SCHEDULE A

POLICY #: 270974372804679

GF #: M060566 ISSUED WITH: 271014372804685

1200

AMOUNT:\$

DATE OF POLICY: October 06th, 2006 3:00 pm

0331

1. NAME OF INSURED: Mary Flores

- 2. WE INSURE YOUR INTEREST IN THE LAND COVERED BY THIS POLICY IS: Tracts 1 & 3: Fee Simple Tracts 2 & 4: Easement Estate
- 3. LEGAL DESCRIPTION OF LAND:
 TRACT ONE: Being 10.56 acres, more or less, out of the J. J. Acosta
 Survey, A-1, Milam County, Texas, more particularly described by
 metes and bounds on Exhibit "A" consisting of 1 page attached hereto
 and made a part hereof for all purposes.

TRACT TWO: Being a 25' wide access easement, more or less, out of the J. J. Acosta Survey, A-1, Milam County, Texas, more particularly described by metes and bounds on Exhibit "B" consisting of 1 page attached hereto and made a part hereof for all purposes.

TRACT THREE: Being 2.65 acres, more or less, out of the J. J. Acosta Survey, A-1, Milam County, Texas, more particularly described by metes and bounds on Exhibit "C" consisting of 1 page attached hereto and made a part hereof for all purposes.

TRACT FOUR: Being a 50' wide access easement, out of the J. J. Acosta Survey, A-1, Milam County, Texas, more particularly described by metes and bounds on Exhibit "D" consisting of 2 pages attached hereto and made a part hereof for all purposes.

NOTE: The Company is prohibited from insuring the area or quantity of the 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.

TEXAD	COOMITTE	
BY:		

TEXAS COUNTRY TITLE

FIELDNOTE DESCRIPTION FOR: NORMAN & SHARON BELLCOK

STATE OF TEXAS }
COUNTY OF MILAM }

10.56 ACRE TRACI

Being a 10.56 acre tract of land out of the J. I. Access Survey, Abstract No. 1, Milan County, Texas and being out of and a part of that certain 25.00 acre tract of dand described in a deed to Curtia Leonard Lanham, recorded in Volume 427, Page 905, of the Deed Records of Milam County, Texas, said 10.56 acre tract being shown on attached plat and more particularly described by meter and bounds as follows:

BEGINNING at a ½" iron rod found at the northeast comes of a called 2.65 acre tract of land to Norman Belicek, (904/810), same being the southwest opport of a salled 19.80 acre tract to Hartison M. Lanham, (445/97), located in the cepter of a 50 fool wide access easement, (774/189), and in the north line of the above mantimed 25,00 acre tract of land for the most northerly northwest comes of this.

THENCE along the north line of said 25.00 acre tract, common with the south line of said Harrison Lanham tract in the centerline of said easument partiyay. Bouth 72 degrees 05 minutes 28 reconds East a distance of \$37.88 feet. (Deed Call and bearing both 50.4h 72 degrees 05 minutes 28 seconds East - 837.91 feet), to \$3.4" from rod found by a corner post for the northeast corner of this.

THENCE along the east line of said 25.00 acre tract, common with the westerly line of said Harrison Lanham tract and along a fence line. South 20, segrees 36 minutes 42 seconds West a distance of 513.04 feet to a 37 iron pipe found by a corner post in the north line of a called 136.69 acre tract to Barry Ebersol, (532)57), for the southeast corner of this.

THENCE stong the south line of said 25.00 acre trant, common with the north line of said Ebersol trant and slong a fence line. North 69 degrees 19 minutes 30 seconds Wost a distance of 1170.89 feet to a M" goa rod with yellow cap set for the southwest corner of this

THENCE through the interior of said 25.00 acre tract. North 20 degrees 50 minutes 30 seconds Best a distance of 143.63 feet to 6 ½" from rod with yellow cap found by a corner past at the southwest corner of the above mentioned 2.55 acre Beliceir tract for the most westerly northwest corner of this;

THENCE along the south line of said Belicck tract and along a fonce line, South 69 degrees 07 minutes 54 accords East a distance of 334.52 feet to a W tron rad found by a corner post for an interior corner of this;

THENCE slong the east line of said Belicek treet and along a feace line, North 20 degrees 52 minutes 41 accords East a distance of 330,10 feet to the POINT OF BEGINNING, and containing 10.55 acres of land, more or less.

