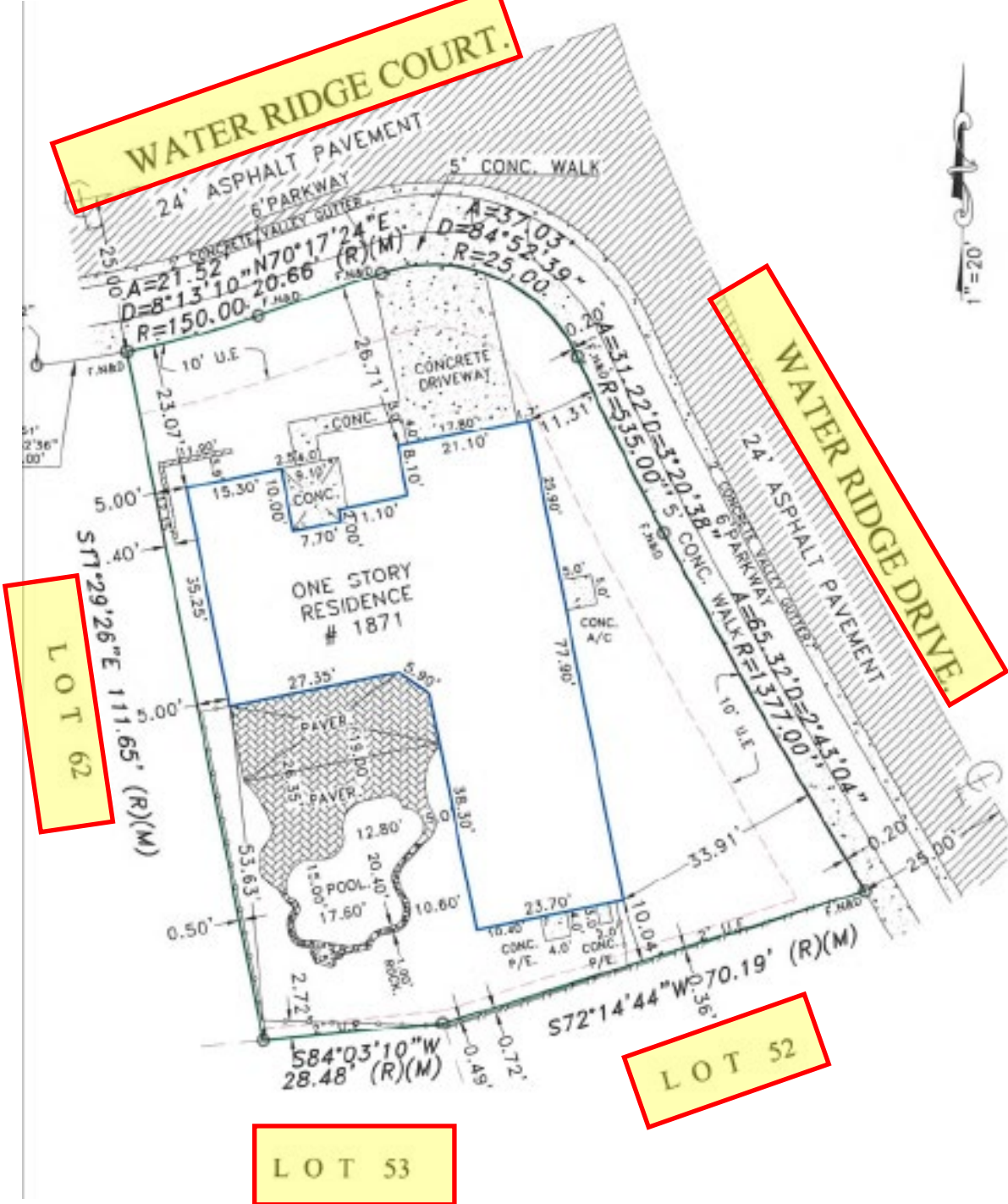


# Legal Description

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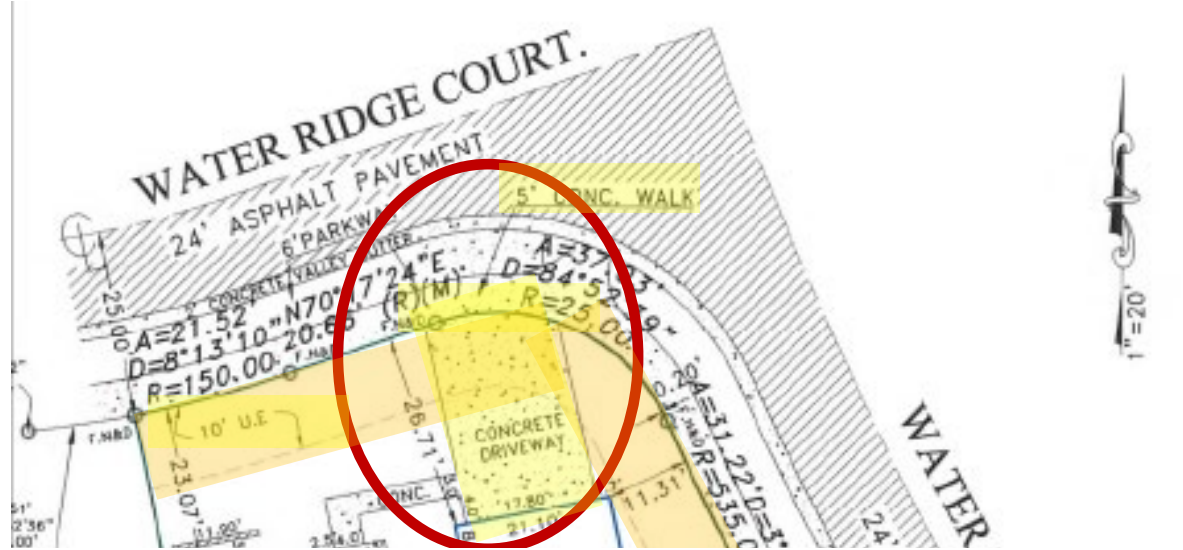
**Legal Description:**

Lot 63, of WATERFORD LANDING, according to the plat thereof, as recorded in Plat Book 151, Page 16, of the public records of Palm Beach County, FLORIDA



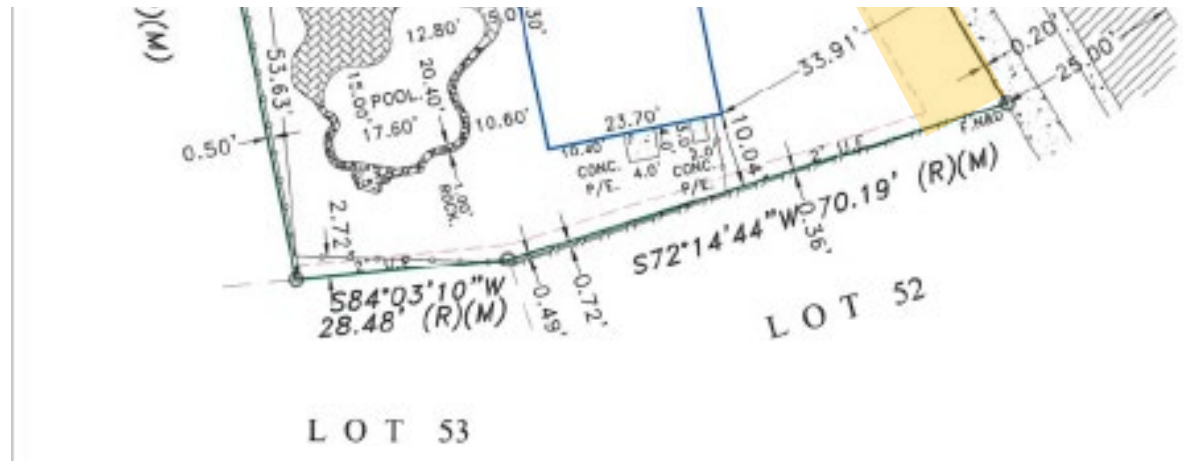






Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated July 19, 2020, bearing Job #B-24163:

- Driveway encroaches into **utility** easement on the north lot line;
- Driveway extends beyond the property line across a sidewalk and concrete valley gutter on the north lot line;**
- Fence encroaches into easement on the south lot line.





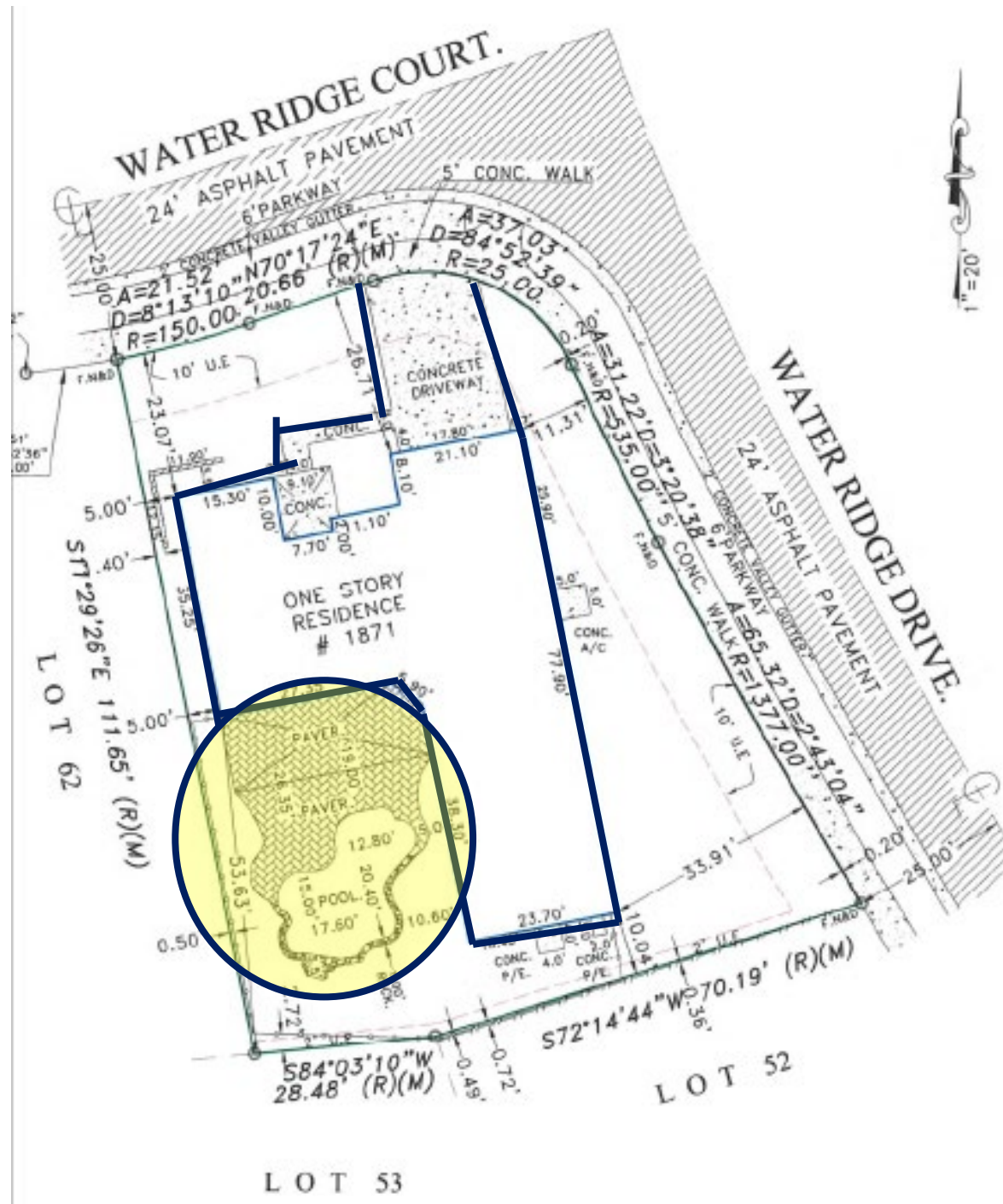
Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated July 19, 2020, bearing Job #B-24163:

- Driveway encroaches into utility easement on the north lot line;
- Driveway extends beyond the property line across a sidewalk and concrete valley gutter on the north lot line;
- Fence encroaches into easement on the south lot line.
- Fence encroaches into lot 52 and 53 on the south lot line.**









# Updating Commitment

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- Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Efrain Lopez, dated July 19, 2020, bearing Job #B-24163:
  - a. Driveway encroaches into utility easement on the north lot line;
  - b. Driveway extends beyond the property line across a sidewalk and concrete valley gutter on the north lot line;
  - c. Fence encroaches into easement on the south lot line.
  - d. Fence encroaches into lot 52 and 53 on the south lot line.

