ALTA COMMITMENT FOR TITLE INSURANCE



Issued by OLD REPUBLIC 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, Old Republic 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 Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

HILLSBORO TITLE COMPANY

Authorized Officer or Agent

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607 (612) 371-1111 www.oldrepublictitle.com

President

Attact

By

Secretary

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.
- i. "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; 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.

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.

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.

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.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

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

Issuing Agent: HTCG, LLC d/b/a Hillsboro Title Company

Issuing Office: 10570 Highway 21

Hillsboro, MO 63050

Issuing Office's ALTA® Registry ID: 1226593

Loan ID Number:

Commitment Number: H70047

Issuing Office File Number: H70047

Property Address: Cedar Acres & Pt Secs 17 & 20 Bdry Adj Pt Lot 2a, De Soto, MO 63020

SCHEDULE A

COMMITMENT

- 1. Commitment Date: September 18, 2024
- 2. Policy to be issued:
 - a. 2021 ALTA® Policy

Proposed Insured: To Be Determined

Proposed Policy Amount: \$5,000.00

- 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:

Joyce D. Queen and Andrea L. Sampson, Trustees of the Joyce D. Queen Revocable Trust dated December 21, 2018

5. The Land is described as follows:

Parcel 1:

Lot 2A of BOUNDARY LINE ADJUSTMENT PLAT ALL OF LOT 2 OF CEDAR ACRES AND PART OF SECTIONS 17 AND 20, TOWNSHIP 39 NORTH, RANGE 5 EAST, a subdivision in Jefferson County, Missouri, as recorded in Plat Book 253, Page 26.

Parcel 2:

All of Lots Thirteen (13) and Fourteen (14) in the South half of the Southwest quarter of Section 16, and all that part of a strip of land 55 feet from off the North side of the Northwest quarter of Section 21, All in Township 39 North, Range 5 East, lying West of New U.S. Highway No. 61 now known as U.S. Highway No. 67, containing forty (40) acres, more or less, Jefferson County, Missouri, and being described as follows: Commencing at the intersection of the centerline of New U.S. Highway No. 61 now known as U.S. Highway No. 67, and the South line of Section 16, being at a point

located 1340 feet West of the Southeast corner of the Southwest quarter of Section 16, thence South 4 degrees 38 minutes West along said centerline 55 feet, thence West and parallel to file South line of Section 16, 55 feet distant therefrom a distance of 1228 feet, more or less, to the West line of Section 21, thence North along the West line of Section 21, a distance of 55 feet to the Southwest corner of Section 16, thence North along the West line of Section 16 to the North line of the Southwest quarter of Section 16, thence East along the North line of said Southwest quarter a distance of 1317 feet, more or less, to the center line of New U.S. Highway 61, now known as U.S. Highway 67, thence South 4 degrees 38 minutes West 1442.5 feet to the point of beginning.

Less and excepting therefrom that portion of the right of way of U.S. Highway 61, now known as U.S. Highway 67 lying West of the centerline of said right of way, according to instrument recorded in Book 221, Page 41.

Parcel 3:

All that part of the West half of the Northwest quarter of Section 21, Township 39 North, Range 5 East, Jefferson County, Missouri, described as follows: Beginning at a point in the centerline of the Old County Road, said centerline being the west line of Section 21, said point being located South 2 degrees 00 minutes West 55.03 feet distant from the northwest corner of said Section 21; thence South 2 degrees 00 minutes West 864.78 feet with the west line of said Section 21, also being the centerline of the Old County Road, to an iron pin; thence South 58 degrees 29 minutes East 647.65 feet to an iron pin; thence South 75 degrees 46 minutes 34 seconds East 513.54 feet to an iron pin in the western right-of-way of State Highway No. 67; thence with said right-of-way, North 4 degrees 38 minutes East 100.9 feet to a right-of-way marker at Station 1639+00; thence with said right-of-way, South 85 degrees 22 minutes East 25 feet to a point; thence North 4 degrees 38 minutes East 1253.18 feet to an iron pin; thence departing from said right of-way, South 89 degrees 41 minutes 27 seconds West, parallel to and located 55 feet distant at right angles from the north line of said Section 21, 1154.18 feet to the place of beginning.

