



COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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.

We, STEWART TITLE 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.

In Witness Whereof, the Company has caused this commitment to be signed and sealed as of the effective date of commitment as shown in Schedule A, the commitment to become valid and binding only when countersigned by an authorized signatory.

Authorized Countersignature

Stewart Title Company
203 N 15th St
Canyon, TX 79015



Frederick H. Eppinger
President and CEO

Denise Carraux
Secretary

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.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252-2029.

STEWART TITLE GUARANTY COMPANY

IMPORTANT INFORMATION

FOR INFORMATION, OR
TO MAKE A COMPLAINT
CALL OUR TOLL-FREE TELE-
PHONE NUMBER

1-800-729-1902

ALSO
YOU MAY CONTACT
THE TEXAS DEPARTMENT
OF INSURANCE AT

1-800-252-3439

to obtain information on:

1. filing a complaint against an insurance company or agent,
2. whether an insurance company or agent is licensed,
3. complaints received against an insurance company or agent.
4. policyholder rights, and
5. a list of consumer publications and services available through the Department.

YOU MAY ALSO WRITE TO
THE TEXAS DEPARTMENT OF
INSURANCE
P.O. BOX 149104
AUSTIN, TEXAS 78714-9104
FAX NO. (512) 490-1007

AVISO IMPORTANTE

PARA INFORMACION, O
PARA SOMETER UNA QUEJA
LLAME AL NUMERO GRATIS

1-800-729-1902

TAMBIEN
PUEDE COMUNICARSE CON
EL DEPARTAMENTO DE SEGUROS
DE TEXAS AL

1-800-252-3439

para obtener informacion sobre:

1. como someter una queja en contra de una compania de seguros o agente de seguros,
2. si una compania de seguros o agente de seguros tiene licencia,
3. quejas recibidas en contra de una compania de seguros o agente de seguros,
4. los derechos del asegurado, y
5. una lista de publicaciones y servicios para consumidores disponibles a traves del Departamento.

TAMBIEN PUEDE ESCRIBIR AL
DEPARTAMENTO DE SEGUROS DE
TEXAS
P.O. BOX 149104
AUSTIN, TEXAS 78714-9104
FAX NO. (512) 490-1007

TEXAS TITLE INSURANCE INFORMATION

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 titulo le asegura en relacion a perdidas resultantes de ciertos riesgos que pueden afectar el titulo de su propiedad.

El Compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de seguro de titulo. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transaccion.

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 1-800-729-1902 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.

COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 1135871	Effective Date: March 31, 2021 at 8:00AM
CLOSER: Bart Mizer	Issued: April 1, 2021 10:18AM

1. The policy or policies to be issued are:

- 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:
- b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
-ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
Policy Amount:
PROPOSED INSURED: tbd tbd
- 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: tbd tbd
- e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)
Binder 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:

Life Estate: Dennis Podzemny, Guardian and Conservator of Estate of Daniel Kenneth Podzemny, an Incapacitated Person, Cause No. 2021-093-P in the County Court of Randall County, Texas and Dennis Podzemny, Guardian and Conservator of Estate of Virginia Sue Podzemny, an Incapacitated Person, Cause No. 2021-094-P in the County Court of Randall County, Texas.

Remainderman: Dennis Podzemny and Melinda J. Beyer

COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

4. Legal description of land:

See Exhibit "A" Attached Hereto

COMMITMENT FOR TITLE INSURANCE
EXHIBIT "A"
LEGAL DESCRIPTION

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 1135871

The West 310 feet (W/310') of Tract 4, Block 5, Southland Acres Unit No. 1, a Subdivision out of Section 145, Block 2, A. B. & M. Survey, Randall county, Texas, according to the map or plat thereof recorded in Volume 674, Page 377, of the Deed Records of Randall County, Texas,

NOTE: The Company is prohibited from insuring the area or quantity of land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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 (We must either insert specific recording data or delete this exception.):

Conditions, covenants and restrictions as recorded in [Volume 671, Page 106](#), [Volume 733, Page 379](#), [Volume 733, Page 385](#), [Volume 733, Page 387](#), [Volume 733, Page 389](#), [Volume 828, Page 56](#), Deed Records of Randall County, Texas; but omitting any covenants, condition, or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code or (b) relates to handicap, but does not discriminate against handicapped persons.

