

*Cover page for:*

**Preliminary Title Insurance Schedules**  
**(with copies of recorded exception documents)**

*Preliminary title insurance schedules prepared by:*

**Lone Star Abstract & Title Co., Inc.**

**(File Number: 500414-SLN)**

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**Auction Tract 6**  
**(Dewitt County, Indiana)**

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*For November 13, 2025 auction to be conducted by:*

**Schrader Real Estate and Auction Company, Inc.**

*On behalf of:*

**Bob and Jackie Realty, LLC**

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN **SCHEDULE A**, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

## COMMITMENT FOR TITLE INSURANCE T-7

### ISSUED BY TITLE RESOURCES GUARANTY COMPANY

We, TITLE RESOURCES GUARANTY COMPANY, will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

Lone Star Abstract & Title Co., Inc.  
600 North Loraine Street  
Midland, TX 79701  
T: (432) 683-1818  
F: (432) 683-2217  
License #: 1876753

Countersigned:



Jack W. Campbell, License #: 1888331  
Authorized Signatory

### CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

## COMMITMENT FOR TITLE INSURANCE TEXAS TITLE INSURANCE INFORMATION (Form T-7)

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.

El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.

Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

**MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

**EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

**EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

**CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.
- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

**DELETION OF ARBITRATION PROVISION**  
(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

**Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.**

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

\_\_\_\_\_  
SIGNATURE

Lone Star Abstract & Title Co., Inc.  
NAME OF TITLE AGENT

\_\_\_\_\_  
DATE

500414-SLN  
FILE NUMBER

## TEXAS CONSUMER NOTICE

### Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance Company. If you don't, you may lose your right to appeal.

### Title Resources Guaranty Company

To get information or file a complaint with your insurance company:

**Toll-free: 800-526-8018**

Email: [claims@titleresources.com](mailto:claims@titleresources.com)  
Mail: Title Resources Guaranty Company  
Attention: Claims  
8111 LBJ Freeway, Suite 1200  
Dallas, TX 75251

### The Texas Department of Insurance

To get help with an insurance question, or file a complaint with the state:

Call with a question: 1-800-252-3439  
Online: [www.tdi.texas.gov](http://www.tdi.texas.gov)  
Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)  
Mail: Consumer Protection, MC: CO-CP, Texas  
Department of Insurance, P.O. Box 12030, Austin, TX  
78711-2030

### ¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Se no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través de proceso de quejas o apelaciones de su compañía de seguros. So no lo hace, podría perder su derecho para apelar.

### Title Resources Guaranty Company

Para obtener información o para presentar una queja ante su compañía de seguros:

**Teléfono gratuito: 800-526-8018**

Correo electrónico: [claims@titleresources.com](mailto:claims@titleresources.com)  
Dirección postal: Title Resources Guaranty Company  
Attention: Claims  
8111 LBJ Freeway, Suite 1200  
Dallas, TX 75251

### El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame: 1-800-252-3439  
En línea: [www.tdi.texas.gov](http://www.tdi.texas.gov)  
Correo electrónico:  
[ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)  
Dirección postal: Consumer Protection, MC: CO-CP,  
Texas Department of Insurance, P.O. Box 12030,  
Austin, TX 78711-2030

# Title Resources Guaranty Company

## SCHEDULE A

Effective Date: 10/10/2025 at 8:00 AM  
Commitment No.500414-SLN, issued 31st day of October, 2025

GF No.: 500414-SLN

1. Policy or Policies to be issued:
  - a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)  
(Not applicable for improved one-to-four family residential real estate)  
Policy Amount: \$  
PROPOSED INSURED: To Be Determined
  - b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE  
--ONE-TO-FOUR FAMILY RESIDENCES (T-1R)  
Policy Amount: \$  
PROPOSED INSURED:
  - c. LOAN POLICY OF TITLE INSURANCE (Form T-2)  
Policy Amount: \$  
PROPOSED INSURED:  
Proposed Borrower:
  - d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)  
Policy Amount: \$  
PROPOSED INSURED:  
Proposed Borrower:
  - e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)  
Policy Amount: \$  
PROPOSED INSURED:  
Proposed Borrower:
  - f. OTHER  
Policy Amount: \$  
PROPOSED INSURED:
2. The interest in the land covered by this Commitment is:  
fee simple
3. Record title to the land on the Effective Date appears to be vested in:  
AS TO TRACT 1: Bob and Jackie Realty, LLC  
AS TO TRACT 2: Anna O. Heye
4. Legal Description of Land:  
Please see Exhibit A attached hereto and made a part hereof.