# Commercial Survey

# ALTA/NSPS Land Survey

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- ALTA – American Land Title Association
  - Title agents trade organization
  - Drafts standard title jackets & endorsement language
  - Lobbies on behalf of title industry
- NSPS – National Society of Professional Surveyors, Inc. is the legal successor organization to ACSM
- ACSM – American Congress on Surveying & Mapping



# ALTA/NSPS Survey Requirements

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- On-site fieldwork 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\*
- \*Minimum Standard detail requirements for ALTA/NSPS Land Title Surveys (2016)

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

Minimum Standard Detail Requirements  
For ALTA/NSPS Land Title Surveys

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**MINIMUM STANDARD DETAIL REQUIREMENTS FOR  
ALTA/NSPS LAND TITLE SURVEYS**  
*(Effective February 23, 2016)*

FAL

# Review Contract Prior to Ordering Survey

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- Contract will have some provision
- Use same instructions
  - Include additional requirements of contract
  - Check the box for Table A items desired

## INSTRUCTIONS TO SURVEYOR

Enclosed is the Title Commitment and supporting documents ☐ (check box if applicable) as well as for ALTA/NSPS surveys a zoning report for inclusion on field work as well as the map. If any part of information provided is not legible, please notify us immediately so that we may provide a legible copy.

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



# Review Contract Prior to Ordering Survey

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- Contact lender for their requirements
  - Check the box for Table A items desired

## **Additional instructions for ALTA/NSPS surveys:**

16. Comply with ALTA/NSPSN 2016 standards.

17. Confirm physical access (ALTA/NSPS surveys).

18. Age of monuments and structures if there are gaps or overlays found.

19. Identification of water features within 25 feet of the subject property.

20. Other items from ALTA/NSPS Table A

☐1.    ☐2.    ☐3.    ☐4.    ☐5.    ☐6.    ☐7.(a) ☐7.(b) ☐7.(c) ☐8.    ☐9.

☐10.(a) ☐10.(b) ☐11. ☐12. ☐13.    ☐14.    ☐15.    ☐16.    ☐17.    ☐18.    ☐19.    ☐20.

☐21. \_\_\_\_\_

21. ALTA/NSPS certification



# Ordering a Survey

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52

- Ordering a survey
  - Include the commitment exceptions (B-II) & supporting documentation
  - Request
    - All items in commitment exceptions (B-II) to be shown on the survey map
    - Label commitment items on map with commitment numbers
  - If item on commitment cannot be shown
    - Make a note of the same, including reason



## Additional Checklist ALTA/NSPS Survey

### ☐ **Fieldwork**

- ☐ Monuments – location, size character
  - ☐ Found
  - ☐ Placed
  - ☐ Location, description & character of any lines
- ☐ Rights of way & access
  - ☐ Location
  - ☐ Roads, streets abutting, location & size
  - ☐ Visible evidence of physical access
  - ☐ Location & character of other forms of access
  - ☐ Any potentially encroaching access ways

- ☐ Easements, servitudes, rights of way access & documents
  - ☐ Location & width
  - ☐ Note if no access to public way observed
  - ☐ Platted setback or building restrictions
- ☐ Presentation
  - ☐ No less than 8.5 X 11
  - ☐ Vicinity map
  - ☐ Necessary additional information
  - ☐ Caption “ALTA/NSPS Land Title Survey”

### ☐ **Table A Requested**



DESCRIPTION:

A PARCEL OF LAND LYING IN THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 20 EAST, HILLSBOROUGH COUNTY, FLORIDA, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE MOST WESTERLY CORNER OF LOT 17, BLOCK 1, BLOOMINGDALE SECTION "A", UNIT 1, AS RECORDED IN PLAT BOOK 48, PAGE 91, PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA, RUN THENCE S.89 DEGREES 59'56"W., 20.00 FEET TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF BELL SHOALS ROAD; THENCE N.00 DEGREES 00'04"W., 759.04 FEET ALONG SAID EAST RIGHT-OF-WAY LINE OF BELL SHOALS ROAD, SAID LINE BEING 30 FEET EAST OF AND PARALLEL WITH THE WEST BOUNDARY OF THE AFORESAID SECTION 12 TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAID RIGHT-OF-WAY LINE N.00 DEGREES 00'04"W., 186.11 FEET; THENCE N.89 DEGREES 59'56"E., 159.00 FEET; THENCE S.00 DEGREES 00'04" E., 186.11 FEET; THENCE S.89 DEGREES 59'56"W., 159.00 FEET TO THE POINT OF BEGINNING;

LESS AND EXCEPTING THEREFROM THE LANDS AS DESCRIBED IN STIPULATED ORDER OF TAKING CASE NO. 18-CA-003387, IN FAVOR OF HILLSBOROUGH COUNTY, RECORDED IN OFFICIAL RECORDS BOOK 25953, PAGE 959, LYING WITHIN THE FOLLOWING METES AND BOUNDS DESCRIPTION:

COMMENCE AT THE NORTHWEST CORNER OF THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 20 EAST; THENCE SOUTH 00'06'44" WEST, 1005.67 FEET ALONG THE WEST LINE OF SAID NORTHWEST 1/4 OF SECTION 12; THENCE SOUTH 89'50'16" EAST, 30.00 FEET TO A POINT ON THE EXISTING RIGHT OF WAY LINE OF BELL SHOALS ROAD AND THE POINT OF BEGINNING; THENCE SOUTH 89'51'16" EAST, 16.93 FEET; THENCE SOUTH 00'36'39" WEST, 169.53 FEET; THENCE NORTH 89'48'45" WEST, 9.64 FEET; THENCE SOUTH 00'19'57" WEST, 16.59 FEET; THENCE NORTH 89'51'16" WEST, 5.86 FEET TO A POINT ON THE SAID RIGHT OF WAY LINE OF BELL SHOALS ROAD; THENCE ALONG SAID RIGHT OF WAY LINE NORTH 00'08'44" EAST 186.11 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH: A NON-EXCLUSIVE EASEMENTS CREATED, LIMITED AND DEFINED BY THAT CERTAIN DECLARATION OF EASEMENTS AND COVENANTS RECORDED IN BOOK 4695, PAGE 858.

Property surveyed and shown hereon is the same property as described in title commitment number 16-19-0115, dated May 22, 2020, prepared by Old Republic National Title Insurance



"ALTA/NSPS LAND TITLE SURVEY"

PREPARED FOR:

SURVEY

To: ABC  
Big  
Old  
Rich  
Spec

This is  
accord  
Surveys,  
6(a), 6(  
The fiel  
Date of

MARK	DATE	REVISION	BY	AP'V'D

ABC Investments Corporation

3511 Bell Shoals Road  
Valrico, FL

SCALE: 1" = 20'	CHKD./AP'V'D: DAB
DATE: July 29, 2020	APPROVED: DAB
DWN. BY: WDW, SEB	
CHKD.BY: DAB	

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PER  
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MAPPER





#### FLOOD\_ZONE:

AS PER THE FEDERAL EMERGENCY MANAGEMENT AGENCY FLOOD INSURANCE RATE MAP COMMUNITY-PANEL NUMBER 120112 0394 H, DATED AUGUST 28, 2008, THE SUBJECT PROPERTY LIES IN ZONE "X", BY SCALE LOCATION ONLY.

#### LAND AREA:

THE LAND AREA IS 29,592 SQUARE FEET OR 0.679 ACRES.

#### SOURCE OF ZONING DATA:

THE HILLSBOROUGH COUNTY, FLORIDA ZONING DEPARTMENT  
PHONE: 813-272-5920

#### ZONING:

THE CURRENT ZONING IS PD (PLANNED DEVELOPMENT).  
THE CURRENT ZONING ALLOWS FOR THE CURRENT USE.

#### BUILDING SETBACK REQUIREMENTS:

BASED ON APPROVED SITE PLAN

#### BUILDING HEIGHT RESTRICTION:

BASED ON APPROVED SITE PLAN  
35 FEET PER SCH. B-2, EXC. NO. 7

#### PARKING SPACE TABLE:

REGULAR PARKING SPACES:	21
HANDICAP PARKING SPACES:	2
TOTAL:	23

#### PARKING SPACE REQUIREMENTS:

3 PARKING SPACES FOR EACH 1,000 SQ. FT. OF GROSS FLOOR AREA, PLUS 100 FEET OF QUEING AREA PER DRIVE-IN LANE.

Because there may be a need for interpretation of the applicable zoning codes, we refer you to Hillsborough County, Florida and the applicable zoning codes.

#### BUILDING AREA:

EXTERIOR FOOT PRINT AT GROUND FLOOR IS 3,206 SQUARE FEET.

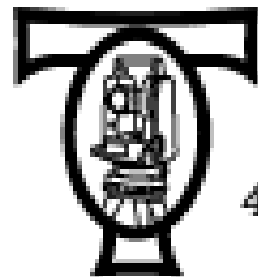
#### ACCESS NOTE:

ACCESS TO THE SUBJECT PROPERTY IS BY PUBLIC RIGHT OF WAY OF BELL SHOALS ROAD.

#### ENCROACHMENTS:

THERE ARE NO APPARENT ENCROACHMENTS.





*BRIGGS, WASHINGTON & THOMPSON  
LAND SURVEYING, INC.*

406 SW Rutledge Street P.O. Box 263 Madison, FL 32340  
thompsonsurveying@earthlink.net

LB No. 7563

850-973-6186 800-882-8396 Fax: 850-973-6931

FB - See Folder

DWG file: 13-120.dwg

Calc File: 13-120-1.crd

Sec. 12-30s-20e, Hillsborough Co., FL

Drawn by: WDW, SEB

B-2 By: DAB

Job Order No:

Field work completed: July 29, 2020

13-120





### LEGEND:

P.O.C. = Point of Commencement

P.O.B. = Point of Beginning

Fd = Found

△ = set nail with cap No. 7563.

▲ = found nail as indicated

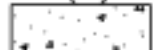
○ = set 1/2" rebar with cap No. 7563.