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements. Upon receipt of an approved survey, Schedule B, Item 2 may be modified to read in its entirety, "Shortages in area" (Loan Policy only or Owner's Title Policy with prescribed premium.)
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 2021 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 2021 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.)

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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) Rights of parties in possession. (Owner Title Policy only)
 - b) Building set back lines as set out in restrictions recorded in [Volume 671, Page 106, Volume 733, Page 379, Volume 733, Page 385, Volume 733, Page 387, Volume 733, Page 389, Volume 828, Page 56](#), Deed Records of Randall County, Texas.
 - c) Easements as shown on plat recorded in [Volume 674, Page 377](#), Deed Records, Randall County, Texas, including an easement filed of record in Volume 285, Page 519, of the Deed Records of Randall County, Texas.
 - d) Subject to that certain 100' Sanitary Control Easement as shown on that certain Plat for Tract 4A, Block 5, Southland Acres Unit No. 3, Randall County, Texas, as recorded in [Volume 1287, Page 450](#) of the Official Public Records, Randall County, Texas.
 - e) Right of Way Easement granted to Pioneer Natural Gas Company, by instrument recorded in [Volume 285, Page 519](#) of the Deed Records, Randall County, Texas.
 - f) Right of Way Easement to Southwestern Public Service by instrument recorded in [Volume 450, Page 485](#) and [Volume 597, Page 357](#) of the Deed Records of Randall County, Texas.
 - g) Subject to the City of Amarillo Ordinance No. 5653 establishing maximum construction elevations, filed of record in [Volume 1055, Page 399](#) and re-established by Ordinance No. 5935 recorded in [Volume 1356, Page 409](#) of the Deed Records, Randall County, Texas.
 - h) Right of Way Easement to Randall County, Texas by instrument recorded in [Volume 459, Page 19](#) of the Deed Records of Randall County, Texas.
 - i) Any visible and apparent roadway or easement over or across subject property, the existence of which does not appear of record
 - j) Location of easements, building setback lines, lid, tank, faded ravel drive not shown, lids, apparent septic system, concrete, driveway and walkways, buildings, storage building, well, meter poles, utility pole, overhead utility lines, guy down wire, fences, covered areas, gravel, edge of road, culvert, streets, as shown on [preliminary survey](#) dated February 27, 2021, prepared by Heather Lynn Lemons, Registered Public Land Surveyor No. 5712, of Furman Land Surveyors, Inc., Job/Project 2127766.
 - k) 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.
 - l) Coverage does not extend to ownership of (or lien or security interest against) any mobile/manufactured home located on this property, and the insured amount shown in Schedule A does not include the value of any mobile/manufactured home.

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

- m) The land described in this Commitment or Policy does not include any manufactured housing unit on the subject property.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE C

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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:
 - no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - all standby fees, taxes, assessments and charges against the property have been paid,
 - 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 materialman's liens have attached to the property,
 - there is legal right of access to and from the land,
 - (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: Procedural Rule P-27 as provided for in Section 2561.202, Texas Insurance Code requires that "Good Funds" be received and deposited before a Title Agent may disburse from its Trust Fund Account. Procedural Rule P-27 provides a list of the types of financial documents and instruments which satisfy this requirement. Please be advised that we reserve the right to determine on a case-by-case basis what form of good funds is acceptable.
6. FOR INFORMATION ONLY: The vesting on Schedule A is by virtue of Warranty Deeds recorded in [Volume 828, Page 56](#), [Volume 1154, Page 307](#), [Volume 1154, Page 305](#), of the Deed Records of Randall County, Texas, and by virtue of Life Estate Deed, recorded under Clerk's File No. [2015001133](#) of the Official Public Records of Randall County, Texas.
7. The vesting document for Life Estate Deed, recorded under Clerk's File No. [2015001133](#) of the Official Public Records of Randall County, Texas, contains an error in legal description. The Company requires recordation of appropriate corrective documentation. Upon review of same, additional exceptions and/or requirements may be made.
8. Company requires that the record owner execute an Affidavit as to Debts and Liens evidencing the fact that no mortgages or other indebtedness affect the property in question.
9. If the manufactured housing unit has been permanently affixed to the subject real property, the company requires the following, to-wit:
 - A) An inspection to be made or other appropriate verification to determine that:
 - (1) All axles and wheels have been removed from the unit, and;
 - (2) The unit is set on a permanent foundation, and;
 - (3) Permanent connection has been made to a septic tank or sewer system and to utilities.
 - B) Ownership of the land and housing unit be in the same party and
 - C) Determination that the original certificate of title has been surrendered to and cancelled by the respective agency handling these transfers/conversions and that there are no outstanding security interest in the subject manufactured housing unit, and

