

Chicago Title Insurance Company

ALTA 2016 Commitment for Title Insurance Schedule A

File Number: **230499**

Refer Inquiries to: **Julia Shinault**

1. Effective Date: **March 15, 2023**

2. Policy (or Policies) to be issued: POLICY AMOUNT

(a) 2006 ALTA OWNER'S POLICY
Proposed Insured: **\$10,000.00**
**Purchaser with contractual rights under a purchase
agreement with the vested owner identified at Item 3 below.**

(b) 2006 ALTA LOAN POLICY
Proposed Insured: **NONE**
NONE

(c) 2006 ALTA LOAN POLICY
Proposed Insured: **NONE**
NONE

3. **Fee Simple** interest in the Land described in this Commitment is owned, at the Effective Date, by
**Gary Hewitt, Jan Doty, and the Heirs at Law or devisees of Bonnie Arnold, as their interests may
appear.**

4. The Land referred to in the Commitment is described as follows:

SEE ATTACHED EXHIBIT "A"

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Chicago Title Insurance Company

ALTA 2016 Commitment for Title Insurance Schedule A

File Number: 230499

EXHIBIT "A"

The Southwest Fractional Quarter of Section 6, Township 15 North, Range 8 East of the Fourth Principal Meridian, Bureau County, Illinois; EXCEPTING THEREFROM the following described real estate: A tract of land being a part of the Southwest Quarter of Section 6, Township 15 North, Range 8 East of the 4th Principal Meridian, Bureau County, Illinois. More particularly bounded and described as follows and bearings are for the purpose of description only: Beginning at a P.K. nail at the Northwest corner of the Southwest Quarter of said Section 6; thence North 89°28'00" East, along the North line of the Southwest Quarter of said Section 6, a distance of 876.22 feet; thence South 09°18'38" West, a distance of 240.86 feet; thence South 22°59'25" West, a distance of 39.51 feet; thence South 40°11'43" West, a distance of 159.30 feet; thence South 13°11'51" West, a distance of 125.96 feet; thence South 18°49'05" East, a distance of 186.11 feet; thence South 84°40'27" West, a distance of 150.32 feet; thence North 40°41'25" West, a distance of 65.36 feet; thence North 70°54'36" West, a distance of 63.82 feet; thence South 72°47'18" West, a distance of 168.57 feet; thence South 45°08'22" West, a distance of 91.72 feet; thence South 59°18'11" West, a distance of 126.24 feet; thence South 41°09'52" West, a distance of 56.57 feet; thence South 20°50'17" West, a distance of 108.02 feet; thence South 26°41'38" West, a distance of 125.09 feet to an iron rod; thence South 89°39'10" West, a distance of 24.76 feet to the West line of the Southwest Quarter of said Section 6; thence North 00°20'50" West, along the West line of the Southwest Quarter of said Section 6, a distance of 1064.39 feet to the place of beginning.

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ALTA 2016 Commitment for Title Insurance Schedule B - Part I Requirements

All of the following requirements must be met:

- A. 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.
- B. Pay the agreed amount for the estate or interest to be insured.
- C. Pay the premiums, fees, and charges for the Policy to the Company.
- D. 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.
- E. 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.
- F. The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this new law to your transaction.
- G. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
- H. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.

Additional Requirements:

- 1. **Please be advised that our search did not disclose any open mortgages of record. If you should have knowledge of any outstanding obligation(s), please contact our offices immediately.**
- 2. **Relative to the death of Bonnie Arnold, we should be furnished the following, and this commitment is subject to such further exceptions as then may be deemed necessary, including, but not limited to, possible claims against the estate of said decedent and possible estate taxes:**
 - (A) **A certified or uncertified copy of the decedent's Death Certificate;**
 - (B) **A recorded Affidavit of Heirship;**
 - (C) **Evidence of the value of the estate for Federal Estate Tax purposes; and**
 - (D) **A copy of the will and any codicils, if the decedent died testate.**

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ALTA Commitment for Title Insurance Schedule B - Part I Requirements

File No: **230499**

Effective Date: **March 15, 2023**

- 3. 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 Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.**

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ALTA 2016 Commitment for Title Insurance Schedule B - Part II Exceptions

File No: **230499**

Effective Date: **March 15, 2023**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

General Exceptions:

1. Rights or claims of parties in possession not shown by Public Records.
2. 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.
3. Easements, or claims of easements, not shown by the Public Records.
4. 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.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. The Company should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. 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.

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ALTA 2016 Commitment for Title Insurance Schedule B - Part II Exceptions

File No: 230499

Effective Date: March 15, 2023

Special Exceptions:

1. Taxes for the years 2022 and 2023 are a lien, but not yet due and payable.

Taxes for the year 2021:

Parcel No. 21-06-300-007 Indiantown.

SW (Ex NW Pt) S6-15-8.

First Installment in the amount of \$2,602.78, shows Paid.

Second Installment in the amount of \$2,602.78, shows Paid.

Assessed in the name of Arnold, Bonnie et al.

Address currently known as: Not Available.

NOTE: For purposes of P-TAX Form completion, the following exemptions were shown on the 2021 tax bill:

General/Alternative \$0.00.

Senior Citizens \$0.00.

Senior Citizens Assessment Freeze \$0.00.

2. Information should be furnished establishing the present value of the land and improvements thereon. If such value is greater than the amount of insurance requested, the application should be amended to request an amount equivalent to the full value of the property, and in default thereof, the right is reserved to insert in the owner's policy the Company's usual coinsurance endorsement.
3. Electric Easement in favor of Illinois Valley Electric Cooperative, its successors and assigns, as granted by Instrument dated June 11, 1951 and recorded December 22, 1965 in Record Book 427, page 610 as Document No. 312679, over and across a portion of the premises; and with the terms and provisions therein contained.
4. Existing unrecorded leases and all rights thereunder of the lessees and of any person claiming by, through or under the lessees.
5. Special assessments and special taxes, if any.
6. Rights of the public, State of Illinois, the County, the Township and the Municipality in and to that part of the premises in question taken, used or dedicated for roads and highways.
7. Rights of way for drainage ditches, drain tiles, feeders, laterals and underground pipes, if any.
8. 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.

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- 9. Rights or claims of parties in possession not shown by the public records; 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; and easements and claims of easements not shown by the public records.**

NOTE: Premises has the benefit of an easement for ingress and egress over an existing gravel road running East and West along the North edge of a parcel of land located in the Northwest corner of the Southwest Fractional Quarter of said Section 6 as contained in Instrument dated May 24, 1979 and recorded May 25, 1979 in Record Book 582, page 432 as Document No. 79-2020.

Countersigned
H.B. Wilkinson Title Company, Inc.



Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of H B Wilkinson Title Company, Inc.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.

- Information about your transactions we secure from our files, or from our affiliates or others.

- Information we receive from a consumer reporting agency.

- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information that we collect about our customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.

- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic information.