Fidelity National Title Insurance Company

AMERICAN LAND TITLE ASSOCIATION Commitment for Title Insurance

Issued by Fidelity National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

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, Fidelity National Title Insurance Company, a Florida 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 Policy Amount 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.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions.

Issued through the Office of:
Superior Title & Closings, LLC
1633 Southeast 47th Terrace
Cape Coral, FL 33904

DRAFT

Annette Giardina Haber
COMMITMENT CONDITIONS

1. DEFINITIONS
   (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
   (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
   (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
   (d) "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.
   (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
   (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
   (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
   (h) "Title": The estate or interest described in 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; and
   (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 shall not be liable for any other amendment to this Commitment.

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 shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured’s actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
   (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
(f) In no event shall the Company be 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) In any event, the Company’s liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT
(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 and must be restricted solely to the terms and provisions of this Commitment.
(c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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.
Schedule A
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

1. Commitment Date: 02/26/2020 at 08:00 AM

2. Policy to be issued:
   (a) ALTA Owner's Policy 2006 (with Florida Modifications)
       Proposed Insured: TBD TBD
       Proposed Policy Amount: $
   
   (b) ALTA Loan Policy 2006 (with Florida Modifications)
       Proposed Insured:
       Proposed Policy Amount: $

3. The estate or interest in the Land described or referred to in this Commitment is: Fee Simple.

4. Title to the estate or interest in the Land is at the Commitment Date vested in:
   Robert W. Murphy, Jr. and Diane K. Murphy, husband and wife

5. The Land is described as follows:
   Legal description set forth in Exhibit “A” attached hereto and made a part hereof.

Fidelity National Title Insurance Company

DRAFT
Authorized Signature
Annette Giardina Haber, License #: 11920
Schedule B-1
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.

2. Pay the agreed amount for the estate or interest to be insured.

3. Pay the premiums, fees, and charges for the Policy to the Company.

4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

Warranty Deed from Robert W. Murphy, Jr. and Diane K. Murphy, husband and wife to Proposed Insured owner.

NOTE: If the party or parties in title are individuals, and the property is homestead property, the spouse of said party must join in the execution of the Deed. If individuals are unmarried, then indicate this on the Deed. If not homestead, then a statement to that effect must be reflected on the Deed.

5. Proof of payment of any outstanding assessments in favor of Lee County, Florida, any special taxing district and any municipality. NOTE: If this requirement is not satisfied the following exception will appear on Schedule B: Any outstanding assessments in favor of Lee County, Florida, any special taxing district and any municipality.

6. Proof of payment of service charges for water, sewer, waste and gas, if any, through the date of closing. NOTE: If this requirement is not met the following exception will appear on Schedule B: Any lien provided for by Florida Statutes in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer, waste or gas system supplying the insured land or service facilities.

7. Furnish proof, satisfactory to the Company, that all homeowner's association fees and assessments, if any, have been paid in full and that there are no delinquencies.

8. To terminate the following: Notice of commencement recorded on 8-9-2019 in Official Records Instrument Number 2019000185469. A. Record a notice of termination, together with a contractor's final payment affidavit (with lien waiver). A separate notice of termination, and contractor's affidavit, is required for each notice of commencement. B. Obtain an owner's construction affidavit identifying all parties who gave a notice to owner and all parties who had a direct contract with the owner. C. Obtain final waivers/releases from (i) all lienors showing as unpaid in the contractor's final payment affidavit, and (ii) all those who gave a notice to owner or had a direct contract with the owner as listed in the owner's construction affidavit. D. Obtain the Company's indemnity agreement signed by the owner/borrower.

NOTE: If the notice(s) of commencement is being terminated prior to completion of the construction or if the subject transaction exceeds your agency's authorized limits, then approval of a Company State or Regional Underwriter is required.

9. Proof of payment, satisfactory to the Company, of taxes for the year(s) 2019 in the gross amount of $30,059.60 under Tax Folio Number: 32-47-25-B2-01700.0090.

