

 First American Title™	ALTA Commitment for Title Insurance
Schedule A	ISSUED BY First American Title Insurance Company Issuing Agent: Coffey County Land Title Co., Inc. 424 Neosho Burlington, KS 66839 Phone: (620)364-2440

ALTA® Universal ID: 0029666
Commitment No.: CUBIT 219-001
Property Address: 12th Rd, Westphalia, KS 66093

SCHEDULE A

1. Commitment Date: January 2, 2019 at 08:00 AM
2. Policy to be issued:

(a) <input checked="" type="checkbox"/> ALTA® ALTA Own. Policy (06/17/06) Policy Proposed Insured: Amos Cubit and Krista Cubit	Proposed Policy Amount: \$ 138,000.00
(b) <input checked="" type="checkbox"/> ALTA® ALTA Loan Policy (06/17/06) Policy Proposed Insured: Farmers State Bank of Aliceville	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 Fee Simple estate or interest in the Land is at the Commitment Date vested in:
Kenton W. Ludolph and Pamela J. Ludolph, husband and wife
5. The Land is described as follows:
The West Half of the Southeast Quarter (W 1/2 SE 1/4) of Section Twenty (20), Township Twenty-one (21) South, Range Seventeen (17), East of the Sixth Principal Meridian, Coffey County, Kansas.

FIRST AMERICAN TITLE INSURANCE COMPANY

By: 
Coffey County Land Title Co., Inc.


This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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AMERICAN
LAND TITLE
ASSOCIATION



 First American Title™	ALTA Commitment for Title Insurance ISSUED BY First American Title Insurance Company
Schedule BI & BII	

Commitment No.: CUBIT 219-001

**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.

TO BE FILED AT THE OFFICE OF THE COFFEY COUNTY REGISTER OF DEEDS:

1. A Joint Tenancy Warranty Deed executed by Kenton W. Ludolph and Pamela J. Ludolph, husband and wife, to Amos Cubit and Krista Cubit, husband and wife.

2. A FULL Release of Mortgage executed by Kenton W. Ludolph, a single person, to Farmers State Bank of Aliceville in the amount of \$75,000.00, dated March 25, 2010, filed March 26, 2010 at 9:50 A.M. and recorded in Book 245, Mtgs., page 245.

There is a Mortgage Modification, adding spouse, executed by Kenton W. Ludolph and Pamela J. Ludolph, husband and wife, to Farmers State Bank of Aliceville dated October 5, 2012, filed January 4, 2013 at 10:00 A.M. and recorded in Book 261, Mtgs., pages 325-326.

3. A New Mortgage properly executed by Amos Cubit and Krista Cubit, husband and wife, to Farmers State Bank of Aliceville in the amount of \$108,000.00.

TO BE FILED AT COFFEY COUNTY DISTRICT COURT:
NONE

WE NEED THE FOLLOWING DOCUMENTS FOR OUR FILE:
NONE

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Schedule B
(Continued)

Commitment No.: CUBIT 219-001

SCHEDULE B, PART II
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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
5. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. The lien of the General Taxes for the 2019, and thereafter.
8. Total 2018 taxes on Tract #103129 were \$145.32 and are paid in full.
9. A Right-of-Way Easement from Brian G. Combs to Coffey County, Kansas, dated February 14, 2008, filed March 4, 2008 at 1:05 P.M. and recorded in Book 3C, Misc., page 186 in the Office of the Register of Deeds of Coffey County, Kansas.

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