

Commitment Cover Page

Order Number: **3099583**

Delivery Date: **12/04/2024**

Property Address: **0 Avenue R, Sterling, KS 67579**

For Title Assistance

Deb Smith
108 East Avenue South
Lyons, KS 67554
Office: (620) 257-2831
dsmith@Security1st.com

Seller/Owner

Markel Properties LLC
Delivered via: Electronic Mail

Agent for Seller

Farmers National Company
Attention: Chris Ostmeyer
PO Box 40
Kechi, KS 67067
(785) 672-8672 (Cell)
(316) 788-4240 (Work)
(316) 788-4935 (Work Fax)
COstmeyer@farmersnational.com

Agent for Seller

Farmers National Company
Attention: Richard Boyles
11516 Nichols
Omaha, NE 68154
(402) 496-3276 (Work)
(402) 496-7956 (Work Fax)
rboyles@farmersnational.com

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Westcor Land 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

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Title Fee Invoice

Date: **12/04/2024** Buyer(s): **A legal entity, To Be Determined**
Order No.: **3099583** Seller(s): **Markel Properties, LLC, a Kansas limited liability company**
Issuing Office: **Security 1st Title** Property Address: **0 Avenue R, Sterling, KS 67579**
108 East Avenue South
Lyons, KS 67554

Title Insurance Fees	
ALTA Owner's Policy 07-01-2021 (TBD)	\$400.00
	Total TBD
If Security 1st Title will be closing this transaction, the fees listed above will be collected at closing. Otherwise, please remit payment to the issuing office above.	
Thank you for your order!	

Note: The documents linked in this commitment should be reviewed carefully. These documents, such as covenants conditions and restrictions, may affect the title, ownership and use of the property. You may wish to engage legal assistance in order to fully understand and be aware of the implications of the effect of these documents on your property.

Tax Information:

[150-19400](#), [150-19700](#)

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
Westcor Land 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, WESTCOR LAND TITLE INSURANCE COMPANY, a Colorado 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.

WESTCOR LAND TITLE INSURANCE COMPANY



By: Mary O'Donnell
President
Attest: [Signature]
Secretary

Issuing Agent: Security 1st Title, LLC



Security 1st Title

Deb Smith
(620) 257-2831 (Work)
(620) 257-2048 (Work Fax)
dsmith@Security1st.com

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Transaction Identification Data for reference only:

Issuing Agent:	Security 1st Title, LLC	Buyer:	A legal entity, To Be Determined
Issuing Office:	108 East Avenue South Lyons, KS 67554	Title Contact:	Deb Smith (620) 257-2831 (Work) (620) 257-2048 (Work Fax) dsmith@Security1st.com
ALTA Universal ID:	0001228		
Loan ID Number:			
Commitment No.:	KS-C3099583-3		
Property Address:	0 Avenue R, Sterling, KS 67579		

SCHEDULE A

1. Commitment Date:

10/14/2024 at 7:00 AM

2. Policy to be issued:

ALTA Owner's Policy 07-01-2021
Proposed Insured: A legal entity, To Be Determined
The estate or interest to be insured: Fee Simple

TBD

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:

Markel Properties, LLC, a Kansas limited liability company

5. The Land is described as follows:

Parcel 1: The Northwest Quarter (NW/4) and the North Half of the Northeast Quarter (N/2 NE/4) of Section Thirty-two (32), Township Twenty (20) South, Range Seven (7) West of the 6th P.M., Rice County, Kansas.

Parcel 2: The Southeast Quarter (SE/4) of Section Thirty Two (32), Township Twenty (20) South, Range Seven (7) West of the Sixth Principal Meridian, Rice County, Kansas.

Security 1st Title

By: _____



David Armagost, President

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, and recorded in the Public Records.
5. **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. As provided in the Conditions, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.**
6. **We require all general taxes and special assessments for the current year, and all previous years, to be paid in full or as otherwise agreed to by the parties. County tax information is hyperlinked on the Cover Page of this Commitment. General taxes and special assessments for the Land are currently taxed as follows, subject to interest and penalties:**
Parcel 1:
Tax Year: 2024
Full Amount: \$1,784.94, Due
Tax Parcel Number: 150-19400
Parcel 2:
Tax Year: 2024
Full Amount: \$1,704.02, Due
Tax Parcel Number: 150-19700
7. **Our search of the public records does not disclose a mortgage/deed of trust on the property. We must be advised if you have any knowledge of an unreleased mortgage/deed of trust, recorded or unrecorded. The Company reserves the right to make such further requirements as it deems necessary.**
8. **We have a copy of the Articles of Organization dated June 08, 2001, and a copy of the Operating Agreement dated June 08, 2001, of MARKEL PROPERTIES, LLC, a limited liability company. We also have a copy of the Unanimous Written Consent of the Members of Markel Properties, LLC dated May 9, 2023, wherein appointing The Trust Company of Kansas, as Sole Manager. We must be furnished with a copy of any further amendments to said documents. We reserve the right to make any additional requirements we deem necessary.**
9. **Any instrument to be executed by Markel Properties, LLC must:**
 - a. Be executed in the limited liability company's name, and
 - b. Be signed by the authorized officer of The Trust Company of Kansas. as Sole Manager.