10. The following note is for informational purposes only, is neither guaranteed nor insured, and is not part of the
coverage of this form or policy. The last conveyance of title that has been of record for more than 24 months and all subsequently recorded conveyances are: O.R. Book 2379, Page 799.
Schedule B-II
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

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 effective 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 form.

2. Taxes and assessments for the year 2020 and subsequent years, which are not yet due and payable.

3. Standard Exceptions:
   
   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.
   
   Rights or claims of parties in possession not shown by the public records.
   
   Any lien, or right to a lien, for services, labor, or materials heretofore or hereafter furnished, imposed by law and not shown by the public records.
   
   Taxes or assessments which are not shown as existing liens in the public records.

4. Any claim that any portion of the insured land is sovereign lands of the State of Florida, including submerged, filled or artificially exposed lands accreted to such land.

5. Any lien provided by County Ordinance or 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.

6. Restrictions, covenants, conditions, easements and other matters as contained on the Plat of Bonita Bay Unit 16, recorded in Plat Book 51, Page 11 through 13, of the Public Records of Lee County, Florida.

   Lands described in this plat are subdivided by the developer without the roads, drainage and sewage facilities being specifically approved or accepted by Lee County. Any purchaser of a lot in this subdivision is advised that he may be subject to assessment or called upon to bear a portion of or all the expense of construction, maintenance or improvement of roads, drainage and sewage facilities within the subdivision, as noted on recorded plat.


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NOTE: This exception omits any restriction, covenant, or condition based on race, color, religion, sex, handicap, familial status or national origin, if any, unless and only to the extent that the restriction is not in violation of state or federal law, or relates to a handicap, but does not discriminate against handicapped people.

9. Agreement dated April 13, 1985, by and between Bonita Bay Properties, Inc., and R. A. Lawhon and Shellie S. Lawhon, husband and wife, recorded in Official Records Book 1777, Page 3244, Revocation and Replacement of


15. Easement for use and access recorded in Official Records Book 3011, Page 2311, of the Public Records of Lee County, Florida.


20. The property lies within the boundaries of City of Bonita Springs and may be subject to the levying of Special Assessments thereby.

21. Lee County Ordinance 11-03, as amended by Lee County Ordinance 11-27, providing for mandatory solid waste collection and the imposition of special assessments for said collection services.

22. The nature, extent or existence of riparian rights is not insured.

23. Rights of upper and lower stream owners in and to the use of the waters of the Imperial River and to the continued uninterrupted flow thereof.

24. Any and all rights of the United States of America over artificially filled lands in what were formerly navigable waters, arising by reason of the United States of America's control over navigable waters in the interest of navigation and commerce, and any conditions contained in any permit authorizing the filling in of such areas.

25. NOTE: All recording references in this form shall refer to the public records of Lee County, Florida, unless otherwise noted.
26. Outstanding legal and equitable interests and federal tax liens now or hereafter attaching of which no notice has been filed among the Public Records of Lee County, Florida, at the effective date hereof.
Exhibit “A”

Property Description

Issuing Office File No.: 20-584

Lot 9, BONITA BAY UNIT 16, according to the map or plat thereof, as recorded in Plat Book 51, Page(s) 11 through 13, inclusive, of the Public Records of Lee County, Florida.
Recording Fee: $ 10.50
Documentary Stamps: $ 2800.00

STRAP NUMBER: 32-47-25-00-00024.0740 / 0770 / 0730
GRANTEE'S SOCIAL SECURITY NUMBER:

THIS WARRANTY DEED Made the 18th day of April A.D. 1993, by

BONITA BAY PROPERTIES, INC., a Florida Corporation,
whose post office address is: 3451 Bonita Bay Blvd.
Bonita Springs, FL 33923

herein called the grantor, to

Robert W. Murphy, and Diane K. Murphy, Husband and Wife

whose post office address is 514 Justabout Road
Venetia, PA. 15367

herein called the grantee:

(wherever used herein the terms "grantor" and "grantee"
include all the parties to this instrument and the heirs,
legal representatives and assigns of individual, and the
successors and assigns of corporation.)