Countersigned:

  
Authorized Signatory  
Jack W. Campbell, License #: 1888331  
Lone Star Abstract & Title Co., Inc., 1876753

# Title Resources Guaranty Company

## SCHEDULE B

### EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below:

Intentionally Deleted

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any, of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
  - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
  - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
  - c. to filled-in lands, or artificial islands, or
  - d. to statutory water rights, including riparian rights, or
  - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.

(Applies to the Owner's Policy only.)

5. Standby fees, taxes and assessments by any taxing authority for the year 2026, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2026 and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)
9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only). Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):

- a. All visible and apparent easements and all underground easements, the existence of which may arise by unrecorded grant or by use. (Owner's Title Policy)
- b. Rights of parties in possession. (Owner's Title Policy)
- c. Any and all unrecorded leaseholds, rights of vendors and holders of security interests on personal property installed upon the property by tenants, and rights of tenants to remove trade fixtures at the expiration of the term of leases.
- d. Portion of the property that may lie within any roadway.
- e. 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.
- f. All leases, grants, exceptions or reservations of the geothermal energy and associated resources below the surface of the land, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of the geothermal energy and associated resources below the surface of the land that are not listed.
- g. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interests that are not listed.
- h. All fence locations.
- i. Right of Way from Emma Neutzler to the City of Nordheim, dated September 22, 1955 and recorded in Volume 138, Page 66 of the Deed Records of DeWitt County, Texas.
- j. Right of Way from Anna Osterloch to the City of Nordheim, dated September 15, 1955 and recorded in Volume 138, Page 67 of the Deed Records of DeWitt County, Texas.

# Title Resources Guaranty Company

## SCHEDULE C

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
  - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
  - b. all standby fees, taxes, assessments and charges against the property have been paid,
  - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
  - d. there is legal right of access to and from the land,
  - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. NOTE to all Buyers, Sellers, Borrowers, Lenders and all parties interested in the transaction covered by this commitment. The following constitutes a major change in the procedures and requirements for disbursement of funds by the Title Agent pursuant to this transaction:  
Effective September 26, 1988 the State Board of Insurance (k/n/a Texas Department of Insurance) adopted procedural Rule P-27 (as amended) which requires that "Good Funds" be received and deposited before a Title Agent may disburse from its trust (escrow) fund account.  
"Good Funds" mean:
  - i. Cash or wire transfers;
  - ii. Cashier's check. For purposes of this Rule, a cashier's check is defined to mean a check that is (1) drawn on a financial institution; (2) signed by an officer or employee of the financial institution on behalf of the financial institution as drawer; (3) a direct obligation of the financial institution; and (4) provided to a customer of the financial institution or acquired from the financial institution for remittance purposes.
  - iii. Certified check. For purposes of this Rule, a certified check is defined to mean a check with respect to which the drawee financial institution certifies by signature on the check of an officer or other authorized employee of the financial institution that: (1) the signature of the drawer on the check is genuine; (2) the financial institution has set aside funds that are equal to the amount of the check and will be used to pay the check; or (3) the financial institution will pay the check upon presentment.
  - iv. Teller's check. For purposes of this Rule, a teller's check is defined to mean a check (1) provided to a customer of a financial institution or acquired from a financial institution for remittance purposes, (2) that is drawn by the financial institution, and (3) is drawn on another financial institution or payable through or at a financial institution.
  - v. Any other instrument that has been determined by the Board of Governors of the Federal Reserve System to be the functional equivalent of a cashier's, certified or teller's check.
  - vi. Uncertified funds in amounts less than \$1,500, including checks, traveler's checks, money orders, and negotiable orders of withdrawal; provided multiple items shall not be used to avoid the \$1,500 limitation;
  - vii. Uncertified funds in amounts of \$1,500 or more, drafts, and any other items when collected by the financial institution;
  - viii. State of Texas Warrants;

ix. United States Treasury Checks;

x. Checks drawn on an insured financial institution and for which a transaction code has been issued pursuant to, and in compliance with, a fully executed Immediately Available Funds Procedure Agreement (Form T-37) with such financial institution;

xi. Checks by city and county governments located in the State of Texas.