SCHEDULE B I 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.
- 5. The Company requires receipt of final loan figures no less than 24 hours prior to closing.
- **6.** Real Estate Settlement funds from any party must be in the form of a Wire Transfer or Cashier's Check or Certified Check. All funds must be deemed "collected funds" under applicable state law prior to settlement and disbursement.
- 7. A valid United States Passport or State issued driver's license is required for all transactions closed by the Company. If a non-drivers state identification card is provided, then a second form of identification may be required. If you have questions regarding acceptable forms of identification, please contact your closer.
- 8. In the event that any party to the transaction contemplates the use of a Power of Attorney, the Company requires submission of the original Power of Attorney, in recordable form, no less than three (3) days prior to closing for approval.
- 9. If there has been construction, improvements or repairs to or on the property in the last 12 months, or a portion or all of the loan proceeds will be used for such, then unrecorded mechanic's lien coverage will not be furnished unless arrangements are made prior to closing. If the property is Commercial, then satisfactory financial statements, indemnities, affidavits and possibly lien waivers, will need to be furnished to the company in order to obtain mechanic's lien coverage.
 - Failure to notify the company of construction, improvements or repairs to or on the property in the last 12 months will invalidate any mechanic's lien coverage given in the policy.
- 10. In the event that this is a purchase transaction of a residential property that was constructed within the last 12 months or is a non-owner occupied property that has had rehab work completed in the last 12 months, the Company requires that an appropriate Notice of Intended sale be recorded indicating a closing date of not less than 45 days from the date of recording pursuant to RSMO 429.016.3.
- 11. In the event the improvements located on the property to be insured include any house trailer, mobile or manufactured home, the Company requires an authentic copy of the Certificate of Affixation, certified by the Missouri Department of Revenue, confirming the conversion of the manufactured home located on the land to real property.
 - a. In order to convert the manufactured home to real property, the manufactured home must be affixed to a permanent foundation and an affidavit of affixation (DMV Form 5312) must be recorded with the Recorder of Deeds.
 - b. A certified copy of the recorded affidavit of affixation (Form 5312) must then be filed with the Missouri Department of Revenue along with a completed Form 5314 or 5315, as applicable within 60 days of the recording date
 - c. Furnish an authentic copy of the Certificate of Affixation, certified by the Missouri Department of Revenue, confirming the conversion of the manufactured home located on the Land to real property.

- **12.** All documents which are to be recorded in connection with the file in the Office of the Recorder of Deed must comply with RSMO 59.005, 59.310, 59.313. Any document which does not comply with the provisions of the Sections will be subject to an additional \$25.00 recording fee.
- 13. If the Proposed Policy Amount(s) set forth in Schedule A, herein do not reflect the correct amount of the policy(s) to be issued, The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
- 14. Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities. The Proposed Insured must notify the Company immediately if the Land is being used or acquired for any such activities.
- 15. RECORD A DEED to be approved by the Company once more information on subject transaction is available.
- 16. FURNISH A CERTIFICATION OF TRUST executed by the current Trustee(s) of the Joyce D. Queen Revocable Trust dated December 21, 2018.
- 17. FURNISH AN AFFIDAVIT stating that Joyce D. Queen has never received any Medicaid payments and that all funeral expenses, as well as all expenses of the last illness of Joyce D. Queen, including nursing home expenses, if any, have been fully paid and satisfied. In the event that Joyce D. Queen is deceased, we require proof from Missouri Healthnet that no Medicaid debt is currently owed on behalf of said Joyce D. Queen.
- 18. PAY any unpaid assessments for maintenance of sanitary sewer system.

SCHEDULE B II COMMITMENT

EXCEPTIONS FROM COVERAGE

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. 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.

Standard Exceptions

- 2. (a) Rights or claims of parties in possession not shown by the public records.
 - (b) Easements, or claims of easements, not shown by the public records.
 - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
 - (d) Any lien, or right to a lien, for services, labor or material heretofore, or hereafter furnished, imposed by law and not shown by the public records.
 - (e) General taxes for the year 2024 and thereafter.

NOTE: The above exceptions 2(a), 2(b) and 2(c) will be deleted on a Loan Policy on one-to-four family residential property when the Company is furnished its fully executed Owner's Affidavit. Said exceptions will be deleted on a residential Owner's Policy if the Company is furnished an Owner's Affidavit and a recent survey which meets the current minimum standards for Missouri Property Boundary Surveys and accurately reflects all improvements, including fences, recorded easements and unrecorded visible easements. Said exceptions will be deleted on a Policy on commercial property if the Company is furnished an Owner's Affidavit and a recent survey which meets the current minimum standards for ALTA/NSPS Surveys. Any Survey furnished as set forth hereinabove must be certified to the Company and performed by a registered Missouri Land Surveyor. Additionally, the Company reserves the right to make further exceptions based on items disclosed by any Owner's Affidavit and/or Survey

- 3. General Taxes for the County of Jefferson for the year 2024.
- 4. Building lines, easements, covenants, conditions, restrictions and reservations, according to Plat of said subdivision recorded in Plat Book 50, Page 18. (affects Parcel 1)

