# HEAD, MOSS, FULTON & GRIFFIN, P.A.

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HOLLY E. FULTON \*
ALEXANDRA B. GRIFFIN
CHRISTOPHER M. BRACKEN

ROBERT J. HEAD, JR. (1943-2016) JOHN B. MOSS (1956-2016)

\* Florida Supreme Court Certified Family Law Mediator

April 16, 2020

22 & Oak Homes, LLC 2233 Southbrook Dr. Fleming Island, FL 32003

Re: .34 Acres PT LOT 1 BLK 64 N.S. GCS O R 196 PG 162 & 2627 PG 2030, Clay County, Florida

Dear Sirs:

In reference to the above real estate transaction enclosed herein is the Chicago Title Insurance Company Owner's Policy No.: 7230609-219399334 along with the original recorded Warranty Deed.

If you have any further questions, please do not hesitate to call.

Christophei M. Bracken

NOTE: Deadline to file Homestead Exemption is February 26th, 2021

CMB/tmt Enclosure



Policy No.: 6184-1-8241738-2020.7230609-219399334

### OWNER'S POLICY OF TITLE INSURANCE

Issued by

#### CHICAGO TITLE INSURANCE COMPANY

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 Section 18 of the Conditions.

#### **COVERED RISKS**

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, CHICAGO TITLE INSURANCE COMPANY, a Florida corporation, (the "Company") insures as of Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

- 1. Title being vested other than as stated in Schedule A.
- 2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
  - (a) A defect in the Title caused by
    - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
    - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
    - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
    - (iv) 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;
    - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
    - (vii)a defective judicial or administrative proceeding.
  - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
  - (c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
- 3. Unmarketable Title.
- 4. No right of access to and from the Land.
- 5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (a) the occupancy, use, or enjoyment of the Land;
  - (b) the character, dimensions, or location of any improvement erected on the Land;
  - (c) the subdivision of land; or
  - (d) environmental protection
  - if a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.
- 6. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 5 if a notice of the enforcement action, describing any part of the Land, is recorded in the Public Records, but only to the extent of the enforcement referred to in that notice.
- 7. The exercise of the rights of eminent domain if a notice of the exercise, describing any part of the Land, is recorded in the Public Records.
- 8. Any taking by a governmental body that has occurred and is binding on the rights of a purchaser for value without Knowledge.
- 9. Title being vested other than as stated Schedule A or being defective
  - (a) as a result of the avoidance in whole or in part, or from a court order providing an alternative remedy, of a transfer of all or any part of the title to or any interest in the Land occurring prior to the transaction vesting Title as shown in Schedule A because that prior transfer constituted a fraudulent or preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws; or



- (b) because the instrument of transfer vesting Title as shown in Schedule A constitutes a preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws by reason of the failure of its recording in the Public Records
  - (i) to be timely, or

(ii) to impart notice of its existence to a purchaser for value or to a judgment or lien creditor.

10. Any defect in or lien or encumbrance on the Title or other matter included in Covered Risks 1 through 9 that has been created or attached or has been filed or recorded in the Public Records subsequent to Date of Policy and prior to the recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The Company will also pay the costs, attorneys' fees, and expenses incurred in defense of any matter insured against by this Policy, but only to the extent provided in the Conditions.

IN WITNESS WHEREOF, CHICAGO TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers.

Countersigne

Authorized

Head, Moss, Fulton & Griffin, PA 1530 Business Center Dr Ste 4 Fleming Island, FL 32003-9027 Tel:904-278-8200

Fax:904-269-8799

By:

President

CHICAGO TITLE INSURANCE COMPANY

Attest:

Secretary

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## Chicago Title Insurance Company

Agent's File Number: 22OAK/BARTLETT

Owner's Policy Number: 7230609-219399334

## Schedule A

Date of Policy: April 06, 2020 at 02:14 PM

Amount of Insurance: \$30,000.00

- 1. Name of Insured:
  - 22 & Oak Homes, LLC, a Florida limited liability company
- 2. The estate or interest in the land which is encumbered by the insured is:

Fee Simple

- 3. Title to the estate or interest in the land is vested in the Insured by:
  - 22 & Oak Homes, LLC, a Florida limited liability company by virtue of that certain Warranty Deed recorded on April 06, 2020 in Official Records Book 4296, page 233 of the public records of Clay County, Florida.
- 4. The land referred to in this policy is situated in the State of Florida, County of Clay and is described as follows:

See Exhibit "A" attached hereto and made a part hereof

Head, Moss, Fulton & Griffin P.A.