COMMITMENT FOR TITLE INSURANCE

SCHEDULE C

ISSUED BY
STEWART TITLE GUARANTY COMPANY

- D) A UCC filing search in the county where the unit is located and through the Secretary of State's office to determine that there are no liens against the subject manufactured housing unit, and
- E) A search of the UCC records of any foreign jurisdiction of the bill of sale or certificate of title reveals an out-of-state purchase within the last four months and release of any such revealed security interest, or the following exception, to-wit: 'possible security interest in the improvement now located on the premises which may be perfected within four (4) months of the original date of sale or transfer into this state.'
- F) A determination that no sales and use tax are due in connection with the transfer of the subject manufactured housing unit.
- Note: The ALTA 7.1 or equivalent endorsement will be issued with the final policy upon confirmation that all mobile home requirements stated on the commitment have been met.

10. A Statement of Location issued by the Texas Department of Housing and Community Affairs (TDHCA) showing an election as real estate must be recorded in the Official Public Records and a copy of the recorded Statement of Location sent to TDHCA and the tax assessor-collector.
11. Subject to the Life Estate reserved for the benefit of Daniel K. Podzemny and Virginia Podzemny in instrument executed by Daniel K. Podzemny and Virginia Podzemny, dated January 26, 2015, recorded under Clerk's File No. [2015001133](#) of the Official Public Records of Randall County, Texas. If said person is alive, they must join in the execution of proposed instrument; if said person is deceased, satisfactory proof of the fact of death must be provided.
12. A probate proceeding is pending in the matter of the Estate of Daniel Kenneth Podzemny, an Incapacitated person filed under Cause No. 20210-093-P in the County Court of Randall County, Texas and in the matter of Estate of Virginia Sue Podzemny, an Incapacitated Person file under Cause No. 2021-094-P in the County Court of Randall County, Texas. Unless the probate proceeding is closed, Company requires that any Deed of the Estate's interest be executed by Dennis Podzemny, Guardian and Conservator of the Estate of Daniel Kenneth Podzemny, an Incapacitated Person and by Dennis Podzemny, Guardian and Conservator of the Estate of Virginia Sue Podzemny, an Incapacitated Person, upon the completion of the following requirements in the County Court of Randall County, Texas:

Application for Sale filed,
Order of Sale signed by the judge,
Report of Sale filed, and Decree Confirming Sale signed by the judge,

The Guardian's Deed is to recite that the Guardian is acting pursuant to the Decree Confirming Sale, which Decree must be referred to and identified in the Deed.

13. The Texas Title Insurance Information portion of the Commitment for Title Insurance advises you that your Policy can insure you against loss because of non-excepted discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements if you pay an additional five percent (5%) premium of the Basic Rate for your T1-R Residential Owner's Policy of Title Insurance for the coverage, and we are provided with a satisfactory survey, pursuant to Procedural Rule P-2.