6. The tax certificate furnished by the taxing authorities is on real estate only; it does not include mineral or personal property. Therefore, no liability is assumed herein for the payment of said mineral and/or personal property taxes.
7. If Lone Star Abstract is asked to issue an Owner's Title Policy, we will require a properly executed Waiver of Inspection as to Title Insuring Issues signed by the Purchasers of this transaction.
8. We will require a properly executed and notarized Affidavit as to Debts and Liens signed by the party(ies) in title.
9. Secure the following from Bob and Jackie Realty, LLC, executed by its operating manager under authorization of a duly adopted resolution of its Members, as required by Section 21.455 et seq of the Texas Business Organizations Code: (a) a resolution authorizing the proposed transaction and establishing the authority of the individual(s) and title(s) that will be signing on behalf of the limited liability company; (b) a copy of the Certificate of Organization issued by the Texas Secretary of State; (c) a copy of Company Regulations or Operating Agreement; (d) a Certificate of incumbency stating the names of all the limited liability company including managers and officers or members if entity is member managed; and (e) the Franchise Tax Account Status page from the Texas Comptroller's Office, showing the right to transact business in Texas as "Active".
10. Deed of Trust executed by Bobby Lee Koricanek, Individually and as Trustee of the Tanner L. Koricanek Trust and as Trustee of the Wyatt J. Koricanek Trust to Garry M. Gaskins, Trustee, dated March 28, 2025, filed for record on March 28, 2025, and recorded in Document No. 151482, of the Official Public Records of De Witt County, Texas, securing Blue Sky Bank in the payment of one note of even date therewith in the principal sum of \$15,000,000.00, due and payable and bearing interest as therein provided.

Assignment of Leases and Rents recorded in Document No. 151483, Official public Records of DeWitt County, Texas.

11. Company requires a Warranty Deed out of the Estate of Anna O. Heye to Bob & Jackie Realty, LLC conveying Lot 14, to be filed in the Official Public Records of DeWitt County, Texas OR that a Suit be filed in District Court of DeWitt County, Texas in order to Quiet Title. There is an Affidavit of Peaceable Possession filed in Document No. 49721 of the Official Public Records of DeWitt County, Texas but our company WILL NOT insure based on said document.
12. We will require a Notice to Purchaser regarding the Municipal Utility District ("MUD") and water district notices that must be delivered to and executed by the purchaser prior to final execution of the contract and executed and acknowledged by the seller and purchaser at closing and recorded.
13. Company requires that notary seals contained in any document executed on or after January 1, 2016, must include the notary's identification number as required by Texas Government Code Section 406.013 when the notary public is either (1) a new notary appointee or (2) an existing notary appointee whose appointment has been renewed on or after January 1, 2016.
14. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective December 1, 2025. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person, as defined in the RRE Rule, prior to closing.
15. FOR INFORMATION PURPOSES ONLY: Company has performed a twenty-four (24) month deed search on the subject property and finds the following conveyances of record: (a) Warranty Deed executed by Bobby Lee Koricanek, as Trustee of the Wyatt J. Koricanek Trust, a Texas Trust, and Bobby Lee Koricanek, as Trustee of the Tanner L. Koricanek Trust, a Texas Trust, and Bobby Lee Koricanek, individually to Bob & Jackie Realty, LLC, dated August 20, 2025, and recorded on August 22, 2025, in Document Number 153079, Official Records of DeWitt County, Texas.

By: Jack W Campbell by son  
Authorized Signatory

# Title Resources Guaranty Company

## SCHEDULE D

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the Writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The issuing Title Insurance Company, **Title Resources Guaranty Company**, is a corporation whose shareholders owning or controlling, directly or indirectly, 10% or more of said corporation, directors, and officers are listed below:

**Shareholders:**

RE Closing Buyer Corp.