—X— = fence


R/W = right-of-way


(D) = deed bearing and/or distance


(M) = measured bearing and/or distance


 = concrete sidewalk


 = canopy or covered area


 = power pole


 = guy anchor

 = light pole


 = fire hydrant


 = water meter

 = water valve

 = sanitary sewer manhole

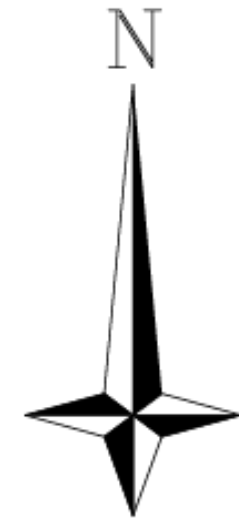
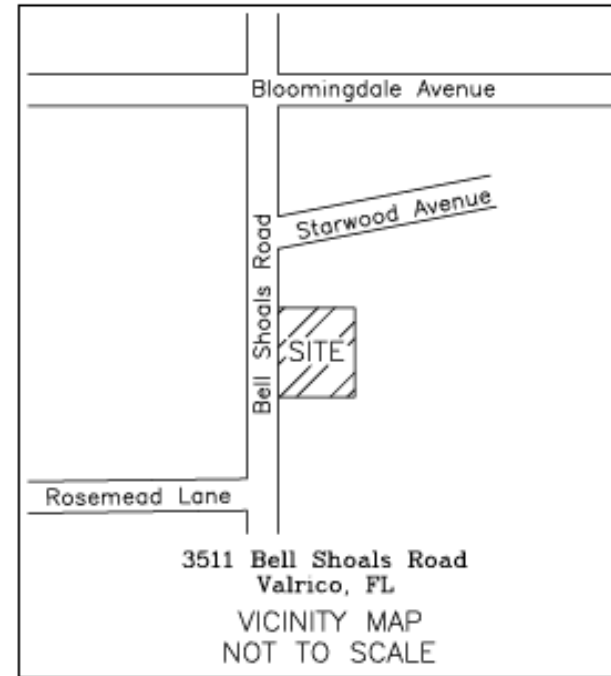
 = sign

 = electric meter

 = catch basin or curb inlet

—OE— = overhead powerline

+ = flag pole



SCALE: 1" = 20'





## MISCELLANEOUS NOTES AND SURVEYOR'S REPORT:

1. BEARINGS SHOWN HEREON ARE BASED ON THE EASTERLY RIGHT OF WAY LINE OF BALL SHOALS ROAD BEING N 00°00'04" W, AS PER THE LEGAL DESCRIPTION.
2. UNLESS IT BEARS THE SIGNATURE AND THE ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER, THIS DRAWING IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT VALID.
3. ALL UTILITIES SHOWN HEREON ARE BASED ON SURFACE EVIDENCE. ANY UTILITIES NOT SHOWN ARE LACKING SURFACE EVIDENCE TO MAKE A DETERMINATION OF LOCATION IN THE FIELD.
4. THE WESTERLY BOUNDARY LINE OF THE SUBJECT PROPERTY IS THE SAME AS THE EASTERLY RIGHT OF WAY LINE OF BELL SHOALS ROAD.
5. THE ORIGINAL DRAWING FROM WHICH THIS COPY WAS MADE IS AT THE SCALE SHOWN HEREON, HOWEVER IN THE PROCESS OF REPRODUCTION, THIS SCALE MAY BE SLIGHTLY REDUCED, ENLARGED, OR OTHERWISE DISTORTED FROM ITS ORIGINAL SCALE.
6. THIS SURVEY WAS PREPARED USING CONVENTIONAL SURVEYING METHODS AND NONE OF THE METHODOLOGY ALLOWED UNDER NO. 15 OF TABLE A OF THE 2016 ALTA/NSPS SURVEYING REQUIREMENTS WAS UTILIZED IN THE PREPARATION OF THIS SURVEY.

## MISCELLANEOUS NOTES AND SURVEYOR'S REPORT:

### 7. UNLESS OTHERWISE SHOWN ON SURVEY:

- (A) THERE IS NO OBSERVABLE EVIDENCE OF EARTH MOVING WORK, BUILDING CONSTRUCTION OR BUILDING ADDITIONS WITHIN RECENT MONTHS.
- (B) THERE IS NO OBSERVABLE EVIDENCE NOR INFORMATION PROVIDED INDICATING CHANGES IN STREET RIGHT OF WAY LINES.
- (C) THERE IS NO OBSERVABLE EVIDENCE OF RECENT STREET OR SIDEWALK CONSTRUCTION OR REPAIRS.
- (D) THERE IS NO OBSERVABLE EVIDENCE OF SITE USE AS A SOLID WASTE DUMP, SUMP, SANITARY LANDFILL OR CEMETERY.

### 8. NO EVIDENCE OF POTENTIAL WETLANDS WERE OBSERVED ON THE SUBJECT PROPERTY AT THE TIME THE SURVEY WAS CONDUCTED, NOR HAVE WE RECEIVED ANY DOCUMENTATION OF ANY WETLANDS BEING LOCATED ON THE SUBJECT PROPERTY.

THE METHODOLOGY ALLOWED UNDER NO. 15 OF TABLE A OF THE 2016 ALTA/NSPS SURVEYING REQUIREMENTS WAS UTILIZED IN THE PREPARATION OF THIS SURVEY.

9. ADDRESS WAS OBSERVED IN THE FIELD ON BUILDING.
10. FROM A VISUAL INSPECTION ONLY, ALL UTILITIES APPEAR TO ENTER THE SUBJECT PROPERTY FROM A PUBLIC RIGHT OF WAY.
11. THERE ARE NO DISCREPANCIES BETWEEN THE BOUNDARY LINES SHOWN ON THIS SURVEY AND THE LEGAL DESCRIPTION CONTAINED IN THE TITLE COMMITMENT.
12. THE BOUNDARY LINE DIMENSIONS AS SHOWN ON THIS SURVEY MAP FORM A MATHEMATICALLY CLOSED FIGURE WITHIN  $\pm 0.1$  FOOT.
13. IF THE SUBJECT PROPERTY IS COMPRISED OF MULTIPLE PARCELS, THE PARCELS ARE CONTIGUOUS ALONG THEIR COMMON BOUNDARIES AS SHOWN ON THIS SURVEY, AND THERE ARE NO GAPS, STRIPS OR GORES IN SAID PROPERTIES.
14. THE BOUNDARY LINES OF THE SUBJECT PROPERTY ARE CONTIGUOUS WITH THE BOUNDARY LINES OF ALL ADJOINING STREETS, HIGHWAYS, RIGHTS OF WAYS AND EASEMENTS, PUBLIC OR PRIVATE, AS DESCRIBED IN THEIR MOST RECENT RESPECTIVE LEGAL DESCRIPTIONS OF RECORD.



# Tying Commitment to Survey

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- Ordering a survey
  - Include the commitment exceptions (B-II) & supporting documentation
  - Request
    - All items in commitment exceptions (B-II) to be shown on the survey map
    - Label commitment items on map with commitment numbers
  - If item on commitment cannot be shown
    - Make a note of the same, including reason

# Old Republic National Title Insurance Company

## AMERICAN LAND TITLE ASSOCIATION COMMITMENT Schedule B-II

Issuing Office File Number:

### Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or Mortgage thereon covered by this Commitment.
2.
  - a. General or special taxes and assessments required to be paid in the year 2020 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.*
4. Declaration and restrictions and all exhibits attached thereto and recorded in: O.R. Book 4140, Page 293, together with amendments thereto recorded in: O.R. Book 4140, Page 321, Public Records of Hillsborough County, Florida (hereinafter "Declaration"). Such Declaration may establish and provide without limitation for easements, liens, charges, assessments, an option to purchase, a right of first refusal, and/or the prior approval of a future purchaser or occupant.
5. Transmission Right of Way, recorded in O.R. Book 4684, Page 812, Public Records of Hillsborough County, Florida.
6. Terms and conditions of the easement contained in the instrument recorded in O.R. Book 4695, Page 851.
7. Terms and conditions of the easement and covenants contained in the instrument recorded in O.R. Book 4695, Page 858.
8. Terms, conditions, and provisions of Declaration of Easements and Restrictions, recorded in Official Records Book 4846, Page 1987, together with and as amended by First Amendment recorded in Official Records Book 4972, Page 479, and Assignment and Assumption of Rights recorded in Official Records Book 7323 Page 1469.
9. Lease from Inland American ST Florida Portfolio IV, L.L.C., a Delaware limited liability company to SunTrust Bank, a Georgia banking corporation, recorded O.R. Book 18579, Page 1385, Public Records of Hillsborough County, Florida.
10. Terms, conditions, and provisions of Stipulated Order of Taking, pursuant to Case No. 18-CA-003387, recorded in O.R. Book 25953, Page 959, Public Records of Hillsborough County, Florida.

## Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or Mortgage thereon covered by this Commitment.
2.
  - a. General or special taxes and assessments required to be paid in the year 2020 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.*

4. Declaration and restrictions and all exhibits attached thereto and recorded in: O.R. Book 4140, Page 293, together with amendments thereto recorded in: O.R. Book 4140, Page 321, Public Records of Hillsborough County, Florida (hereinafter "Declaration"). Such Declaration may establish and provide without limitation for easements, liens, charges, assessments, an option to purchase, a right of first refusal, and/or the prior approval of a future purchaser or occupant.
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10. Terms, conditions, and provisions of Stipulated Order of Taking, pursuant to Case No. 18-CA-003387, recorded in O.R. Book 25953, Page 959, Public Records of Hillsborough County, Florida.

