


**Kenzley Title Group, Inc.
agent for
Chicago Title Insurance Co****Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

Issuing Agent: Kenzley Title Group, Inc.
Issuing Office: 224 West River Street, Dixon, IL 61021
Issuing Office's ALTA® Registry ID:
Loan ID No.:
Issuing Office Commitment No.: KL256036COM
Property Address: 000 Morgan Road, Amboy, IL 61310
Revision No.:
Hud No.:

SCHEDULE A

1. **Commitment Date:** July 16, 2025 at 07:59 AM
2. **Policy to be issued:**
 - a. **Owner's Policy: ALTA -2021 (7/1/2021)**
Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at item 4 below.
Proposed Amount of Insurance: \$ 10,000.00
The estate or interest to be insured: Fee Simple
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: Yvonne E. Reynolds, as Trustee under the provisions of a Trust Agreement dated July 15, 1987 and known as the Yvonne E. Reynolds Trust.**
5. **The Land is described as follows:**
SEE EXHIBIT A ATTACHED HERETO

**Kenzley Title Group, Inc.
224 W River Rd
Dixon, IL 61021
as Agent for Chicago Title Insurance Co**

By: 
Jennifer Hamilton, as Authorized Signatory

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago Title Insurance Co. 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.

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REGISTERED AGENT
Kenzley Title Group, Inc., 224 W River Rd, Dixon, IL 61021
Phone (815)288-3333 Fax (815)288-3334

Commitment No. KL256036COM

AMERICAN
LAND TITLE
ASSOCIATION



Chicago Title Insurance Co
SCHEDULE B, PART I
Requirements**Commitment No. KL256036COM**

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.
 - A. The present Marital Status (including a co-party to a Civil Union pursuant to the Illinois Religious Freedom Protection and Civil Union Act or any substantially similar legal relationship recognized by another state) of all persons shown on Schedule A herein must be disclosed in any subsequent deed of conveyance and/or any Mortgage we are asked to insure, and their spouses (including a co-party to a Civil Union or substantially similar legal relationship recognized by another state), if any, must join in the execution of said Instruments in order to release any homestead estate.
 - B. Trustee(s) Deed from Yvonne E. Reynolds, as Trustee under the provisions of a Trust Agreement dated July 15, 1987 and known as the Yvonne E. Reynolds Trust conveying fee simple title to PTBN.

NOTE: Plat Act Affidavit must accompany deed called for above.

- C. It appears that the original Trustee in title is deceased. Relative thereto, we should be furnished the following from Yvonne E. Reynolds Trust:
 - a) A Certification of Trust executed by the current trustee in accordance with 760 ILCS 5/8.5, together with excerpts of the trust agreement and amendments thereto relating to the designation of trustees and the power of the trustee to act in the current transaction, or
 - b) In the alternative, the current trustee, in his or her sole discretion, may deliver to the Company:
 - (1) A certified or uncertified copy of the Death Certificate of the original trustee;
 - (2) A certified copy of the original trust agreement, together with any amendments thereto; and
 - (3) Certified copies of the appointment and acceptance of the Successor Trustee(s).

Kenzley Title Group, Inc. reserves the right to add additional items or make further requirements after review of the requested information.

- D. NOTE: Title is held under the provisions of a Trust; therefore, all proceeds will be directed to the trust(s). A bank account must be opened in the name of the trust(s), and we must be provided with the trust(s) EIN.

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**Commitment No. KL256036COM**

SCHEDULE B
(Continued)**Commitment No. KL256036COM**

- E. For each policy to be issued as identified in Schedule A, Item 2; the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. This Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.

Notes for Information

1. The coverage afforded by this Commitment and any policy issued pursuant hereto shall not commence prior to the date on which all charges properly billed by the Company have been fully paid.
2. Extended coverage will be provided at no additional charge on all residential owners' policies if the Company is furnished a properly executed ALTA statement and current ALTA/ACSM or Illinois Land Title Survey certified to the Company. Matters disclosed by the above documentation will be shown specifically.

If the property to be insured is unimproved, or is improved with a structure other than one containing no more than four residential units, extended coverage over the six general exceptions must be requested and an additional charge will be made for such coverage. The Company should be furnished a properly executed ALTA statement and a current ALTA/ACSM or Illinois Land Title Survey certified to the Company. Matters disclosed by the above documentation will be shown specifically.