Additionally, enhanced coverage via the Restrictions, Encroachments, Minerals Endorsement – Owner's Policy (T-19.1) is available for an additional five percent (5%) of the basic premium of the T1-R Residential Owner's Policy of Title Insurance. If you obtain this endorsement alone and do not purchase the survey coverage mentioned above, the charge is an additional ten percent (10%) of the basic premium. Where underwriting guidelines are met, this endorsement provides express coverage for damage to improvements (excluding lawns, shrubbery, or trees) located on the land as a result of the future exercise of any existing right to use the surface of the land for extraction or development of minerals by the owners of a mineral interest. In addition, The T-19.1 further provides protection against the enforcement of any reversionary rights in or existing violations of restrictive covenants, and existing encroachments that are not excepted to in Schedule B.

YOUR RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE WILL CONTAIN THESE ENHANCED COVERAGES AND YOU WILL BE CHARGED THE ADDITIONAL PREMIUM FOR EACH UNLESS YOUR

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE C**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

CONTRACT PROVIDES OTHERWISE, OR ON OR BEFORE THE DATE OF CLOSING YOU ADVISE THE
COMPANY IN WRITING THAT YOU REJECT THIS COVERAGE.

COMMITMENT FOR TITLE INSURANCE SCHEDULE D

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Policy Commitment No.: 1135871

The information contained in this Schedule (D) does not affect title to or the lien upon the land described in Schedule A hereof, to be insured in any policy(ies) of title insurance to be issued in accordance with this Commitment.

As to Stewart Title Guaranty Company, the Underwriter herein, the following disclosures are made as of December 31, 2018:

A-1. Shareholders owning or controlling, or holding, directly or indirectly, ten percent (10%) or more of the shares of Stewart Title Guaranty Company as of the last day of the year preceding the date hereinabove set forth are as follows:

Stewart Information Services Corporation -100%

A-2. The members of the Board of Directors of Stewart Title Guaranty Company as of the last day of the year preceding the date hereinabove set forth are as follows: Frederick H. Eppinger, David C. Hisey, John L. Killea, Steven M. Lessack, Tara S. Smith, Brian K. Glaze, Pamela B. O'Brien and Mary P. Thomas.

A-3. The designated officers of Stewart Title Guaranty Company as of the date hereinabove set forth are as follows: Frederick H. Eppinger, Chief Executive Officer & President; David C. Hisey, Chief Financial Officer & Assistant Secretary-Treasurer; Brad Rable, Chief Information Officer; Genady Vishnevetsky, Chief Information Security Officer; Ann Manal, Chief Human Resources Officer; Steven M. Lessack, Group President; Tara S. Smith, Group President-Agency Services; John L. Killea, General Counsel & Chief Compliance Officer; Charles M. Craig, Senior Vice President – Associate General Counsel and Senior Underwriting Counsel; James L. Gosdin, Senior Vice President – Chief Underwriting Counsel & Associate General Counsel; John Rothermel, Senior Vice President – Regional Underwriting Counsel-Southwestern, Senior Underwriting Counsel.

As to Stewart Title Company (Title Insurance Agent), the following disclosures are made:

B-1 Shareholders, owners, partners or other persons having, owning or controlling one percent (1%) or more of Title Insurance Agent are as follows:

Stewart Title Guaranty Company – 100%

B-2 Shareholders, owners, partners, or other persons having, owning or controlling ten percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of Title Insurance Agent are as follows:

Stewart Information Services Corporation - 100%

B-3 If Title Insurance Agent is a corporation, the following is a list of the members of the Board of Directors:

Matthew W. Morris, David C. Hisey, John L. Killea

B-4 If Title Insurance Agent is a corporation, the following is a list of its officers:

Matthew W. Morris, Chairman, Chief Executive Officer and President, David C. Hisey, Chief Financial Officer, Assistant Secretary-Treasurer, John L. Killea, General Counsel, Denise Carraux, Secretary & Assistant Treasurer, and Ken Anderson, Jr., Treasurer and Assistant Secretary

C-1. 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	\$0.00
Loan Policy	\$0.00
Endorsement Charges	\$0.00
Other	
Total	\$0.00

Of this total amount 15% will be paid to Stewart Title Guaranty Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

Amount		To Whom	For Service
\$	(or %)		
\$	(or %)		
\$	(or %)		

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