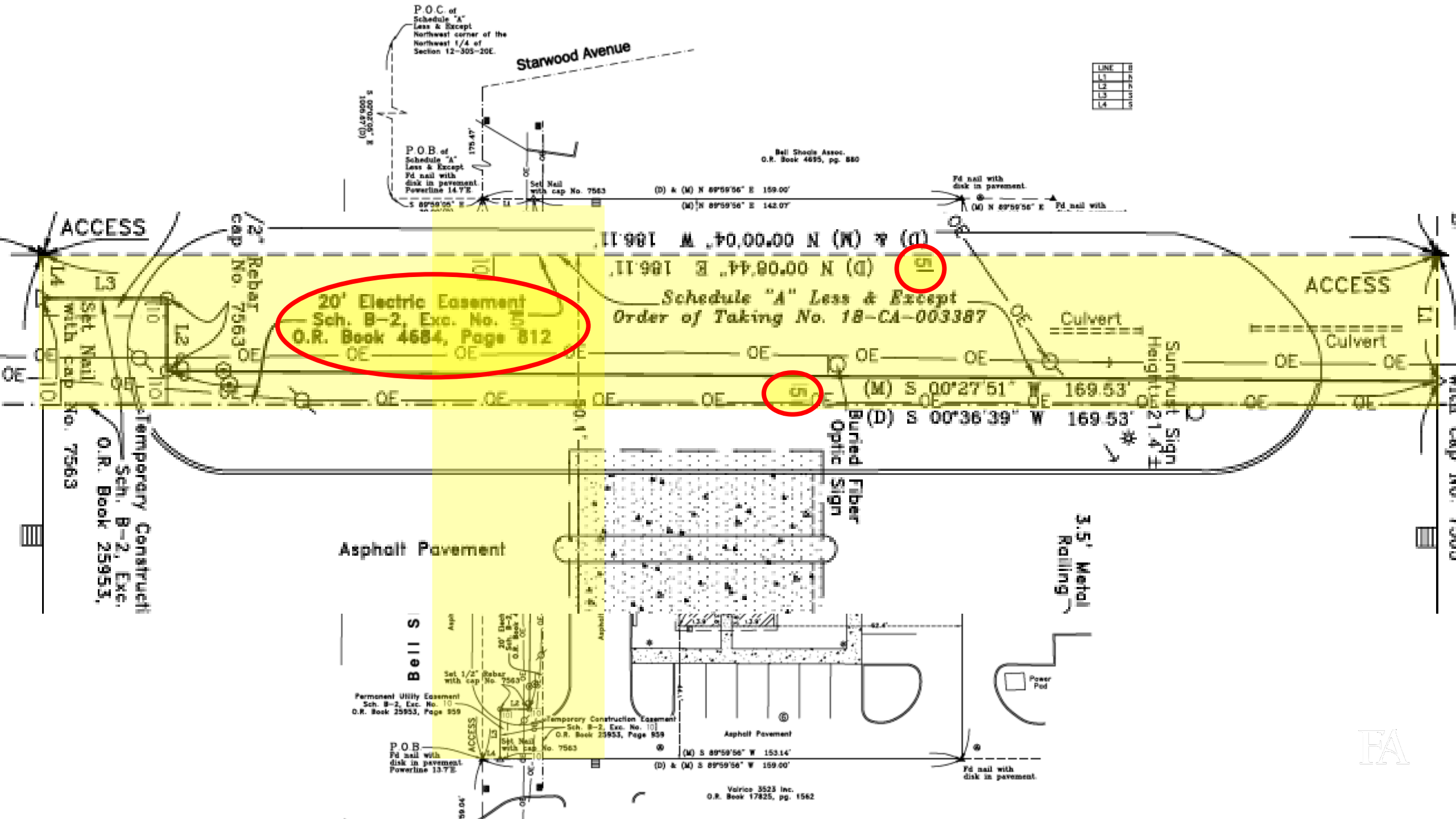




Old Republic National Title Insurance COMMITMENT NO. 16-19-0115, DATED May 22, 2020

SCHEDULE B – SECTION 2, EXCEPTIONS PERTAINING TO THIS SURVEY

4. Terms, conditions, and provisions of Declaration of Covenants and Restrictions for Bloomingdale Commercial Properties, recorded in Official Records Book 4140, Page 293, and Official Records Book 4140, Page 321. PORTIONS BLANKET IN NATURE AFFECTING ENTIRE SUBJECT PROPERTY AND CANNOT BE PLOTTED, PORTIONS REFERRED TO HEREON.
5. Transmission Right of Way recorded in Official Records Book 4684, Page 812. PLOTTED HEREON.
6. Terms, conditions, and provisions of Grant of Easement, recorded in Official Records Book 4695, Page 851. PORTIONS BLANKET IN NATURE AFFECTING ENTIRE SUBJECT PROPERTY AND ADJACENT PROPERTY, PORTIONS PLOTTED HEREON. (SEE DETAIL "B").

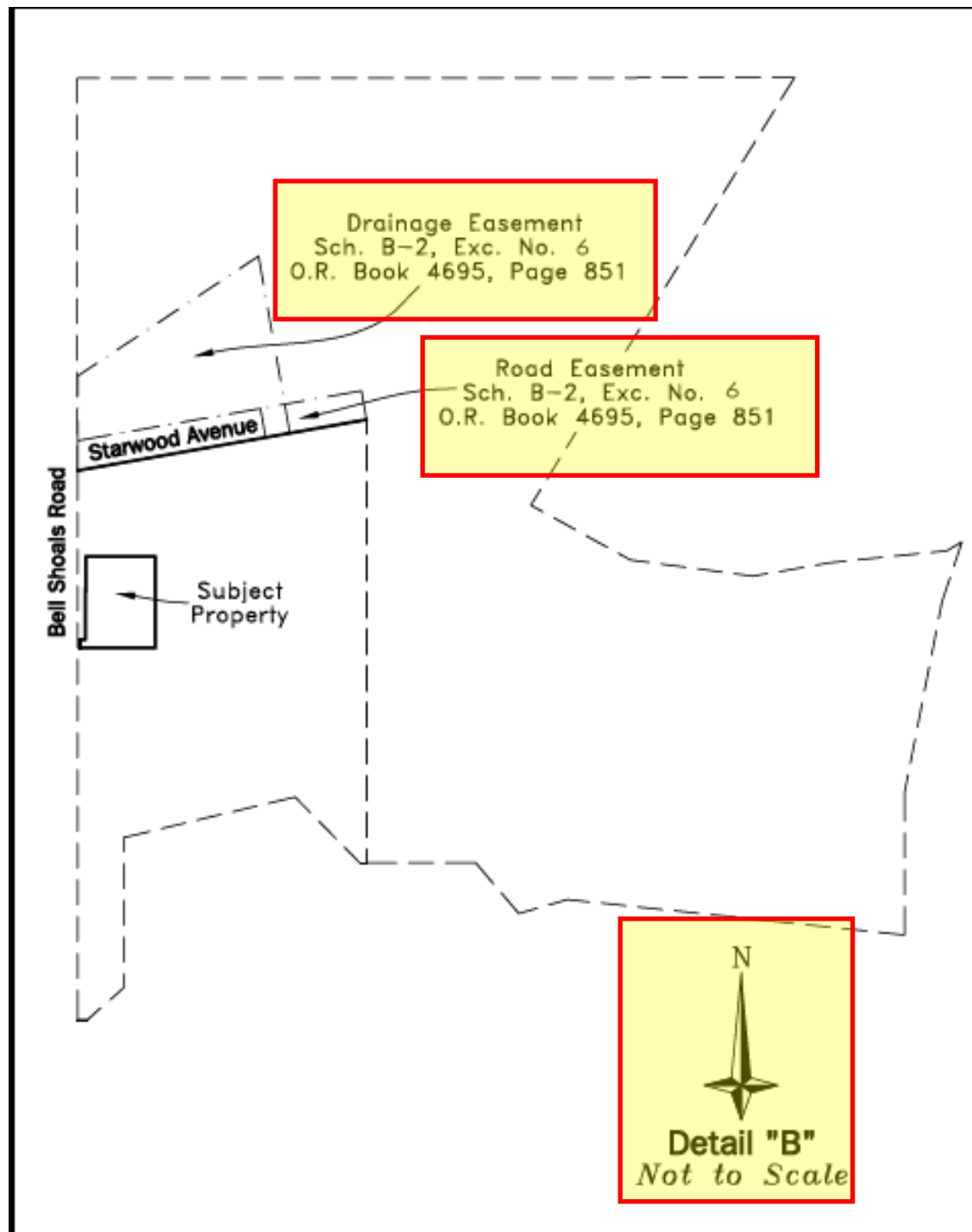


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7. Terms, conditions, and provisions of Declaration of Easements and Covenants, recorded in Official Records Book 4695, Page 858. PLOTTED HEREON. (SEE DETAIL "A").

8. Terms, conditions, and provisions of Declaration of Easements and Restrictions, recorded in Official Records Book 4846, Page 1987, together with and as amended by First Amendment recorded in Official Records Book 4972, Page 479, and Assignment and Assumption of Rights recorded in Official Records Book 7323 Page 1469. DOES NOT AFFECT THE SUBJECT PROPERTY.

9. All of the terms and provisions set forth and contained in that certain Memorandum of Lease Agreement between Inland American ST Florida Portfolio IV, L.L.C., a Delaware limited liability company, Lessor, and SunTrust Bank, a Georgia banking corporation, Lessee, a memorandum of which is recorded in Book 18579, Page 1385. BLANKET IN NATURE AFFECTING ENTIRE SUBJECT PROPERTY AND CANNOT BE PLOTTED.

10. Terms, conditions, and provisions of Stipulated Order of Taking, pursuant to Case No. 18-CA-003387, recorded in Official Records Book 25953, Page 959. PLOTTED HEREON.





Bell Shoals Road

Starwood Avenue

Convenience Store  
Parcel

Subject  
Property  
Preview  
Center  
Parcel

Retail  
Parcel

Bank  
Parcel

Office  
Parcel



Detail "A"

Scale 1" = 200'

Reciprocal Easement for  
Ingress and Egress over  
each parcel  
Reciprocal Easement for  
Parking over the Convenience  
Store, Preview Center, Office  
and Retail Parcels  
Sch. B-2, Exc. No. 7  
O.R. Book 4695, pg. 858

Reciprocal Easement for  
Ingress and Egress over  
each parcel  
Reciprocal Easement for  
Parking over the Convenience  
Store, Preview Center, Office  
and Retail Parcels  
Sch. B-2, Exc. No. 7  
O.R. Book 4695, pg. 858

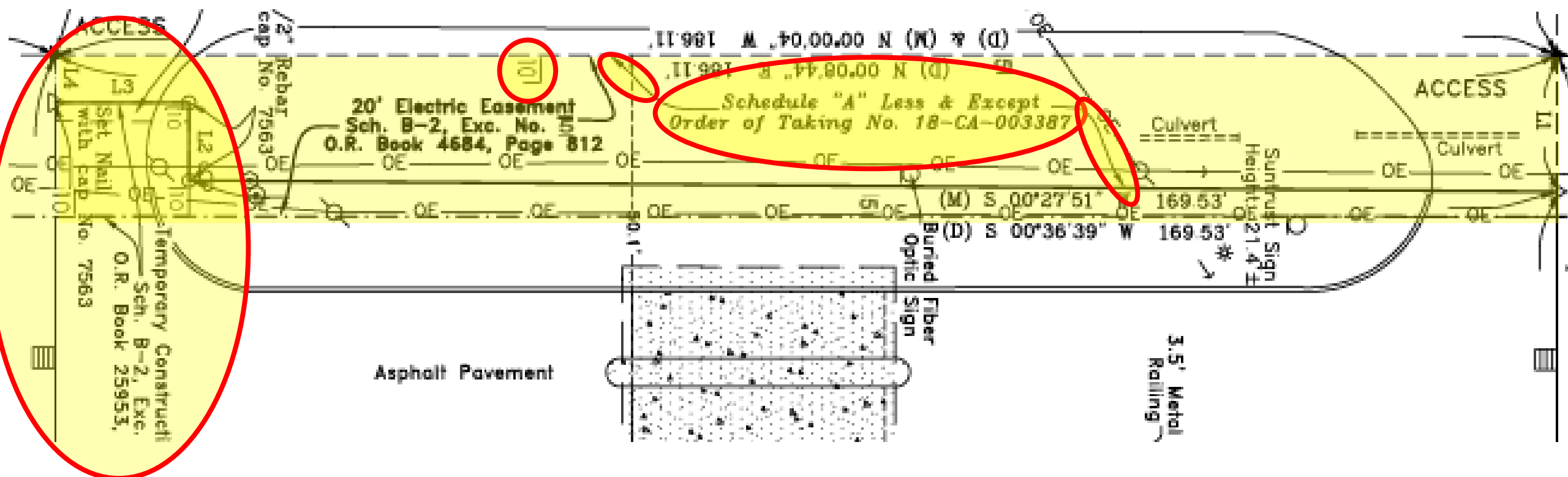
7. Terms, conditions, and provisions of Declaration of Easements and Covenants, recorded in Official Records Book 4695, Page 858. PLOTTED HEREON. (SEE DETAIL "A").