Surveyed March 16, 2064 Stephen D. Jarrard Registered Professional Land Surveyor Texas No. 4748 OF CONTROL OF CONTROL

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EXHIBI		
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The above described premises are subject to an accessmessment 25 feet in width and parallel to the Northeast line of said 25 acre tract, the center line of said easement being described by metos and bounds as follows:

BEGINNING at a 1/2 inch steel pin set in the Southwest R.O.W. of FM Rosd \$487 at the North corner of said 25 acre tract above described, from which a concrete marker in said R.O.W. line bears South 32*55'32" Wast 9.94 yaras;

THENCE with the center line of said expendent and Northeast line of said 25 acre tract South 31°28'28' East 234.08 vares to the point of tangency of a curve to the left having a Delta angle of 40°37'00", s radius of 395.14 feet, and the chard of which bears South 51° 46'56" East 98.74 veres;

THENCE with said curve an arc distance of 100.84 verse to the point of tangancy of same;

THENCE continuing with the center line of said easement and Northeast line of said 25 acre tract, South 72°05' 28" Past 274.05 Varas to a steel pin set in same for the Tarminal Point hereof and from which the most Easterly corner of said 25 acre tract hears South 72°05' 28" Last 54 Varas, and containing an area of 0.014 acre of land.

Being a 2.65 acre tract land out of the Juan Jose Accests Shrysy, A-1, Milam County, Texas, and being a part of that certain 25.00 acre tract of land insorthed in a Contract of Sale and Furchese te Curtis Leonard Lenham, recorded in Volume 427, Page 305. of the Dead Records of Milam County, Texas, said 2.65 acre tract of land being more particularly described by makes and bounds as follows:

Commencing at a 1/2° iron rod set at the most northerly corner of the above mentioned 25.00 acrs tract of land, located in the sesterly right-of-way line of F. M. Road No. 487, and in the centerline of a 56 foot wide success examinate described in said Lanhau deed:

Thenos departing said F. M. Hoad, along the north line of said 25.00 acre trant of land, being the centerline of said segment, South 31 degrees 15 minutes 18 seconds Bast - \$22.45 feet. (Dead Call South 31 degrees 28 minutes 28 seconds Bast - \$22.45 feet.) (Dead Call South 31 degrees 28 minutes 28 seconds East - \$22.45 feet.), to a 1/2° from rod set at the beginning of a curve to the laft for the FOINT OF ETCHANDAY, and the morthwest corner of this;

THERECK continuing along said north libe, and said centerlibe, and said actually a said actual and said actual as to the left, having a radius of 385.16 fear, a Chord bearing of gouth it degrees as aloutes is seconds East - 774.28 feat, a central angle of 40 degrees is minutes it seconds, a distance of 280.11 feet to a 1/2 iron red found at the end of said surve for the point of tangent of this;

THEORY continuing along said morth line, and said ounterline. South 73 degrees 05 minutes 25 seconds faut - 73.36 feet no a $1/2^{\circ}$ iron red found for the northeast corner of this:

TEXECE departing said access essentit, South 10 degrees it minutes is seconds Mess - 330.00 feat to a 1/2' iron rod set for the southeast corner of this;

Through North 69 degrees 00 minutes 14 seconds Heat - 199.06 feet to a $1/2^{\kappa}$ from rod set for the southwest corner of this;

THEORY North 20 degrees 51 minutes to recome East - 408.03 feet to the PLIST OF SECURITIES, and containing 3.55 mores of land, more of 1685.

Page __ /_ of _/ Pages

All that certain tract or parcel of land, lying and being situated in Milar County, Texas, & part of the Munt 2-1/7 Largues out of the J. J. Accasa & League Grant, Abstract 1, and being a portion of a tract of 7 acros. less a tract of 8 acros and a tract of 1-1/4 acros, as described in a Daed from A. J. Ellary, at us, to A. T. Raby, dated October 14, 1807 and of report in Volume 80, page 157 of the Deed Reports of seld county, and also being a part of a centain tract of 45-1/10 acros, more or less, described in a Deed from Alice B. Uraves, et al, to A. T. Raby dated May 26, 1911 and of record in Volume 96, page 349 of the Deed Records of seld county, said above described tracts being a part of the Asse tract said to contain 18.6413 acros purportedly described in a Deed from 0. M. Joiner to Benton Schulto of record in Volume 410, Page \$16 of the Deed Accords of Milam County, Taxes, the center line of said taxosent being more fully described by metes and bounds ac follows:

COMMENCING at a 5/8 inch steel pin found at a funct opiner post at the most Southerly corner of seld 25-1/10 acra tract (119,6423 acras also) of which this tract is a part thereof;

THEHOE North 89'08'14" West with the South or Southwest line of soid 35-1/10 acra tract, at 745.02 years intermined and 35-1/10 acra tract, at 745.02 years intermined from the division line between the J. J. Anosts Steegud Grant, Abstract 1; (Munt 2-1/2 Lesques) and the Charles Crones Survey, at 790,23 wards a 1/2 inch steel pin set in a fence line at the apparent South corner of a tract of 7.93 acras, more or less, described in a Dead from A T. Raby, at ur, to 5, L. Size of record in Yoluna 214, Page 316 of the Dead Records of Hilam County; Texas, for the Heat or Southwest corner harsof;

THENCE with the average of an old fence North 23"32" 32" East 330,43 varas to a 1/2 inch steel pin set near a small alm tree 1 inches in dispater in the ourying southeast R.C.W. line of FM Road 3457 for the Northwant corner hareof;

EXHIBIT D

Page 1 of 2 Pages

THENCE with the oursing Southeast R.O.M. time of said PM Road 1487 on a curve which has a drive angle of 41. 35138", a radius of (41.58 feet, and the chord of which hazs storth 35-16'12" Keek 115.25 vares and an arc laugth of 118.23 vares to 4 5/5 inch steel pin at a concrete R.O.M. marker at the point of tangency of said survey;

TNENCE continuing with said R.J.W. line Horth 32°58' 37" East 5.54 varus to a point in same for the North scener and Baginning Point of a 50 foot access-assement road, which is 25 feet to the left of and 85 feet to the right of the following described center line of same:

TREMCE South 31°28'26" Past 211.08 varas to a point at the P. C. of a curve to the last having a belte angle of 10°31'00", a radius of 337.11 feat, and the chord of which bears bouth 51'48'56' Past 38'.71 varas, and from which a resurance stead pin in the Northwast margin of seid road bears North 56'720'50' Past 7 varas, and a reference steal pin in the SouthWest margin of said word bears South 56'20'00' West 5 varas;

THENCE with said surving manter line an arm distance of 100.84 wares to a point in same from which a reference steal pin in the Northeast margin of said ensement road bears Morth 17*4100° Heat 3 vares; and a reference steal pin in the doubtwest margin of said road bears South 17*40'00° Mest 2 vares;

TRINCS South 72°05°00° East 26 il varas passing a goint in said center line at the South screw of a tract of 10 screw southeyed to the Veterans Land moard of generand/or Vetors E. Noussen, South 72'05'22' Lat 214.05 Varas a steal pin set in same for the Terminal Point of the sement herein dearribed.

Prepared from a survey completed in September 1974 by Louis Knox, Registered Public Surveyor, on Gebulary 27, 1976.

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SCHEDULE B

POLICY #: 270974372804679 EXCEPTIONS FROM COVERAGE

GF #: M060566

WE DO NOT COVER LOSS, COSTS, ATTORNEY'S FEES AND EXPENSES RESULTING FORM:

- 1. THE FOLLOWING RESTRICTIVE COVENANTS OF RECORD ITEMIZED BELOW (THE COMPANY MUST EITHER INSERT SPECIFIC RECORDING DATA OR DELETE THIS EXCEPTION):

 Volume 935, Page 153, Official Records, Milam County, Texas, and Volume 904, Page 810, Official Records, Milam County, Texas.

 NOTE: To the extent that these restrictions violate 42USC3604(e) by indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, such restrictions are hereby omitted.
 - 2.ANY DISCREPANCIES, CONFLICTS, OR SHORTAGES IN AREA OR BOUNDARY LINES, OR ANY ENCROACHMENTS, OR ANY OVERLAPPING OF IMPROVEMENTS.
 - 3. HOMESTEAD OR COMMUNITY PROPERTY OR SURVIVORSHIP RIGHTS, IF ANY, OF ANY SPOUSE OF ANY INSURED.
 - 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 RIGHT OF ACCESS TO THAT AREA OR EASEMENT ALONG AND ACROSS THAT AREA.
 - 5.STANDBY FEES, TAXES AND ASSESSMENTS BY ANY TAXING AUTHORITY FOR THE YEAR 2006 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.
 - 6.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. Vendor's Lien retained in Deed dated October 5, 2006 executed by Norman L. Belicek and Sharon J. Belicek; Lee A. Belicek and Chiaki Belicek, by and through their attorneys in fact, Norman Belicek and Sharon J. Belicek to Mary Flores, recorded in Volume 1023, Page 142, Official Records of Milam County, Texas, securing Network Resources, Inc. in the payment of one note of even date therewith in the principal sum of _____, due and payable and bearing interest as therein provided; said note being additionally secured by a Deed of _____ continued --