Authorized Signatory

## Chicago Title Insurance Company

Agent's File Number: 22OAK/BARTLETT

Owner's Policy Number: 7230609-219399334

### Exhibit "A"

A part of Lot 1, Block 64, North Suburbs of Green Cove Springs, according to the map or plat thereof, as recorded in Plat Book 2, Page(s) 1, of the Public Records of Clay County, Florida, described as:

For a point of reference commence at the Southeast corner of said Lot 1 and run thence West along the North side of Houston Street, 75 feet to the Point of Beginning; thence continue along said line 150 feet; thence Northerly parallel with Elm Street, 100 feet; thence Easterly parallel with Houston Street, 150 feet, thence Southerly parallel with Elm Street, 100 feet to the Point of Beginning.

CFN # 2020017830, OR BK: 4296 PG: 233, Pages1 / 2, Recorded 4/6/2020 2:14 PM, Doc: D TARA S. GREEN Clerk Circuit Court, Clay County, FL Rec: \$18.50 Doc D: \$210.00 Deputy Clerk HAMPSHIRET

Prepared by: Alexandra B. Griffin, Esq. Head, Məss, Fulton & Griffin, P.A. 1530 Business Center Drive, Suite 4 Fleming Island, Florida 32003 File Number: 220AK/BARTLETT

### WARRANTY DEED

THIS INDENTURE, made this 6th day of April, 2020, by Charles E. Bartlett and Elaine D. Bartlett, husband and wife, whose address is 1267 Harbour Town Dr. Orange Park, Fl. 32065 hereinafter called the Grantors, to 22 & Oak Homes, LLC, a Florida limited liability company, whose address is 2233 Southbrook Dr., Fleming Island, Florida 32003, hereinafter called the Grantee,

### WITNESSETH:

That said Grantors, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable considerations to said Grantors in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, Grantee's heirs and assigns forever, the following described land, situate lying and being in Clay County, Florida, to wit:

A part of Lot 1, Block 64, North Suburbs of Green Cove Springs, according to the map or plat thereof, as recorded in Plat Book 2, Page(s) 1, of the Public Records of Clay County, Florida, described as:

For a point of reference commence at the Southeast corner of said Lot 1 and run thence West along the North side of Houston Street, 75 feet to the Point of Beginning; thence continue along said line 150 feet; thence Northerly parallel with Elm Street, 100 feet; thence Easterly parallel with Houston Street, 150 feet, thence Southerly parallel with Elm Street, 100 feet to the Point of Beginning.

Parcel ID Number: 260638-018094-000-00

Subject to Covenants, Restrictions and Easements of Record. Subject also to taxes for 2020 and subsequent years.

and said Grantors do hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

Signatures of Grantors on Following Page

DEED Individual Warranty Deed - Legal on Face

BK: 4296 PG: 234

Prepared by: Alexandra B. Griffin, Esq. Head, Moss, Fulton & Griffin, P.A. 1530 Business Center Drive, Suite 4 Fleming Island, Florida 32003 File Number: 22OAK/BARTLETT

IN WITNESS WHEREOF, Grantors have hereunto set their hands and seals the day and year first above written.

Signed, sealed and delivered in the presence of two witnesses:	•
Witness No. 1	
Witness Sign Name Witness Print Name On 5 Bruchy	Charles E. Bartlett (Seal)
Witness No. 2	
Witness Sign Name College Witness Print Name College Witness Print Name	Elaine D. Bartlett (Seal)
State of Florida	
County of Clay	
The foregoing instrument was sworn means of [3] physical presence or [3] online no	n to, subscribed and acknowledged before me by starization on this 6th day of April, 2020, by Charles and wife, ( ) who are personally known to me or ( ) as identification.  Notary Sign Name:
CHRISTOPHER M. BRACKEN Commission # GG 358439 Expires July 24, 2023 Bonded Thru Troy Fein Insurance 800-385-7019	

DEED Individual Warranty Deed - Legal on Face