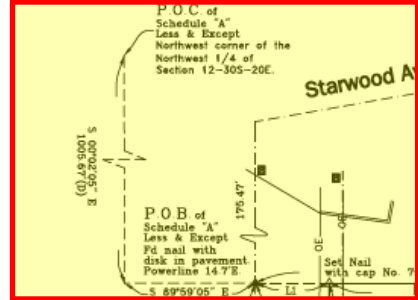
8. Terms, conditions, and provisions of Declaration of Easements and Restrictions, recorded in Official Records Book 4846, Page 1987, together with and as amended by First Amendment recorded in Official Records Book 4972, Page 479, and Assignment and Assumption of Rights recorded in Official Records Book 7323 Page 1469. DOES NOT AFFECT THE SUBJECT PROPERTY

9. All of the terms and provisions set forth and contained in that certain Memorandum of Lease Agreement between Inland American ST Florida Portfolio IV, L.L.C., a Delaware limited liability company, Lessor, and SunTrust Bank, a Georgia banking corporation, Lessee, a memorandum of which is recorded in Book 18579, Page 1385. BLANKET IN NATURE AFFECTING ENTIRE SUBJECT PROPERTY AND CANNOT BE PLOTTED.

10. Terms, conditions, and provisions of Stipulated Order of Taking, pursuant to Case No. 18-CA-003387, recorded in Official Records Book 25953, Page 959. PLOTTED HEREON.







P.O.C. of  
Schedule "A"  
Less & Except  
Northwest corner of the  
Northwest 1/4 of  
Section 12-30S-20E.

P.O.B. of  
Schedule "A"  
Less & Except  
Fd nail with  
disk in pavement  
Powerline 14.7 E

Starwood Avenue

Bell Shoals Assoc.  
O.R. Book 4695, pg. 880

Bell Shoals Road Variable Width Public R/W

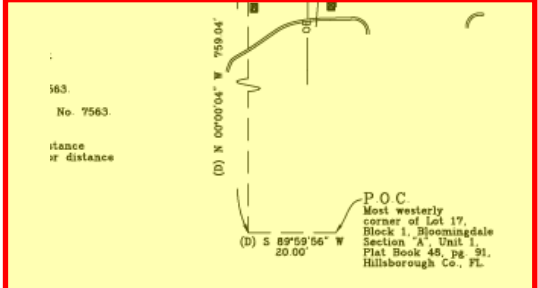
Permanent Utility Easement  
Sch. B-2, Exc. No. 10  
O.R. Book 25953, Page 959

P.O.B.  
Fd nail with  
disk in pavement  
Powerline 13.7 E

Set 1/2" Rebar  
with cap  
No. 7563

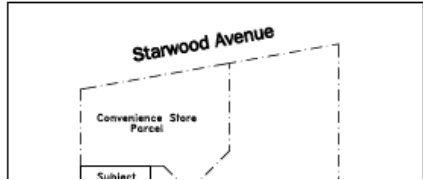
Temporary Construction Easement  
Sch. B-2, Exc. No. 10  
O.R. Book 25953, Page 959

Valrico 3523 Inc.  
O.R. Book 17825, pg. 1562



563.  
No. 7563  
distance  
or distance

P.O.C.  
Most westerly  
corner of Lot 17,  
Block 1, Bloomingdale  
Section "A", Unit 1,  
Plat Book 48, pg. 91,  
Hillsborough Co., FL.



Starwood Avenue

Convenience Store  
Parcel

FA



P.O.C. of  
Schedule "A"  
Less & Except  
Northwest corner of the  
Northwest 1/4 of  
Section 12-30S-20E.

Starwood Avenue

S 00°02'05" E  
1005.67'(D)

P.O.B. of  
Schedule "A"  
Less & Except  
Fd nail with  
disk in pavement.  
Powerline 14.7'E.

S 89°59'05" E  
30.00'(D)

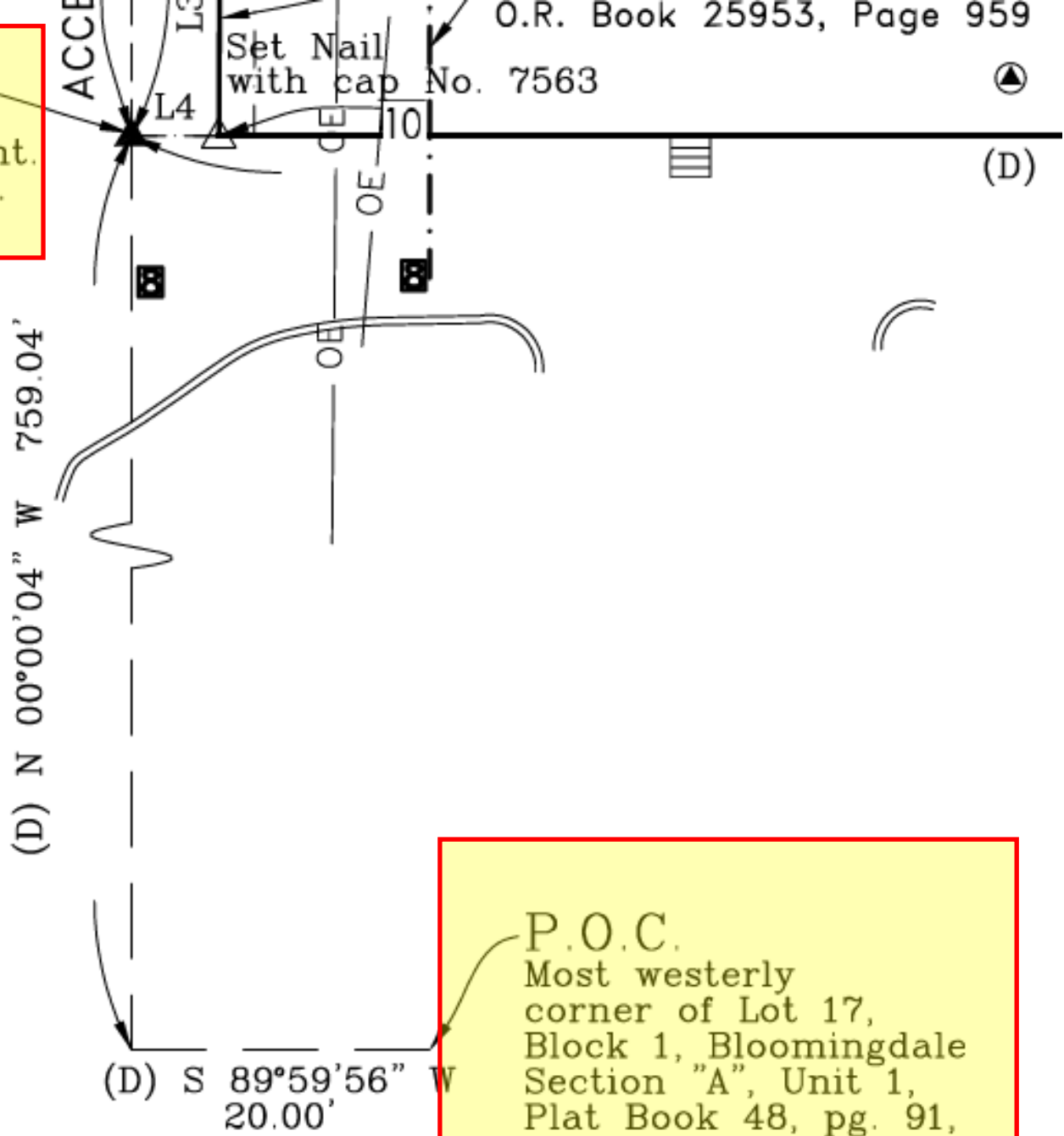
175.47'

Set Nail  
with cap No. 7563

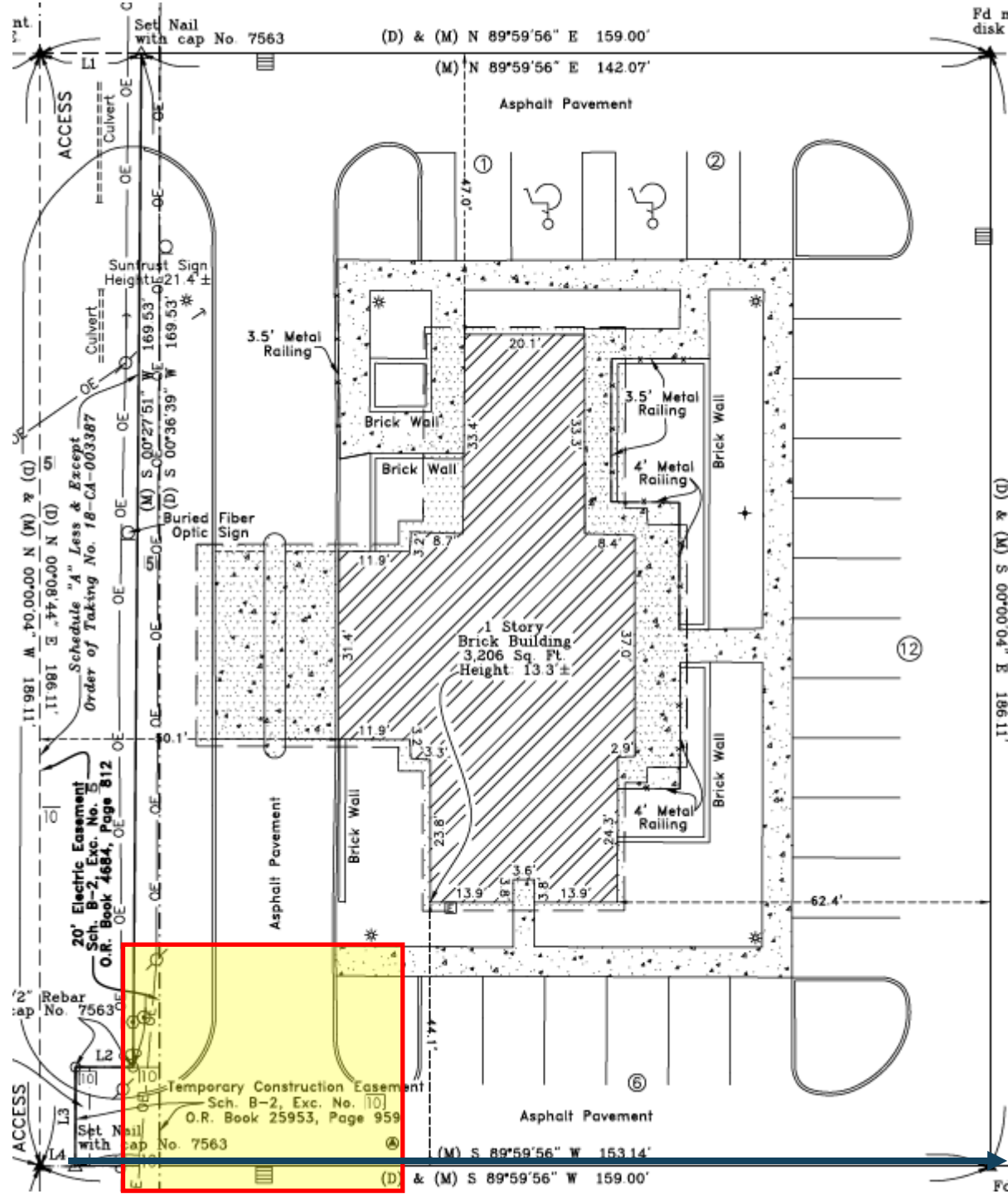
P.O.B.  
Fd nail with  
disk in pavement.  
Powerline 13.7'E.

