



**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**WESTCOR LAND 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.

THE COMPANY’S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

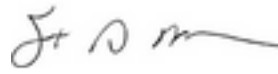
**COMMITMENT TO ISSUE POLICY**


Subject to the Notice; Schedule B, Part I – Requirements; Schedule B, Part II – Exceptions; and the Commitment Conditions, Westcor Land Title Insurance Company, a South Carolina corporation (the “Company”), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I – Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

**WESTCOR LAND TITLE INSURANCE COMPANY**  
875 Concourse Parkway South Suite 200, Maitland, FL  
32751



  
By: \_\_\_\_\_  
President

  
By: \_\_\_\_\_  
Secretary

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**COMMITMENT CONDITIONS****1. DEFINITIONS**

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I – Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- a. the Notice;
- b. the Commitment to Issue Policy;
- c. the Commitment Conditions;
- d. Schedule A;
- e. Schedule B, Part I – Requirements;
- f. Schedule B, Part II – Exceptions; and
- g. a counter-signature by the Company or its issuing agent that may be in electronic form.

**4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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**5. LIMITATIONS OF LIABILITY**

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - i. comply with the Schedule B, Part I – Requirements;
  - ii. eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
  - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I – Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II – Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. CLAIMS PROCEDURES**

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

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**10. ARBITRATION**

The Policy contains an arbitration clause as follows:

- a. All claims and disputes arising out of or relating to this policy, including any service or other matter in connection with issuing this policy, any breach of a policy provision, or any other claim or dispute arising out of or relating to the transaction giving rise to this policy, may be submitted to binding arbitration only when agreed to by both the Company and the Insured. Arbitration must be conducted pursuant to the Title Insurance Arbitration Rules of the American Land Title Association (“ALTA Rules”). The ALTA Rules are available online at [www.alta.org/arbitration](http://www.alta.org/arbitration). The ALTA Rules incorporate, as appropriate to a particular dispute, the Consumer Arbitration Rules and Commercial Arbitration Rules of the American Arbitration Association (“AAA Rules”). The AAA Rules are available online at [www.adr.org](http://www.adr.org).
- b. *If there is a final judicial determination that a request for particular relief cannot be arbitrated in accordance with this Condition 18 (Condition 17 of the Loan Policy), then only that request for particular relief may be brought in court. All other requests for relief remain subject to this Condition 18 (Condition 17 of the Loan Policy).*
- c. Fees will be allocated in accordance with the applicable AAA Rules. The results of arbitration will be binding upon the parties. The arbitrator may consider, but is not bound by, rulings in prior arbitrations involving different parties. The arbitrator is bound by rulings in prior arbitrations involving the same parties to the extent required by law. The arbitrator must issue a written decision sufficient to explain the findings and conclusions on which the award is based. Judgment upon the award rendered by the arbitrator may be entered in any State or federal court having jurisdiction.

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

Issuing Agent: My Engage Title, LLC  
 Issuing Office: 3591 Northwest Federal Highway  
 Jensen Beach, FL 34957  
 Issuing Office's ALTA® Registry ID:  
 Loan ID Number:  
 Commitment Number: 26-128  
 Issuing Office File Number: 26-128  
 Property Address: Unassigned, Hobe Sound, FL 33455  
 Revision Number:

**SCHEDULE A**

1. Commitment Date: March 3, 2026 at 08:00 AM
2. Policy to be issued:
  - (a) 2021 ALTA Owner's Policy with Florida Modifications
 

Proposed Insured:	<b>Louise C. Yeiser</b>
Proposed Amount of Insurance:	<b>\$1,700,000.00</b>
The estate or interest to be insured:	<b>Fee Simple</b>
3. The estate or interest in the Land at the Commitment Date is:  
Fee Simple
4. The Title is, at the Commitment Date, vested in:  
Nicholas Evstratios Karangelen, as Trustee of the Nicholas E Karangelen Revocable Trust dated December 19, 2012 restated July 20, 2018 as disclosed in the Public Records since May 27, 2022
5. The Land is described as follows:  
Property description set forth in Exhibit A attached hereto and made a part hereof.

**MY ENGAGE TITLE, LLC**

3591 Northwest Federal Highway, Jensen Beach, FL 34957  
 Telephone: (772) 404-9818

Countersigned by:

Brandi Booth, License #W628874  
 My Engage Title, LLC, License #G121408

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**SCHEDULE B, PART I – Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

Warranty Deed from Nicholas Evstratios Karangelen, both individually, joined by spouse if married, or recitation of non-homestead clause, and as Trustee(s) of the Nicholas E Karangelen Revocable Trust dated December 19, 2012 restated July 20, 2018, to Louise C Yeiser, conveying the property described in Schedule A herein.

5. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
6. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors, labor and materialmen are all paid.
7. Exceptions 3 and 4 of Schedule B - Section 2 of this commitment may be amended in or deleted from the policy to be issued if a survey, satisfactory to the Company, is furnished to Company.
8. A search of the public records of Martin County, Florida did not disclose a recorded mortgage encumbering the subject property. The Agent must confirm with the owner(s) that the property is free and clear and no unrecorded mortgages exist.
9. Obtain and record an Affidavit stating the trust has not been amended or modified, except as heretofore disclosed, and that the Trust is still in full force and effect. Said affidavit should also recite the names(s) of the Trustee(s) currently empowered, if different from the original Trustee(s). NOTE: The Company reserves the right to make additional requirements upon review of said Affidavit.
10. All land (improved or unimproved) owned by an absentee owner (i.e. mailing address other than the subject property) increases the risk of fraud, including identity theft. The title agent must use extreme caution and diligence to verify the identity of all seller(s) by following the guidelines set forth in the Westcor Florida Underwriting Bulletin No.: FL-2022-1-LB. A copy is available upon request.

NOTE: Real Estate Taxes for the year 2025 were paid in the amount of \$12569.03; Assessed Value \$981440.00; Gross Amount \$13092.74; Exemptions: no; Folio No.: 27-39-42-000-000-00020-9.

NOTE: FOR INFORMATIONAL PURPOSES ONLY: The following instrument(s) affecting said land is the last conveying instrument(s) filed for record within 24 months of the effective date of this Commitment:

1. Trustee's Deed recorded 5/27/2022 in Official Records Book 3315, Page 2896, of the Public Records of Martin County, FL.

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**SCHEDULE B, PART II – Exceptions**

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

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

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments on the Land of existing improvements located on the adjoined land.
3. Easements or claims of easements not shown by the Public Records.
4. Taxes or special assessments which are not shown as existing liens by the public records.
5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
6. Taxes and assessments for the year 2025 and subsequent years, which are not yet due and payable.
7. Any lien provided by Chapter 159, Florida Statutes, in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer or gas system supplying the insured land.
8. Unity of Title as recorded in Official Records Book 3535, Page 494, of the Public Records of Martin County, Florida.
9. Development Order Regarding a Minor Development final Site Plan Approval for Hobe Sound Townhomes with a Certificate of Public Facilities Reservation as recorded in Official Records Book 3535, Page 486, of the Public Records of Martin County, Florida.
10. Surveyor's Affidavit recorded in Official Records Book 1369, Page 389, of the Public Records of Martin County, Florida.
11. Existing unrecorded leases and all right thereunder of the lessees and of any person claiming by, through or under lessees.

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**EXHIBIT "A"**

The Land referred to herein below is situated in the County of Martin, State of Florida and is described as follows:

A parcel of land in Government Lot 1, Section 27, Township 39 South, Range 42 East, Martin County, Florida, lying Southerly of Lots 1 and 2, Unrecorded Subdivision of "Saturn Avenue Addition", being more particularly described as follows:

Commence on the South line of the Gomez Grant at its intersection with the Northerly extension of the West line of said Government Lot 1; thence run Northeasterly along the said South line of the Gomez Grant, for a distance of 1005.55 feet to the Northwesterly corner of said Lot 2; thence by deflection angle to the right of 90 degrees 00 minutes 00 seconds, run along the Westerly line of said Lot 2, for a distance of 128.70 feet to the Southwesterly corner of said Lot 2 and the Point of Beginning, of the following described parcel of land; thence continue Southerly along the Southerly extension of the said Westerly line of said Lot 2, for a distance of 110.73 feet, more or less, to the intersection with the Westerly extension of the South line of that property described as Tract I (recorded in Official Records Book 1151, at Page 2474); thence by deflection angle to the left of 65 degrees 58 minutes 00 seconds, run East, along said Westerly extension, for a distance of 264.83 feet, more or less, to the Southeast corner of said Tract I; thence by deflection angle to the left of 89 degrees 50 minutes 00 seconds, run Northerly along the East line of said Tract I, and its Northerly extension, (said line being 33.00 feet West of and parallel with, as measured perpendicular to, the East line of said Government Lot 1) for a distance of 127.27 feet, more or less, to a point on the Westerly right of way line of Old Dixie Highway; thence by deflection angle to the right of 140 degrees 38 minutes 00 seconds, run Southeasterly along the said Westerly right of way line, a distance of 52.03 feet; thence by deflection angle to the right of 39 degrees 22 minutes 00 seconds, run Southerly along the said East line of Government Lot 1, for a distance of 328.42 feet, more or less, to the Northwest corner of Government Lot 2, Section 26, Township 39 South, Range 42 East; thence by deflection angle to the right of 89 degrees 50 minutes 00 seconds, run Westerly, a distance of 1058.74 feet, more or less, to a point (said point being 258.00 feet East of the said West line of Government Lot 1); thence by deflection angle to the right of 90 degrees 00 minutes 00 seconds, run Northerly, a distance of 21.10 feet, more or less, to the Southwest corner of Lot 15, of said "Saturn Avenue Addition"; thence by deflection angle to the right of 65 degrees 58 minutes 00 seconds, run Northeasterly along the Southerly line of Lots 3 through 15, of said "Saturn Avenue Addition", (said line being 128.70 feet Southerly of and parallel with, as measured perpendicular to, the South line of the Gomez Grant) for a distance of 780.00 feet to the Point of Beginning.