**Directors:**

Donald J. Casey; Alan Colberg; Matthew Kabaker; Kevin Mahony; J. Scott McCall; Kevin R. Wall; Virginia Suliman; Ajay Waghray, Charles Chacko, John Harrell

**Officers:**

Kevin R. Wall -President/CEO; Owen E. Girard-Secretary; Peter Prygelski-Treasurer/Chief Financial Officer

2. The following disclosures are made by the Title Insurance Agent **Lone Star Abstract & Title Co., Inc.** issuing this Commitment:

- (a) A listing of each shareholder, owner, partner, or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium is as follows: **Jack W. Campbell**
- (b) A listing of each shareholder, owner, partner, or other person having, owning or controlling 10 percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium is as follows:
- (c) If the Agent is a corporation: (i) the name of each director of the Title Insurance Agent, and (ii) the names of the President, the Executive or Senior Vice-President, the Secretary and the Treasurer of the Title Insurance Agent are as follows:  
**Jack W. Campbell**  
**Joseph W. Campbell, Jr.: Executive Vice President, Rachel Evans: Senior Vice President, Troy Campbell: Corporate Secretary, Debora Blackaller: Vice President, Sherry Nock: Vice President, Geoffrey Ortiz: Vice President**
- (d) The name of any person who is not a full-time employee of the Title Insurance Agent and who receives any portion of the title insurance premium for services performed on behalf of the Title Insurance Agent in connection with the issuance of a title insurance form; and, the amount of premium that any such person shall receive is disclosed in paragraph 3.
- (e) For purposes of this paragraph 2, "having, owning, or controlling" includes the right to receipt of a percentage of net income, gross income, or cash flow of the Agent or entity in the percentage stated in subparagraphs (a) or (b).

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm, or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

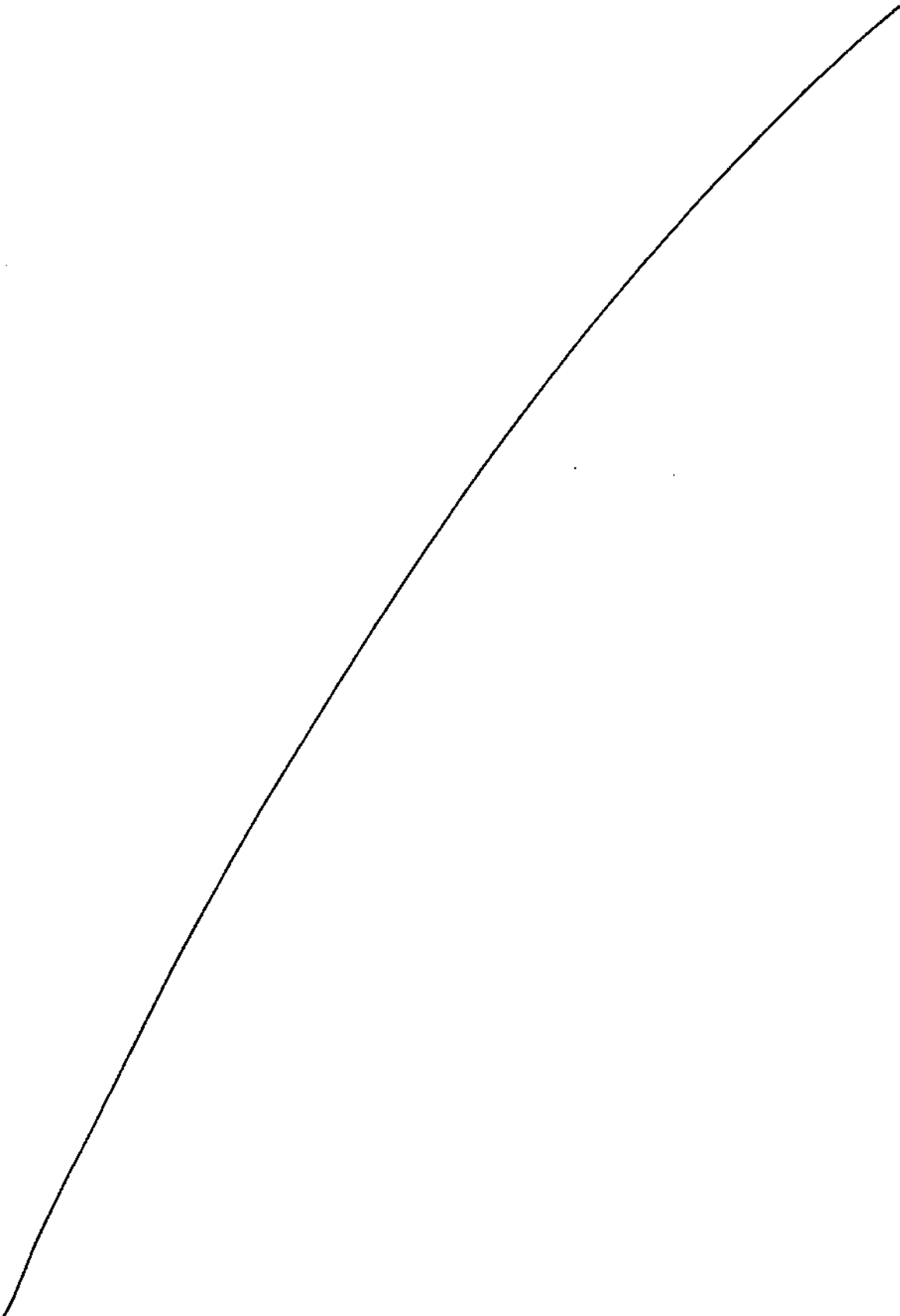
You are further advised that the estimated title premium\* is:

Owner's Policy	\$328.00
Loan Policy	\$0.00
Endorsement Charges	\$0.00
Other	\$
Total	\$328.00

Of this amount: ~~\$49.20~~ (or 15%) will be paid to the policy issuing Title Insurance Company; ~~\$27.88~~ (or 85 %) will be retained by the Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

AMOUNT	TO WHOM	FOR SERVICES
90% _____ (or %)	Mission Title, LP _____	Closing _____

\*The estimated premium is based upon information furnished us as the date of this Commitment for Title Insurance. Final determination of the amount of premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance.



**EXHIBIT A  
LEGAL DESCRIPTION**

**TRACT 1:**

Lots 9, 10, 11, 12 and 13, Block 1 in the Town of Nordheim, according to the plat recorded in Volume 53, Page 513 of the Deed Records of DeWitt County, Texas.

**TRACT 2:**

Lot 14, Block 1 in the Town of Nordheim, according to the plat recorded in Volume 53, Page 513 of the Deed Records of DeWitt County, Texas.

<b>FACTS</b>	<b>WHAT DOES TITLE RESOURCES GUARANTY COMPANY DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Payment history and credit card or other debt</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer our customer</i>, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 TITLE RESOURCES GUARANTY COMPANY chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does TITLE RESOURCES GUARANTY COMPANY share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</b>	Yes	No
<b>For our marketing purposes- to offer our products and services to you</b>	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes- information about your transactions and experiences</b>	Yes	No
<b>For our affiliates' everyday business purposes- information about your creditworthiness</b>	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Go to <a href="https://www.trguw.com/privacypolicy">https://www.trguw.com/privacypolicy</a>	

## Who we are

Who is providing this notice?

TITLE RESOURCES GUARANTY COMPANY

## What we do

How does TITLE RESOURCES GUARANTY COMPANY 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.

How does TITLE RESOURCES GUARANTY COMPANY collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or pay insurance premiums
- Provide your mortgage information or show your driver's license

Give us your contact information

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies that are owned in whole or in part by Anywhere Real Estate, Inc. ([www.anywhere.re](http://www.anywhere.re)); Anywhere Integrated Services, LLC ([www.anywhereis.re](http://www.anywhereis.re)); HomeServices of America, Inc. ([www.homeservices.com](http://www.homeservices.com)); Lennar Corporation ([www.lennar.com](http://www.lennar.com)); and OpenDoor Technologies Inc. ([www.opendoor.com](http://www.opendoor.com))*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***TITLE RESOURCES GUARANTY COMPANY** does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or service to you.

- ***TITLE RESOURCES GUARANTY COMPANY** does not share with nonaffiliated financial companies for joint marketing purposes.*

## Other Important Information

For European Union Customers

Please see our Privacy Policy located at <https://www.trguw.com/privacypolicy>

For our California Customers

Please see our notice about the California Consumer Protection Act located at <https://www.trguw.com/privacypolicy>



600 N. Loraine  
Midland, Texas 79701  
(432) 683-1818 T  
(432) 683-2217 F

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## PRIVACY POLICY

### We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. In accordance with the Gramm-Leach-Bliley Act (GLBA), Lone Star Abstract & Title Co., Inc. (LSAT) understands that you may be concerned about what we will do with such information - particularly any personal, digital or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

### Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

### Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others;
- Information we receive from a consumer-reporting agency; and
- Direct and related identifiers, physical characteristics, commercial information, biometric information, internet or other electronic network activity information, geolocation data, audio, electronic and visual information as well as professional or employment-related information.