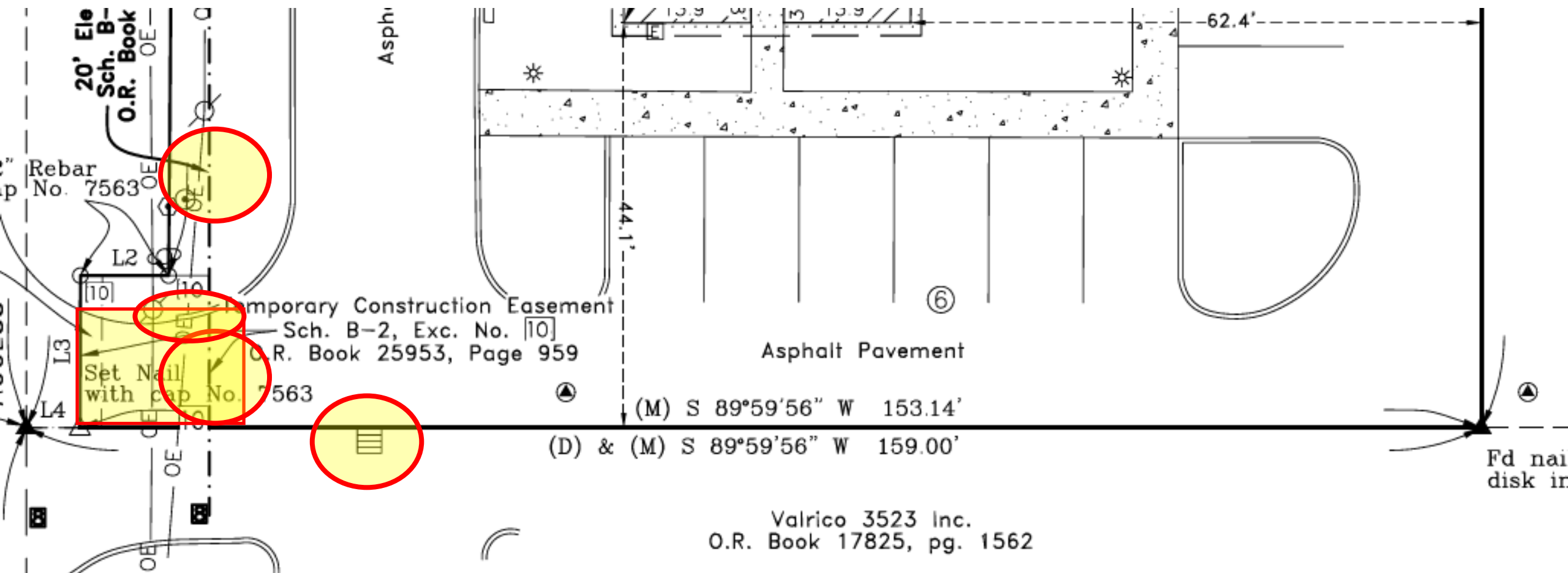
7563.

e  
stance



P.O.C.  
Most westerly  
corner of Lot 17,  
Block 1, Bloomingdale  
Section "A", Unit 1,  
Plat Book 48, pg. 91,  
Hillsborough Co., FL.





# Notes

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## Surveyor

- Dash dot dash line is not defined – add to legend

## Commitment

- Driveway encroaches on transmission right of way or into the taking on the south side of the property – need input from surveyor





# Notes

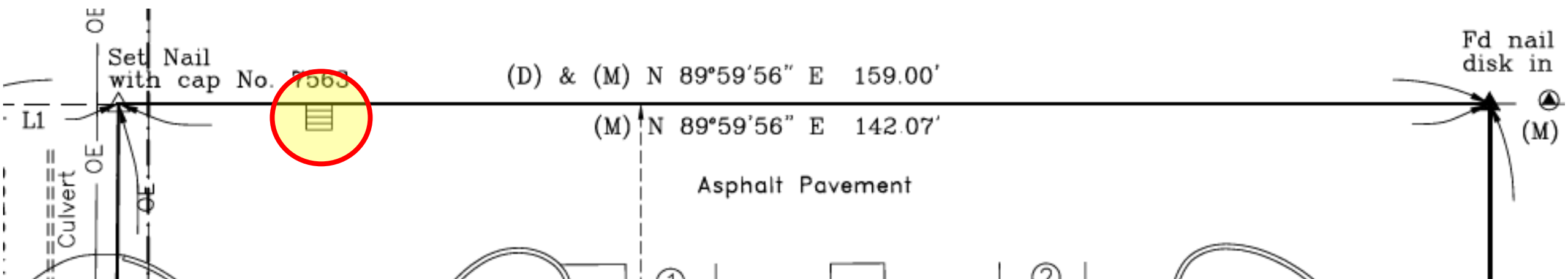
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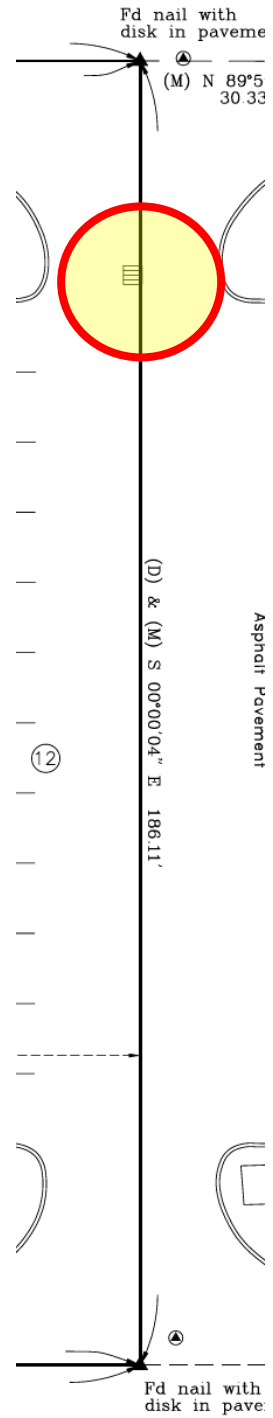
## Surveyor

- Dash dot dash line is not defined – add to legend
- Verify that the OE line is within its easement boundary on the west side as well as the OE running northeast

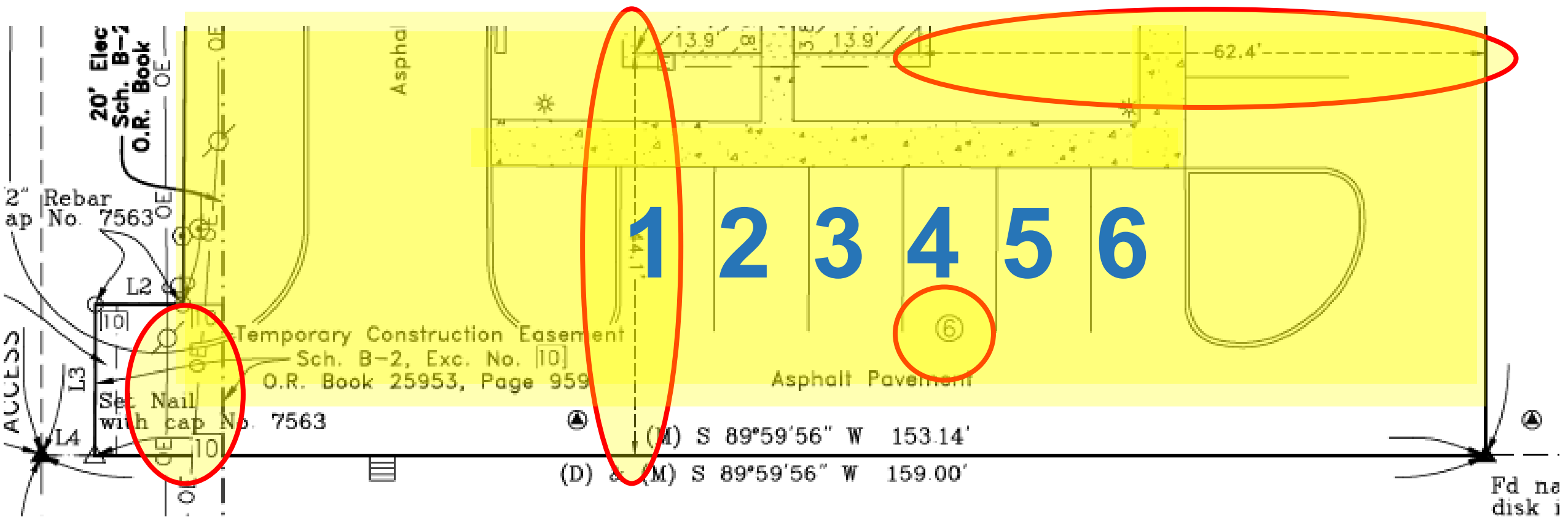
## Commitment/Objections

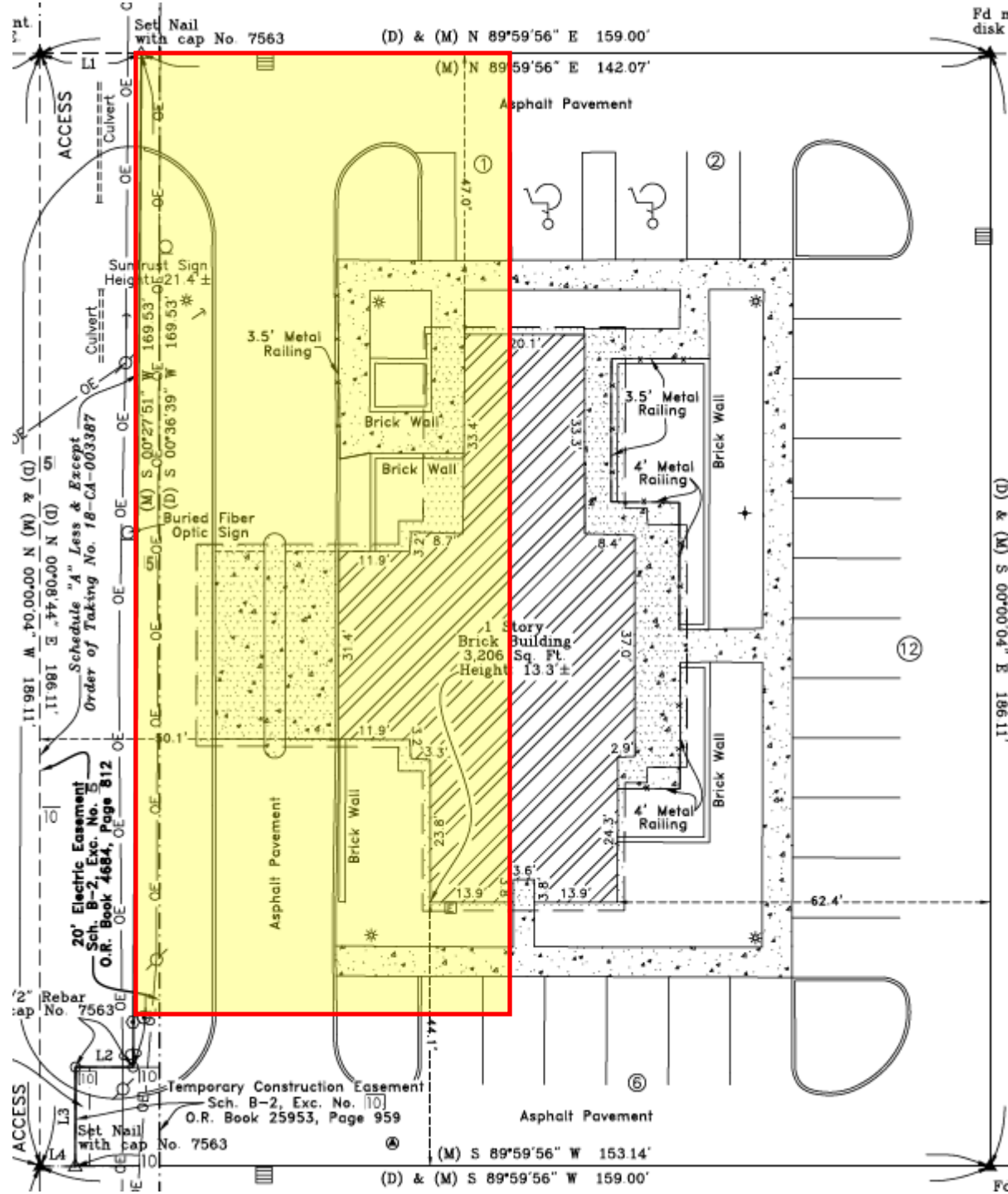
- Driveway encroaches on transmission right of way or into the taking on the south side of the property – need input from surveyor
- SunTrust sign encroaches on the property on the west side – if sign is to remain need proof of approval