WITNESSETH: That the grantor, for and in consideration of the sum of
$10.00 and other valuable considerations, receipt whereof is hereby
acknowledged, hereby grants, bargains, sells, aliens, remises,
releases, conveys and confirms unto the grantee, all that certain
land situate in Lee County, Florida, described as:

Lot 9, BONITA BAY UNIT 16, according to the map or plat thereof
as recorded in Plat Book 51, Pages 11 through 13, inclusive, in
the Public Records of Lee County, Florida.

TOGETHER with all the tenements, hereditaments and appurtenances thereto
belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby conveys, with said grantee that the grantor is
lawfully seized of said land in fee simple; that the grantor has good
right and lawful authority to sell and convey said land; that the grantor
hereby fully warrants the title to said land and will defend the same
against the lawful claims of all persons whatsoever; and that said land is
free of all encumbrances, except:


2. Declaration of General Protective Covenants and Restrictions
for Bonita Bay dated April 3, 1985, and recorded in O.R. Book
1778, Page 3516, of the Public Records of Lee County, Florida,
as amended.

3. Declaration of Protective Covenants and Restrictions for
Fishbowl at Bonita Bay, dated 2/22/93, and recorded in O.R. Book
2363, Page 1055, of the Public Records of Lee County, Florida,
as amended.

4. Covenants, conditions, restrictions, easements, terms,
notices and other matters reflected on the Plat of Bonita Bay
Unit 16, as recorded in Plat Book 51, Page 11 thru 13, of the
Public Records of Lee County, Florida.
IN WITNESS WHEREOF, the said grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereto duly authorized, the day and year first above written.

Attest:

[Signatures]

Witness
Marsha Stachler

Also Print: MARSHA STACHLER

BONITA BAY PROPERTIES, INC.

Also Print: RICHARD W. FLOWMAN

BY: Its President

(Corporate Seal)

STATE OF FLORIDA
COUNTY OF LEE

The foregoing instrument was acknowledged before me this 16th day of April, 1993, by RICHARD W. FLOWMAN, the President of Bonita Bay Properties, Inc., a Florida Corporation, on behalf of the corporation. He is personally known to me and did not take an oath.

[Signature]
Marsha Stachler

NOTARY PUBLIC - SIGNATURE ABOVE

NOTARY NAME - MARSHA STACHLER
COMMISSION NO. - CC 179657
COMMISSION EXP. DATE - 3/3/96

(Affix Notary Seal)

Notary Name/Commission No./Exp. Date - typed or printed

Prepared by and return to:

Guardian Title Services Corporation
Linda Gregory
3451 Bonita Bay Boulevard
Bonita Springs, Florida 33923

FILE NO: B43957P
Real Property Information

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Original Account 2379/799

Owner
MURPHY ROBERT W JR + DIANE K

Physical Address
27450 HARBOR COVE CT
BONITA SPRINGS FL 34134

Mailing Address
27450 HARBOR COVE CT
BONITA SPRINGS FL 34134
USA

Legal Description
BONITA BAY UNIT 16 PB 51 PG 13 LOT 9

Outstanding Balance as of 3/5/2020: $30,059.80

Values & Exemptions

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Ad Valorem Taxes

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Non-Ad Valorem Assessments

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Amount Due If Paid In

November 2019  $28,857.22
December 2019  $29,157.81
January 2020   $29,458.41
February 2020  $29,759.00
March 2020     $30,059.60

Additional Options:
- eNotify
- Tax Detail
- Payments Made
- All Unpaid Taxes
- Tax History
- Property Appraiser's Property Data

https://www.leetc.com/mcp/search_detail.asp