- 5. Easement granted to State of Missouri, according to instrument recorded in Book 221, Page 41. (affects Parcel 2)
- 6. Limitation of abutters rights of direct access to New State Highway 61, now known as U.S. Highway 67, according to instrument recorded in Book 221, Page 41. (affects Parcel 2)
- 7. Easements granted to Union Electric Company and/or AmerenUE, according to instruments recorded in Book 150, Page 287; Book 270, Page 185; Book 337, Page 453; Book 669, Page 917. (affects Parcel 3)
- 8. Easement granted to State of Missouri, according to instrument recorded in Book 221, Page 37. (affects Parcel 3)
- 9. Limitation of abutters rights of direct access to New State Highway 61, now known as U.S. Highway 67, according to instrument recorded in Book 221, Page 37. (affects Parcel 3)
- 10. Rights of the public and others entitled thereto in and to that portion of the subject property embraced within the right of way of Long County Road.
- 11. Rights of the upper and lower riparian owners to the free and unobstructed flow of water.
- 12. Right of Way of Trail and inconsistencies in the boundary lines by reason of fences, and shown by survey made by Frazier Land Surveying Services, Inc., dated September 12, 2024, as Project No. 24-8471.
- 13. Any assessments for maintenance of sewer system.
- 14. Terms, powers, conditions and limitations of the Trust under which title to said land is being held.

Clearance of all parties to transaction of the Specially Designated Nationals & Blocked Persons database. (PATRIOT ACT) Searched for: Joyce D. Queen and Andrea L. Sampson, Trustees of the Joyce D. Queen Revocable Trust

dated December 21, 2018; Result: NO MATCH FOUND

NOTE: The following information is provided for informational purposes only. The proposed owner and/or lender insured should not rely on the accuracy of this data. Contact the assessor's office to verify the information. We assume no liability for the correctness of the same.

Parcel No: 23-4.0-17.0-0-000-017 (Parcel 1)

County Tax Amount for 2023: \$69.03, Paid

Parcel No: 23-4.0-20.0-0-000-001 (Parcel 1)

County Tax Amount for 2023: \$20.72, Paid

Parcel No: 23-5.0-16.0-0-000-040 (Parcel 2)

County Tax Amount for 2023: \$872.47, Paid

Parcel No: 23-5.0-21.0-0-000-006 (Parcel 3)

County Tax Amount for 2023: \$5,119.82, Paid

Chain Of Title

Deed Type: Affidavit as to Tenancy by the Entirety Grantors: Daniel J. Queen, also known as Daniel Queen Grantees: Joyce D. Queen, also known as Joyce Queen

Dated: December 21, 2018 Recorded Date: February 5, 2019

Recorded Document Identifier: Document No. 2019R-003421

Informational Notes: Date of Death: July 20, 2017

Deed Type: General Warranty Deed Grantors: Joyce D. Queen, a single person

Grantees: Joyce D. Queen and Andrea L. Sampson, Trustees of the Joyce D. Queen Revocable

Trust dated December 21, 2018 Dated: December 21, 2018 Recorded Date: February 5, 2019

Recorded Document Identifier: Document No. 2019R-003435

Informational Notes: Parcels 1, 2 and 3

Deed Type: General Warranty Deed

Grantors: Carol Ann Travers and Michael R. Travers, wife and husband and Nicholas A. Correnti, Jr. and Peggy A. Correnti, husband and wife and Mary Elizabeth Schwartz, a single person and Michael Lawrence Correnti and Terri A. Correnti, husband and wife and John Joseph

Correnti and Terri L. Correnti, husband and wife

Grantees: Daniel Queen and Joyce Queen

Dated: July 26, 2013

Recorded Date: July 31, 2013

Recorded Document Identifier: Document No. 2013R-030572

Informational Notes: Parcel 2

Deed Type: Trustee's Deed

Grantors: Lawrence R. Krodinger, Sr, Trustee of the Lawrence Krodinger, Sr. Trust Dated

Octobver 6, 2006

Grantees: Daniel J. Queen and Joyce D. Queen, his wife

Dated: June 17, 2008

Recorded Date: June 20, 2008

Recorded Document Identifier: Document No. 2008R-024559

Informational Notes: Parcel 1

Deed Type: Warranty Deed

Grantors: Ronald W. Dennert and Judith L. Dennert, his wife Grantees: Daniel J. Queen and Joyce D. Queen, husband and wife

Dated: October 27, 2003

Recorded Date: October 28, 2003

Recorded Document Identifier: Document No. 030080778

Informational Notes: Part of Parcel 1

Deed Type: General Warranty Deed

Grantors: Robert C. Allard, Sr., a single person Grantees: Daniel J. Queen and Joyce D. Queen, his wife Dated: November 15, 1979

Recorded Date: November 15, 1979

Recorded Document Identifier: Book 645, Page 456

Informational Notes: Parcel 3



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FACTS						L

WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
What?	 Social Security number and employment information Mortgage rates and payments and account balances Checking account information and wire transfer instructions
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do					
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy				
How does Old Republic Title collect my personal information?	 We collect your personal information, for example, when you: Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 				
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. Se the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.				

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title
	Services, Inc., and Mississippi Valley Title Services Company
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
	Old Republic Title doesn't jointly market.

Affiliates Who May I	oe Delivering This Noti	ce		
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company	Old Republic Branch Information Services, Inc.
Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic National Title Insurance	Old Republic Title Company	Old Republic Title Companies, Inc.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana
Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		