3. Mortgage policies insuring a first lien position on one to four family properties will contain our Environmental Protection Lien, ALTA endorsement - Form 8.1.
4. Notice: Please be aware that 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.

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Commitment No. KL256036COM

SCHEDULE B
(Continued)

Commitment No. KL256036COM

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. 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 of record for value the estate or interest or mortgage thereon covered by this Commitment.
2. Rights or claims of parties in possession not shown by the Public Records.
3. The effect on the Title of an encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), but only if the encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment would have been disclosed by an accurate and complete land title survey of the Land.
4. Easements, or claims of easements, not shown by the Public Records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. 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.
7. Taxes for the year 2025 and subsequent years.

P.I.N. Number: 02-15-30-400-001

(2024 \$1,617.20 PAID)

Note - The following is for informational purposes only:

Exemption: None

Lot Dimensions: 41.00 acres

Township: Amboy

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Commitment No. KL256036COM

SCHEDULE B
(Continued)**Commitment No. KL256036COM**

8. Title to, and easements in, any portion of the land lying within any highways, roads, streets, alleys or other ways.
9. Right of way for drainage ditches, drain tiles, feeders, laterals and underground pipes, if any.
10. This land falls within the Lee County Soil Conservation District and is subject to the Rules and Regulations thereof.
11. The land falls within the Maple Grove Drainage District and is subject to the Rules, Regulations and Assessments, if any, thereof.
12. Rights of the United States of America, State of Illinois, the municipality and the public in and to that part of the land lying within the bed of the Green River; and the rights of other owners of land bordering on the river in respect to the unobstructed flow of said river.
13. Terms, powers, and provisions of the trust under which title to the land is held.
14. Oil and Gas Lease dated September 11, 1922 and recorded October 26, 1922 in Miscellaneous Book "Y" and Page 84 as Document Number 148803.
15. Terms, Provisions and Conditions of Easement for ingress and egress disclosed in Warranty Deed dated February 25, 1939 and recorded February 27, 1939 in Deed Book 143 and Page 333 as Document Number 209840 and subsequent deeds.

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**Commitment No. KL256036COM**

EXHIBIT A

The Northwest Quarter (NW 1/4) of the Southeast Quarter (SE 1/4) of Section 30, Township 20 North, Range 10 East of the Fourth Principal Meridian; ALSO Part of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of Section 30, Township 20 North, Range 10 East of the Fourth Principal Meridian, described as follows: Beginning at a point in the Section line between Sections 29 and 30 and at the North boundary line of the right of way of the Maple Grove Drainage District across said Section 30; thence Westerly along said North boundary line to the West line of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of said Section 30; thence North on said West line, 2 rods; thence Easterly and parallel with the North line of said right of way to the East boundary of said Section 30; thence South along said East boundary to the Place of Beginning; all situated in the Township of Amboy, County of Lee and State of Illinois.



KENZLEY
TITLE GROUP, INC.

INVOICE

Remit Payment To:

Kenzley Title Group, Inc.
224 W. River St.
Dixon, IL 61021

Billed To:

Attn:

Invoice Date: July 7, 2025

Please Pay Before: September 7, 2025

Our File Number: KL256036COM

Property:
000 Morgan Road
Amboy, IL 61310
Lee County

Brief Legal: 30-20-10 PT SEQ
02-15-30-400-001

Borrower(s):
PTBN

Seller(s):
Yvonne E. Reynolds Trust

Description	Seller's Charges	Borrower's Charges
Policy premium for Owner's	300.00	
Search Fee	200.00	
IL DFI Policy Fee	3.00	
Closing Fee Seller	275.00	
Closing Protection Letter Seller	50.00	
Courier Overnight Fee	45.00	
Closing Fee Buyer		275.00
Closing Protection Letter Buyer		25.00
TOTALS	\$873.00	\$300.00

Owner's Premium + Simultaneous Mortgage Premium - Full Loan Policy Premium = Owner's Rate

Amount to be quoted for Owner's Policy on Loan Estimate = \$

Amount to be quoted for Loan Policy on Loan Estimate = \$