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10. We have a copy of the Edward Alan Markel Revocable Trust dated May 26, 1999; a copy of the Amended and Restated Edward A. Markel Revocable Trust dated June 9, 2017, a copy of the Certificate of Trust dated November 4, 2024 for the said Edward A. Markel Revocable Trust, stating that the prior name was the said Edward Alan Markel Revocable Trust dated May 26, 1999; and the Removal of Trustee dated May 9, 2023, wherein removing the trustee, and appointing The Trust Company of Kansas as Successor Trustee. We must be furnished with copies of any further Amendments to said Trust, and reserve the right to then make any additional requirements we deem necessary.
11. We have a copy of the Judith Karen Markel Revocable Trust dated May 26, 1999; a copy of the Amended and Restated Judith K. Markel Revocable Trust dated June 9, 2017, a copy of the Certificate of Trust dated November 4, 2024 for the said Judith K. Markel Revocable Trust, stating that the prior name was the said Judith Karen Markel Revocable Trust dated May 26, 1999; and the Removal of Trustee dated May 9, 2023, wherein removing the trustee, and appointing The Trust Company of Kansas as Successor Trustee. We must be furnished with copies of any further Amendments to said Trust, and reserve the right to then make any additional requirements we deem necessary.
12. File a Warranty Deed from Markel Properties, LLC, a Kansas limited liability company, by the duly authorized officer of The Trust Company of Kansas, as Sole Manager, to A legal entity, To Be Determined.
The application for title insurance does not give the name of the prospective purchaser. We reserve the right to make any additional requirements we deem necessary when such name is ascertained.
13. Provide this company with a properly completed and executed Owner's Affidavit.
14. Recording Information for Kansas Counties:

Deed: \$21.00 (first page) + \$17.00 (each additional page)

Mortgage: \$21.00 (first page) + \$17.00 (each additional page)

Mortgage Release: \$20.00 (first page) + \$4.00 (each additional page)

Mortgage Assignment: \$20.00 (first page) + \$4.00 (each additional page)

The above fees do not include all documents that may be filed in each county. Some fees may vary. For a full list of recording fees, services and format requirements, please contact the Register of Deeds Office for the specific county in question.

NOTE: The State of Kansas requires that any deed transferring real estate must be accompanied by a Real Estate Validation Questionnaire. This form must be executed by either the Grantor (Seller) or the Grantee (Buyer). Certain exemptions do apply. The official form can be obtained from the Register of Deeds or from Security 1st Title. Photocopies of the official form will not be accepted.

NOTE: For documents electronically recorded. There is an additional third-party service fee of \$5.00 per document, which is in addition to the County recording fees.

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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. 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 at Date of Policy.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. **General taxes and special assessments for the year 2024 in the amount of \$1,784.94, Due.**

Property ID # 150-19400 (Parcel 1)

PIN # 129 32 0 00 00 001 00 0 01

8. **General taxes and special assessments for the year 2024 in the amount of \$1,704.02, Due.**

Property ID # 150-19700 (Parcel 2)

PIN # 129 32 0 00 00 004 00 0 01

As to Parcel 1:

9. **The terms and provisions contained in the document entitled "Condemnation" dated June 23, 1887 filed as recorded in Vol. 2 Misc., on Page 40.**
10. **The terms and provisions contained in the document entitled "Right of Way" Agreement dated November 28, 1933, recorded in Vol. 51 Misc., on Page 552.**
11. **The terms and provisions contained in the document entitled "Right of Way Agreement" dated September 4, 1933, recorded in Vol. 51 Misc, on Page 553.**
12. **The terms and provisions contained in the document entitled "Right of Way Agreement" dated August 20, 1941, recorded in Vol. 85 Misc., on Page 596.**