### Use of Information

We request information from you for our legitimate business purposes and not for the benefit of any nonaffiliated party. We do not sell your information. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements. We will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested for us; or (2) as permitted by law.

### Links to Third Party Sites

Our applications and websites may contain links to third party websites and services. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies and notices, which we strongly suggest you review. We do not accept any responsibility or liability for the policies or practices of any third parties.

### Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical and/or electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

# **AFFILIATED BUSINESS ARRANGEMENTS DISCLOSURE STATEMENT**

## **NOTICE**

GF# 500414-SLN

To: Customer of Lone Star Abstract & Title Co., Inc.

Property: 117 Broadway, Nordheim, TX 78141

From: Lone Star Abstract & Title Co., Inc. Date: \_\_\_\_\_, 20\_\_

This is to give you notice that Lone Star Abstract & Title Co., Inc. has a business relationship with Advanced Tax Management, Inc. Advanced Tax Management, Inc. supplies tax certificates for Lone Star Abstract & Title Co., Inc. and may be considered an Affiliated Business Arrangement in accordance with Title 12 USC 2602 (7).

Set forth below is the estimated charge or range of charges by Advanced Tax Management, Inc. for the following settlement services:

Tax Certificates \$25 plus tax per tax account

You are NOT required to use Advanced Tax Management, Inc. as a condition for purchase, sale, or refinance of the subject property, **THERE ARE OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Document Preparation:

You are NOT required to use our in-house attorney, Pinson Law Firm, as a condition for the settlement of your loan, purchase/sale or refinance of the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

EMMA NEUTZLER

THE STATE OF TEXAS

#3170 RIGHT OF WAY TO

COUNTY OF DEWITT

CITY OF NORDHEIM

KNOW ALLMEN BY THESE PRESENTS:

That I/we, Emma Neutzler, a feme sole, widow of E. C. Neutzler, deceased, of the County of DeWitt, State of Texas for and in consideration of the sum of Ten and no/100 Dollars cash in hand paid to me/us by the City of Nordheim, DeWitt County, Texas, receipt of which is hereby acknowledged and confessed, and the further consideration of being allowed to connect my/our premises with the sanitary sewer hereinafter described, and the further consideration of the benefits to be derived by me/us on account of the construction, reconstruction and maintenance by the City of Nordheim, Texas, of said sanitary sewer in and through my certain premises hereinafter described, do hereby give and grant to the said City of Nordheim, Texas, a municipal corporation of DeWitt County, Texas the right to construct, reconstruct and perpetually maintain a sanitary sewer line together with all necessary laterals, pipes and couplings, in, upon and across the following described tract or parcel of land, together with the right of ingress and egress on to said premises hereinafter described for the purpose of construction, reconstruction, and maintenance and repair of said sanitary sewer line, said easement tract of land, being described as follows:

All that certain tract or parcel of land described by the following field notes, to wit: Being a part of Block No. 1, lots Nos. 11 and 12 in the Town of Nordheim, DeWitt County, Texas, and being described as follows: being 10.0 feet wide by 67.0 feet long; and being the Southwest 10 ft. by 50 feet of Lot 11, and the Southwest 10 feet by 17 feet of Lot 12, said easement being parallel to and along the southwest lines of Lots 11 and 12, and containing 670 square feet;

To have and to hold the same perpetually to the City of Nordheim, Texas and its successors, together with the right and privilege at any and all times to enter said premises, or any part thereof, for the purpose of constructing, reconstructing and maintaining said sewer, and for making connections therewith; all upon the conditions that the City of Nordheim, Texas, will at all times after doing any work in connection in connection with the construction, reconstruction or repair of said sewer, or any lateral thereof, restore the surface of same premises to the condition in which same were found before such work was undertaken.

Witness my/our hands this the 22nd day of September, 1955.

Emma Neutzler.

The State of Texas  
County of DeWitt

Before me, the undersigned, a notary public, in and for said County and State on this day personally appeared Emma Neutzler, a feme sole, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office, this the 4 day of October, A.D. 1955.