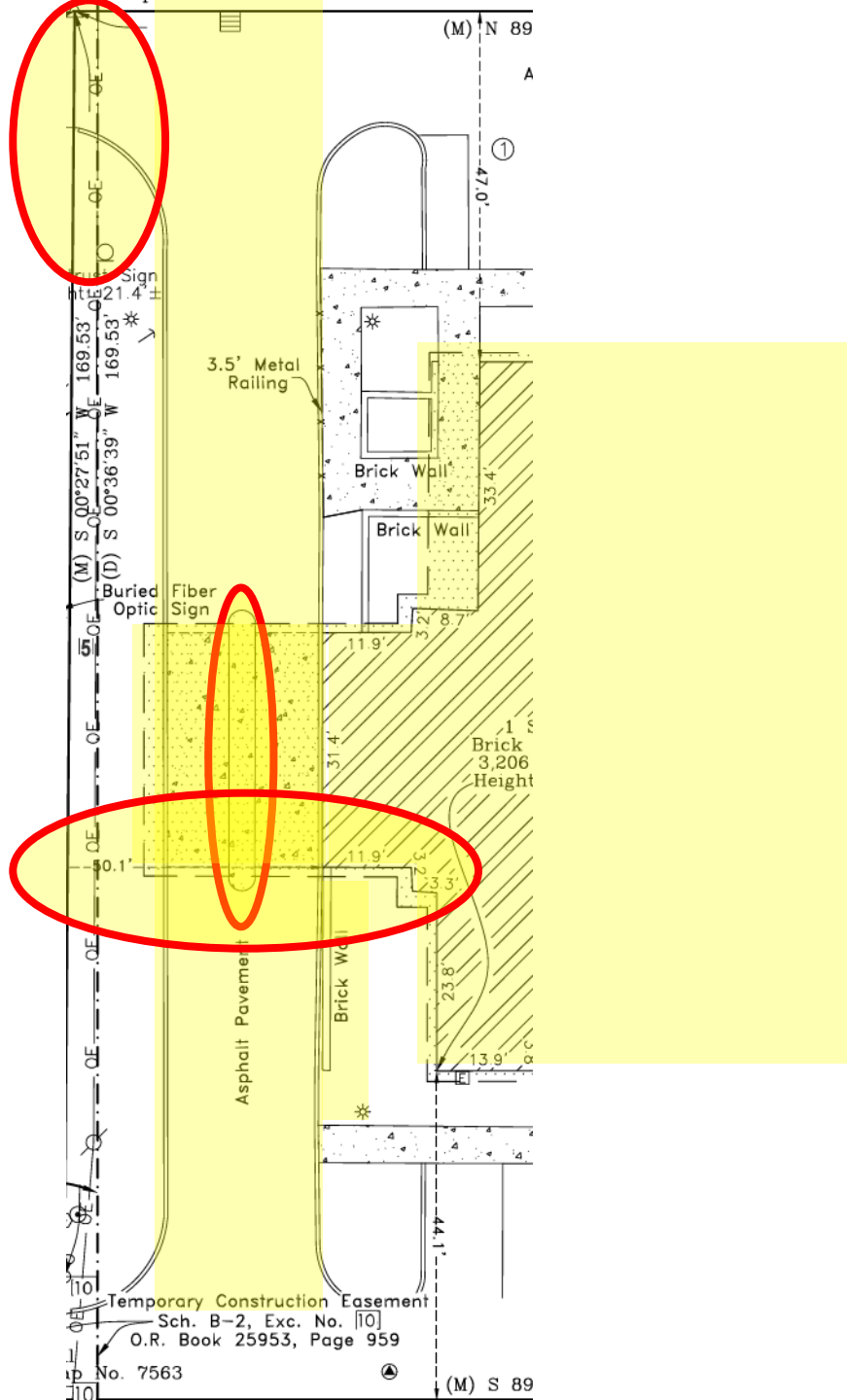












# Notes

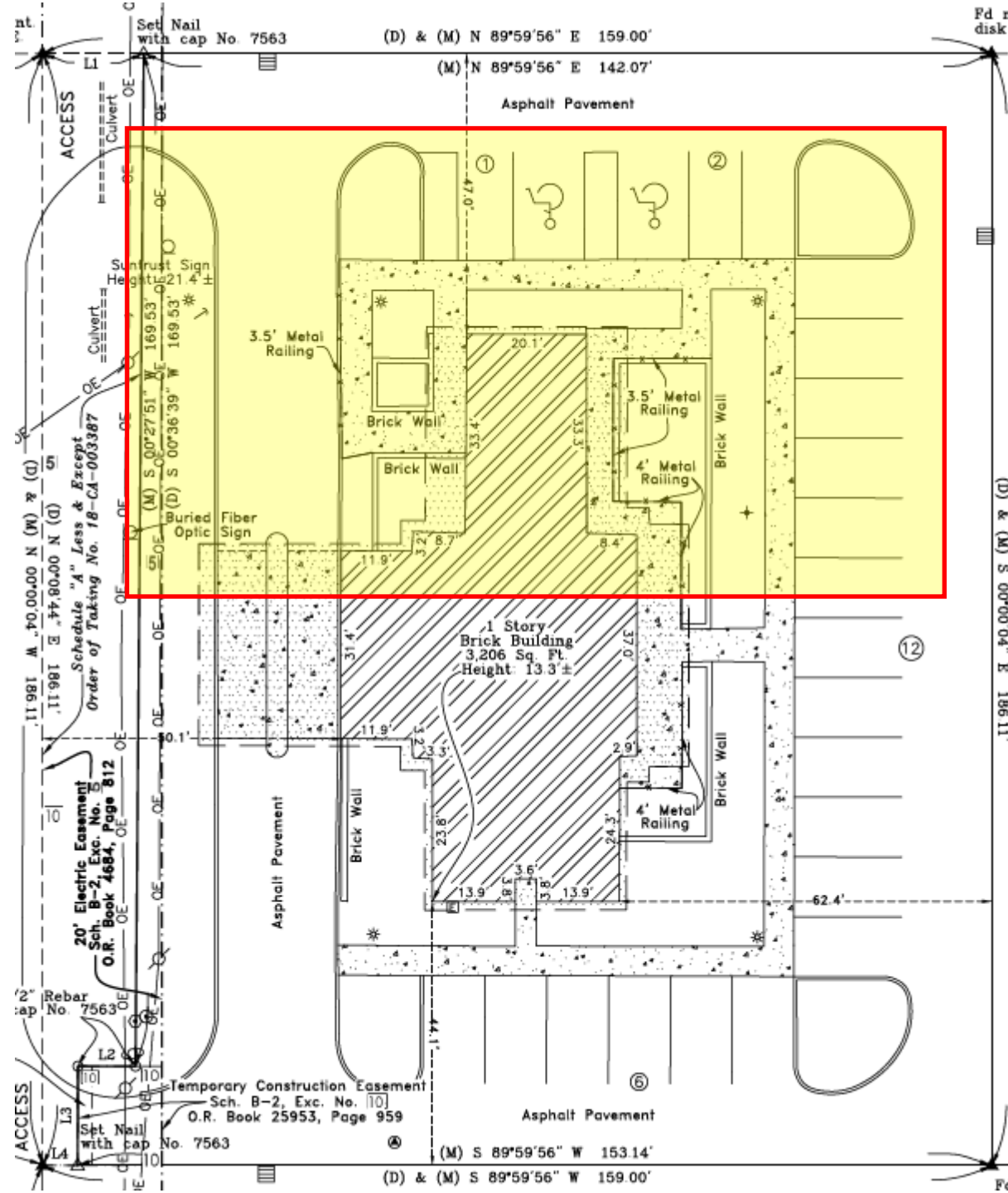
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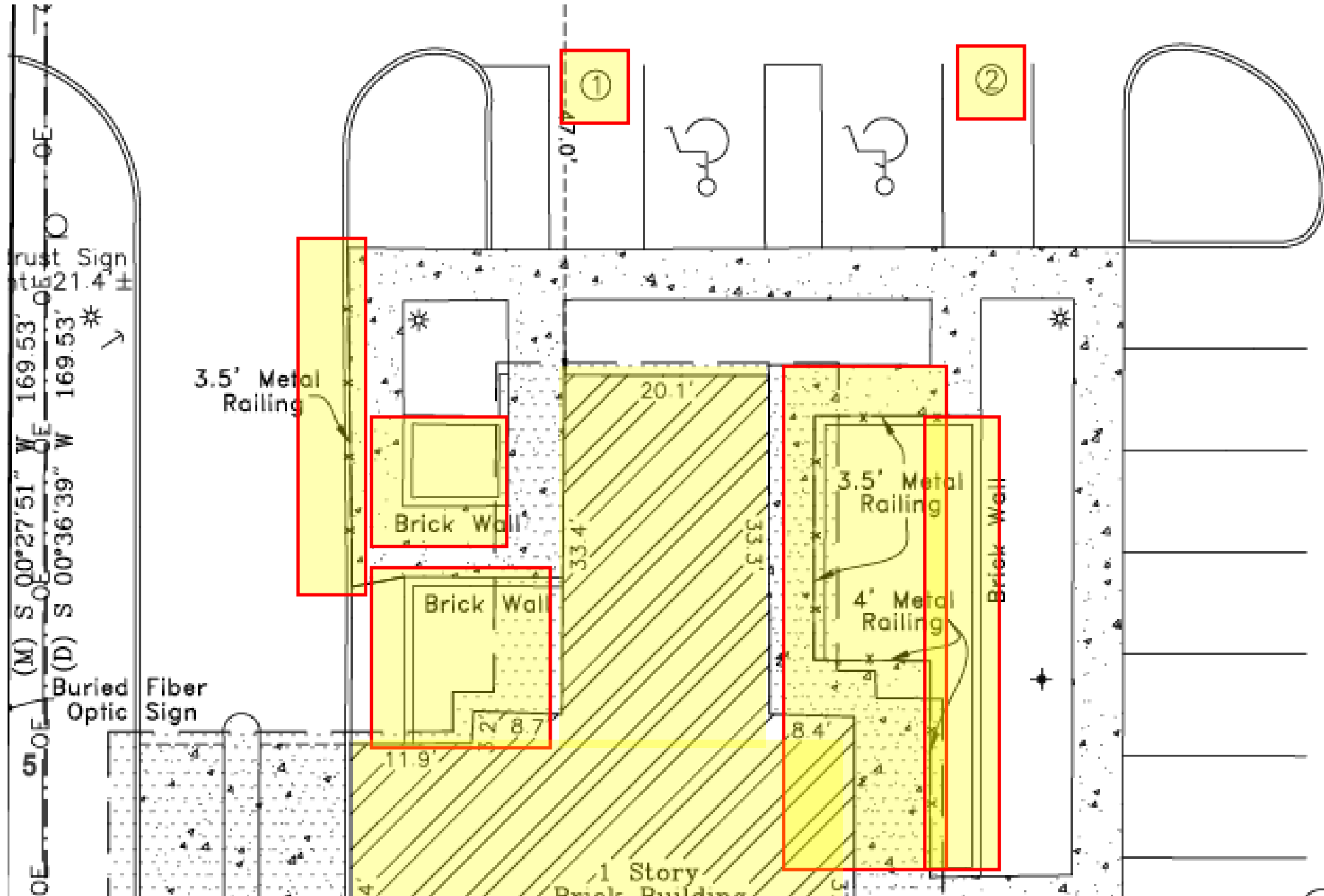
## Surveyor