LESS AND EXCEPT the following:

A parcel of land lying in Fractional Section 27, Township 39 South, Range 42 East, Martin County, Florida, being more particularly described as follows:

Begin at the Southwest corner of Government Lot 1, Fractional Section 26, Township 39 South, Range 42 East; thence South 00 degrees 00 minutes 49 seconds East, along the East line of Section 27, a distance of 330.96 feet; thence South 55 degrees 58 minutes 37 seconds West, a distance of 618.75 feet; thence South 89 degrees 47 minutes 17 seconds West, a distance of 202.63 feet to the beginning of a curve, concave to the Northeast, having a radius of 231.53 feet, thence along the arc of said curve, through a central angle of 45 degrees 00 minutes 00 seconds, an arc distance of 181.84 feet to a Point of Tangency; thence North 45 degrees 12 minutes 43 seconds West, a distance of 197.32 feet, to the beginning of a curve concave to the Southwest, having a radius of 231.53 feet, thence along the arc of said curve, through a central angle of 45 degrees 00 minutes 00 seconds, an arc distance of 181.84 feet to the Point of Tangency; thence South 89 degrees 47 minutes 17 seconds West, a distance of 157.03 feet to a point on a line lying 400.00 feet Southeasterly of and parallel to the South line of the Gomez Grant; thence South 66 degrees 05 minutes 38 seconds West, along said line lying 400.00 feet Southeasterly of and parallel to the South line of said Gomez Grant, a distance of 440.23 feet, to a point in the Northeasterly line of those lands described in Official Records Book 1510, Page 933, Public Records of Martin County, Florida; thence along the Northeasterly line of those lands described in said Official Records Book 1510, Page 933, the following Three

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Courses: North 56 degrees 23 minutes 23 seconds West, a distance of 35.17 feet; thence South 33 degrees 36 minutes 37 seconds West, a distance of 50.00 feet; thence North 56 degrees 23 minutes 23 seconds West, a distance of 120.00 feet; thence South 33 degrees 36 minutes 37 seconds West, along the Northwesternly line of those lands described in said Official Records Book 1510, Page 933, a distance of 100.00 feet to the Northeastly right of way of U.S. Highway No. 1 (being 200.00 feet in width, as shown on the State of Florida, State Road Department, right of way Map Proj. 640-B, Road No. (4) 5, Palm Beach now Martin County, dated 5-25-1938); thence North 56 degrees 23 minutes 23 seconds West, along said Northeastly right of way line, a distance of 414.52 feet to the South line of the Gomez Grant; thence North 66 degrees 05 minutes 38 seconds East, along the South line of the Gomez Grant, a distance of 1075.15 feet to the West line of Government Lot 1, said Section 27; thence South 00 degrees 00 minutes 07 seconds East, along the West line of Government Lot 1 of Section 27, a distance of 47.44 feet to the South line of the Westerly prolongation of the South line of Government Lot 1 of Section 26; thence North 89 degrees 47 minutes 28 seconds East, along said South line of Westerly prolongation of Government Lot 1 of Section 26, a distance of 258.00 feet to a line lying 258.00 feet Easterly of said West line of Government Lot 1 of Section 27; thence North 00 degrees 00 minutes 07 seconds West, along a line lying 258.00 feet Easterly of and parallel to the West line of said Government Lot 1, of Section 27, a distance of 20.09 feet to a point on a line lying 128.70 feet Southeasterly of and parallel to the South line of said Gomez Grant; thence North 66 degrees 05 minutes 38 seconds East, along the said line lying 128.70 feet Southeasterly of and parallel to the South line of said Gomez Grant, a distance of 782.94 feet, to the Southwesterly corner of Lot 2 of the Unrecorded Subdivision of "Saturn Avenue Addition"; thence South 23 degrees 54 minutes 22 seconds East, along the Southerly extension of the Westerly line of said Lot 2, a distance of 112.46 feet; thence South 34 degrees 41 minutes 40 seconds East, a distance of 281.19 feet to a point in the Westerly prolongation of the South line of Government Lot 1, of Section 26; thence North 89 degrees 47 minutes 28 seconds East, along said Westerly prolongation of the South line, a distance of 138.02 feet to the east line of said Government Lot 1, Section 27 and the Southwest corner of Government Lot 1, Section 26 and the Point of Beginning.

And

LESS AND EXCEPT that portion lying within 25 feet each side of the centerline of State Road A-1-A per Official Record Book 55, Page 283, Public Records of Martin County, Florida.

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