Seal

Kermit F. Ladner, Notary Public, in  
and for DeWitt County, Texas.

FILED FOR RECORD ON THE 13th day of April, 1956 at 4:00 o'clock P.M. and recorded on the 19th day of April, 1956 at 8:30 o'clock A.M.

Seal

Ray Gips, County Clerk,  
DeWitt County, Texas.  
By Augusta Naumbach Deputy.

ANNA OSTERLOH  
 #3172 RIGHT OF WAY TO  
 CITY OF NORDHEIM

THE STATE OF TEXAS  
 COUNTY OF DEWITT

KNOW ALL MEN BY THESE PRESENTS:

That I, Mrs. Anna Osterloh, a feme sole of the County of DeWitt, State of Texas, for and in consideration of the sum of Ten and no/100 Dollars cash in hand paid to me by the City of Nordheim, DeWitt County, Texas, receipt of which is hereby acknowledged and confessed, and the further consideration of being allowed to connect my premises with the sanitary sewer hereinafter described, and the further consideration of the benefits to be derived by me on account of the construction, reconstruction and maintenance by the City of Nordheim, Texas, of said sanitary sewer in and through my certain premises hereinafter described, do hereby give and grant to the said City of Nordheim, Texas, a municipal corporation of DeWitt County, Texas, the right to construct, reconstruct and perpetually maintain a sanitary sewer line together with all necessary laterals, pipes and couplings in, upon and across the following described tract or parcel of land, together with the right of ingress and egress on to said premises hereinafter described for the purpose of construction, reconstruction, and maintenance and repair of said sanitary sewer line, said easement tract of land being described as follows:

All that certain tract or parcel of land described by the following field notes, to wit: Said easement right-of-way being a part of Lots 12 and 13 in Block No. 1 of the City of Nordheim, DeWitt County, Texas, being from the most westerly corner of Lot No. 12, Block No. 1, City of Nordheim, DeWitt County, Texas, with and along the southwest line of said Lot No. 12 in a southeasterly direction 17.0 feet to the point of beginning for the tract herein described; Thence continuing with and along the Southwest line of said Lot No. 12 in a southeasterly direction 33.0 feet to a point, the most southerly corner of said Lot No. 12 and the most westerly corner of Lot No. 13, Block No. 1, City of Nordheim, DeWitt County, Texas; Thence continuing with and along the southwest line of said Lot No. 13 in a southeasterly direction 30.0 feet to a point; Thence with and along a line parallel to and 20.0 feet from the Southeast line of said Lot No. 13 in a northeasterly direction 10.0 feet to a point; Thence with and along a line parallel to and 10.0 feet from the Southwest line of said Lot No. 13 in a northwesterly direction 30.0 feet to a point in the northwest line of said Lot No. 13, same being the Southeast line of said Lot No. 12; Thence continuing with and along a line parallel to and 10.0 feet from the Southwest line of said Lot No. 12 in a northwesterly direction 33.0 feet to a point; Thence with and along a line parallel to and 17.0 feet from the northwest line of said Lot No. 12 in a southwesterly direction 10.0 feet to the point of beginning and containing 630 square feet, more or less.

To have and to hold the same perpetually to the City of Nordheim, Texas, and its successors, together with the right and privilege at any and all times to enter said premises, or any part thereof, for the purpose of constructing, reconstructing and maintaining said sewer, and for making connections therewith; all upon the conditions that the City of Nordheim, Texas, will at all times after doing any work in connection with the construction, reconstruction or repair of said sewer, or any lateral thereof, restore the surface of same premises to the condition in which same were found before such work was undertaken.

Witness my own hands this the 15th day of September, 1955.

Anna Osterloh (Anna Osterloh)

The State of Texas :  
 County of - - - - : Before me the undersigned, a notary public, in and for said County and

State on this day personally appeared Anna Osterloh, a feme sole, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office, this the 22 day of Oct. A.D. 1955.  
 Seal (DeWitt County) Kermit F. Ladner, Notary Public,  
 in and for DeWitt County, Texas.

FILED FOR RECORD ON THE 13th day of April, 1956 at 4:00 o'clock P.M. and recorded on the 19th day of April, 1956 at 9:30 o'clock A.M.

Ray Gips, County Clerk,  
 DeWitt County, Texas.  
 By Augusta Lawrence Deputy

Seal