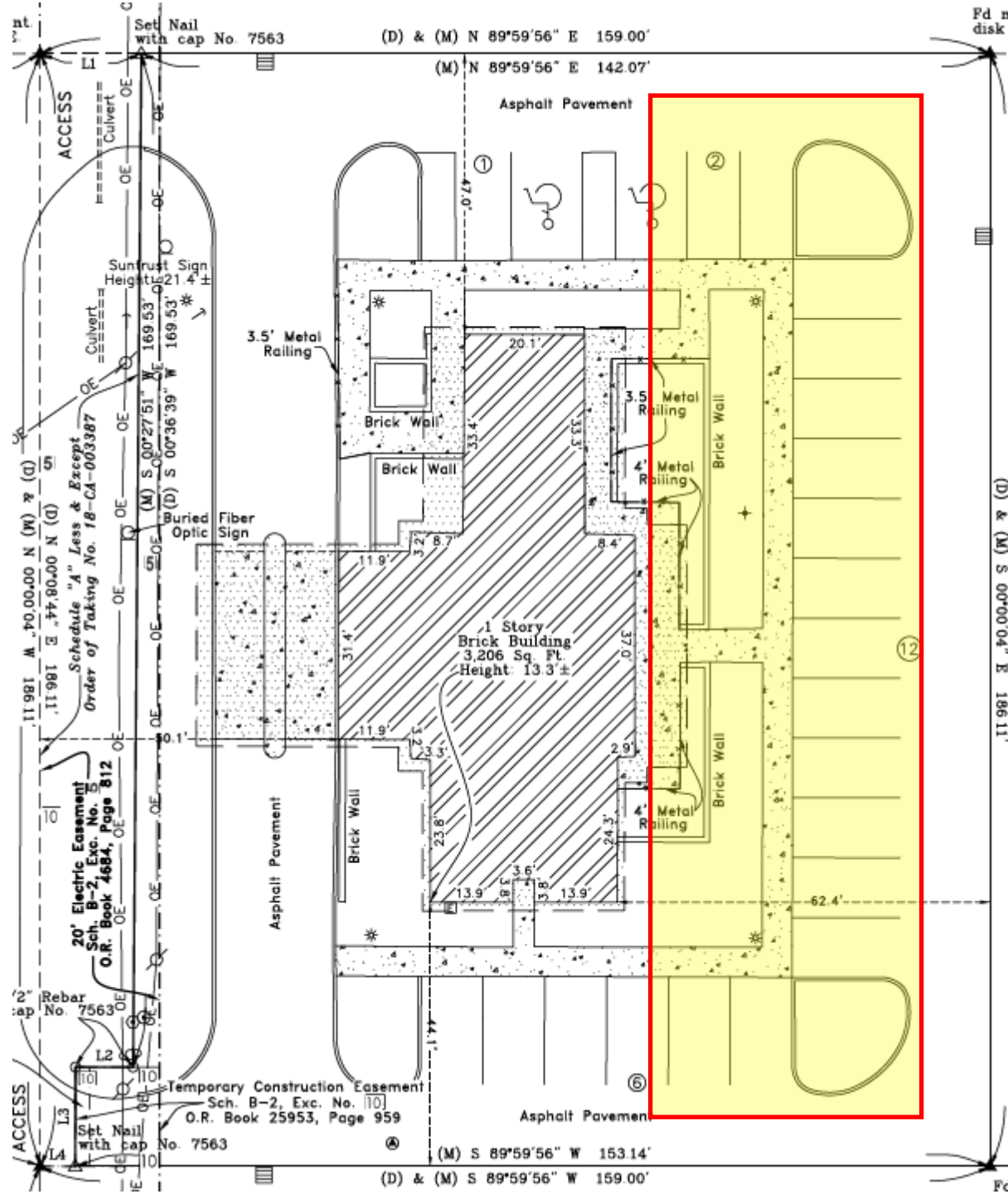
- Dash dot dash line is not defined – add to legend
- Verify that the OE line is within its easement boundary on the west side as well as the OE running northeast
- Describe the oval feature in the asphalt driveway

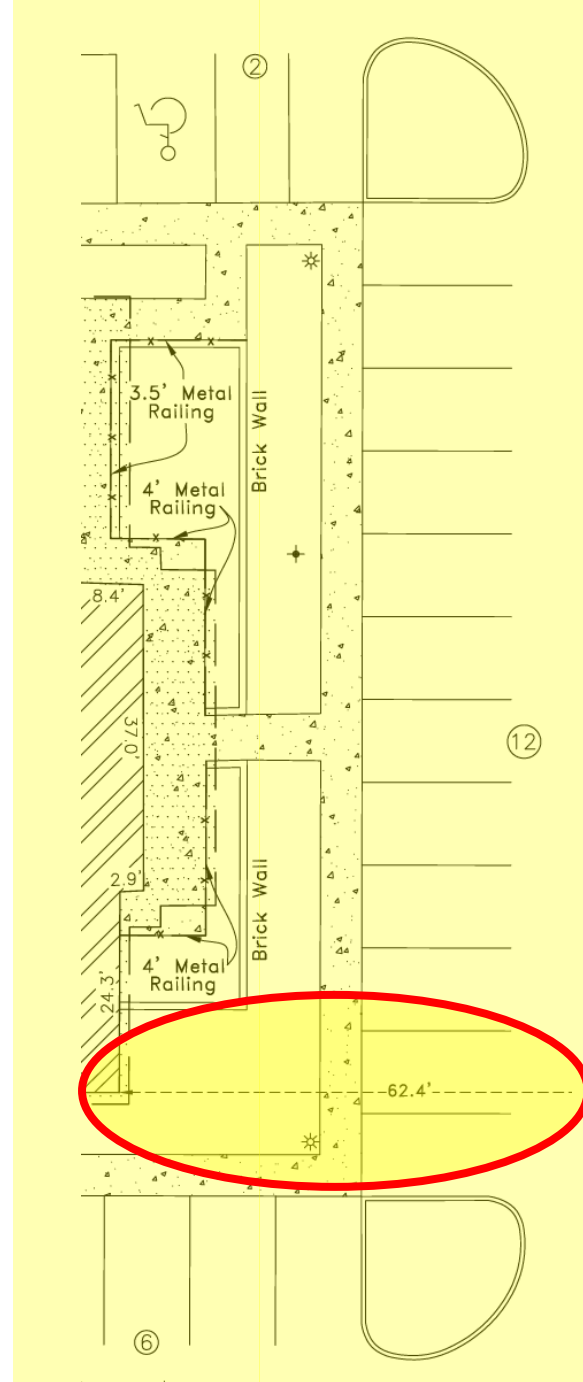
## Commitment/Objections

- Driveway encroaches on transmission right of way or into the taking on the south side of the property – need input from surveyor
- SunTrust sign encroaches on the property on the west side – if sign is to remain need proof of approval









avement



# Notes

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## Surveyor

- Dash dot dash line is not defined – add to legend
- Verify that the OE line is within its easement boundary on the west side as well as the OE running northeast
- Describe the oval feature in the asphalt driveway

## Commitment/Objections

- Driveway encroaches on transmission right of way or into the taking on the south side of the property – need input from surveyor
- SunTrust sign encroaches on the property on the west side – if sign is to remain need proof of approval

# Letter to Surveyor

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Richard P. Bruce, Esq.  
6545 Corporate Centre Blvd.  
Orlando, FL 32822

August 1, 2020

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Briggs, Washington & Thompson Land Surveying, Inc.  
406 SW Rutledge Street  
PO Box 263  
Madison, FL 32340

RE: 3511 Bell Shoals Road, Valrico, FL  
Job Order No. 13-120

Dear Mr. Briggs:

I have received your first draft survey map ALTA/NSPS survey dated July 29, 2020, Job Order No. 12-120 (the "Survey") with respect to the property. Please make the corrections as noted below. If you have any questions, feel free to contact me.

1. The symbol of "dash dot dash" is not defined in the legend
  - a. Please define "dash dot dash"
  - b. Requirement of Rule 5J-17, F.A.C. and ALTA/NSPS standards

# Letter to Surveyor

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2. Verify that overhead powerline (OE) is within its easement boundary on
  - a. West side of the property; and
  - b. Overhead powerline running from southwest to northeast on west side of the property
3. There is an oval feature in the asphalt driveway on the west side
  - a. Provide some description of said oval feature
4. Survey does not distinguish easements between the taking and the transmission easement
  - a. If they are the same, please state so.

# Title Objections to Seller

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Survey objections to the seller:

1. The survey shows, describes and depicts a SunTrust sign encroaching on the west side of the property.
  - a. This encroachment constitutes a title objection.
    - i. Please furnish any permit, approval, easement or lease that allows such sign to remain in its current location.
    - ii. If none, buyer and lender reserve the right to require seller to relocate the sign.

# Addition to Commitment

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Survey exceptions for commitment:

Encroachments, encumbrances, violations, variations, or adverse circumstances, if any, actually shown on the survey prepared by Briggs, Washington & Thompson Land Surveying, Inc., dated July 29, 2020, bearing Job # 13: 120:

- (a) Asphalt driveway encroaches on the Transmission Right of Way and the terms, conditions and provisions of Stipulated Order of Taking on the south and west side of the property.

# Endorsements Related to Surveys

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- Survey Endorsement
  - Insures legal description in deed matches legal description in survey
    - Used when there are slight differences
- Contiguity Endorsement
  - Insures two parcels abut each other
- Easement
  - Contact underwriting



# Fund Resources

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- Stay Inside the Lines: Surveys & Legal Descriptions
- Concept articles (many)
  - “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)
  - “2016 ALTA/NSPS Minimum Standard Detail Requirements for Land Title Surveys,” 48 *Fund Concept* 115 (Nov. 2016)
  - 73 “Back to Basics: A Practical Guide to Reading Surveys,” 48 *Fund Concept* 121 (Dec. 2016)
- Title Notes



*Thank You!*  
for attending