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13. The terms and provisions contained in the document entitled "Right of Way Grant" dated August 19, 1941, recorded in Vol. 85 Misc., on Page 597.
 14. The terms and provisions contained in the document entitled "Report of Commissioner and/or Viewers" dated August 18, 1947, recorded in Vol. 112 Misc., on Page 30.
 15. The terms and provisions contained in the document entitled "Grant of Right of Way" dated February 10, 1950, recorded in Vol. 120 Misc., on Page 194.
 16. The terms and provisions contained in the document entitled "Pipe Line Right of Way Grant" dated May 24, 1956, recorded in Vol. 4 O&G, on Page 580.
 17. The terms and provisions contained in the document entitled "Pipe Line Right of Way Grant" dated March 4, 1957, recorded in Vol. 10 O&G on Page 203.
 18. The terms and provisions contained in the document entitled "Right of Way Grant" dated January 11, 1958, recorded in Vol. 12 O&G, on Page 217.
 19. The terms and provisions contained in the document entitled "Right of Way Grant" dated February 10, 1975, recorded in Vol. 76 O&G, on Page 38.
 20. The terms and provisions contained in the document entitled "Warranty Deed" dated November 15, 1980, recorded in Vol. 88 O&G, on Page 283, conveying all oil, gas and other minerals.
 21. The terms and provisions contained in the document entitled "Agreement" dated December 18, 1989, recorded in Vol. 174 Misc., on Page 102.
 22. The terms and provisions contained in the document entitled "Agreement" dated June 13, 1990, recorded in Vol. 174 Misc., on Page 689.
 23. The terms and provisions contained in the document entitled "Right of Way Easement" dated June 18, 1992, recorded in Vol. 177 Misc., on Page 475.
 24. The terms and provisions contained in the document entitled "Easement Agreement" dated March 20, 2008, recorded in Vol. 189 Misc., on Page 71.
 25. Terms and provisions of the oil and gas leases executed between Markel Properties, LLC, lessor, and CMX, Inc, lessee, for a primary term of 2 years, filed June 30, 2011, recorded in/on Vol. 150 O&G, on page 844 and Extended in Vol. 156 O&G, on page 995, together with all subsequent assignments and conveyances.
- As to Parcel 2:
26. Terms and conditions of that Right of Way Agreement, dated Dec. 11th, 1933, recorded in Vol. 51 Misc., on page 558
 27. Terms and conditions of that Gate Valve Permit, dated Feb. 20th, 1942, recorded in Vol. Misc. 89, on page 418.
 28. Terms and conditions of that Cathodic Unit Permit, dated Sept. 1st, 1953, recorded in Vol. Misc. 133, on page 433.
 29. Terms and conditions of that Right of Way Grant, dated April 5th, 1955, recorded in Vol. 140 Misc., on page 415.
 30. Terms and conditions of that Salt Water Disposal Agreement, dated Oct. 29th, 1956, recorded in Vol. O&G 7, on page 215.
 31. Terms and conditions of that Temporary Easement Agreement, dated Sept. 25th, 1991, recorded in Vol. Misc. 176, on page 214.
 32. Terms and conditions of that Right of Way Agreement, dated Sept. 25th, 1991, recorded in Vol. Misc. 176, on page 215.
 33. Terms and conditions of that Permit No. SRCX-0029, dated May 28, 1992, recorded in Vol. 178 Misc., on page 390.
 34. Terms and conditions contained in that Agreement, dated July. 15, 1999, recorded in Vol. 183 Misc., on page 47.

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35. Terms and conditions contained in that Agreement, dated Dec. 18, 1989, recorded in Vol. 174 Misc., on page 102.
36. Terms, provisions and conditions contained in that Agreement, dated June 13, 1990, recorded in Vol. 174 Misc., on page 689.
37. Terms and provisions of the oil and gas leases executed between Margaret A. Scheufler and Lee A. Scheufler, lessor, and CMX, Inc, lessee, for a primary term of 2 years, filed April 14, 2011, recorded in/on Vol. 150 O&G, on page 193, together with all subsequent assignments and conveyances.

As to Both Parcels

38. The definition of land as described in the policy does not include any manufactured home or mobile home located on the insured premises, unless the personal title to the same has been cancelled by the Kansas Department of Motor Vehicles and filed with the RICE County Register of Deeds.
39. Tenancy rights, if any, either month-to-month or by virtue of written leases, of parties now in possession of any part of the premises described herein.
40. Any interest outstanding of record in and to all the oil, gas and other minerals in and under and that may be produced from said premises, together with all rights incident to or growing out of said outstanding minerals, including but not limited to outstanding oil and gas leases and easements.
41. Subject to existing road, street or highway rights of way.

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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.
 - j. “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.

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 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.

6. 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.
- 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

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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.

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Notice of Privacy Policy
of
Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ("WLTIC") values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

We provide our Privacy Policy to each customer when they purchase an WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

Generally, WLTIC does not share nonpublic personal information that it collects with anyone other than its policy issuing agents as needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures as WLTIC uses to protect this information and to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

The WLTIC Privacy Policy can also be found on WLTIC's website at www.wltic.com.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Westcor Land 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

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PRIVACY POLICY

WHAT DOES SECURITY 1ST TITLE DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Security 1st Title, LLC, pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Security 1st Title, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes —to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes —to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. (We do not control their subsequent use of information, and suggest you refer to their privacy notices.)

Sharing practices	
How often does Security 1st Title notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How does Security 1st Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How does Security 1st Title collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • request insurance-related services • provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.
Contact Us	If you have any questions about this privacy notice, please contact us at: Security 1st Title, 727 N. Waco, Suite 300, Wichita, KS 67203

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