70974372804679 CONTINUATION OF SCHEDULE B

POLICY #: 270974372804679

GF #: M060566 Trust dated October 5, 2006 executed by Mary Flores to Robert K. Trust dated October 5, 2006 executed by Mary Flores to Robert K. Fowler, Trustee, recorded in Volume 1023, Page 149, Official Records of Milam County, Texas.

- b. Any portion of the land described herein within the limits or boundaries of any public or private roadway and/or highway.
- c. The Tax Certificate issued by the Taxing Authorities is issued on Real Property Only. It does not include taxes on the mineral estate and/or personal property, therefore, no liability is assumed hereunder for the payment of said taxes on the mineral estate and/or personal property.
- d. All right, title and interest in and to all the oil, gas and other minerals, and all other components of the mineral estate, together with all rights, easements and privileges relating thereto, including all right, title and interest of any persons, and/or the public, and/or entities, and/or governments in and to all of the oil, gas, minerals, and other elements which do not constitute a part of the surface estate.
- e. Mineral and/or royalty reservation contained in Deed dated November 9, 1973 executed by Q.W. Joiner to Benton Schulze and Gennie D. Schulze, recorded in Volume 410, Page 916, Deed Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.
- f. Easement dated June 25, 1953 executed by A.T. Raby et ux to Texas Power & Light Company, recorded in Volume 283, Page 249, Deed Records of Milam County, Texas.
- g. Right of Way Deed dated April 8, 1952 executed by A.T. Raby et ux to State of Texas, recorded in Volume 281, Page 192, Deed Records of Milam County, Texas.
- h. Oil and Gas Lease dated March 5, 1952, executed by A.T. Raby et ux, as Lessor, to P.C. Monaghen et al, as Lessee, recorded in Volume 67, Page 191, Oil and Gas Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.
- i. Oil and Gas Lease dated September 20, 1947, executed by A.T. Raby et ux, as Lessor, to Patrick H. Downing, as Lessee, recorded in Volume 59, Page 197, Oil and Gas Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.
- j. Oil and Gas Lease dated June 8, 1944, executed by A.T. Raby et ux, as Lessor, to F. W. Willson, as Lessee, recorded in Volume 54, Page
 -- continued --

POLICY #: 270974372804679 CONTINUATION OF SCHEDULE B

GF #: M060566

274, Oil and Gas Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.

- k. Mineral Deed dated January 25, 1929, executed by A.T. Raby et ux to S. J. Hindman, recorded in Volume 25, Page 520, Oil and Gas Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.
- 1. Oil and Gas Lease dated March 3, 1919, executed by A.T. Raby et ux, as Lessor, to E. R. Goodson, as Lessee, recorded in Volume 2, Page 10, Oil and Gas Records of Milam County, Texas. Title to said interest not checked subsequent to date of aforesaid instrument.
- m. Easement dated April 15, 1998 executed by Curtis L. Lanham and wife, Billie L. Lanham to Robert Chappell Lanham and wife, Winnie Marie Lanham, recorded in Volume 774, Page 186, Official Records of Milam County, Texas.
- n. Easement for the purpose of access, and rights incidental thereto, as reserved in instrument dated April 3, 1976 executed by Benton Schulze and wife, Gennie D. Schulze to Veterans Land Board of the State of Texas, recorded in Volume 427, Page 904, Deed Records of Milam County, Texas.
- o. Easement dated May 5, 1982 executed by Curtiss Leonard Lanham to Texas Power & Light Company, recorded in Volume 480, Page 851, Deed Records of Milam County, Texas.
- p. Easement dated July 16, 1984 executed by Curtiss L. Lanham and Billie L. Lanham to Bell-Milam-Falls Water Supply Corporation, recorded in Volume 516, Page 97, Official Records of Milam County, Texas.
- q. Easement dated March 26,2004 executed by Billie Louise Lanham to Norman L. Belicek and Sharon J. Belicek and Lee A. Belicek, recorded in Volume 935, Page 153, Official Records of Milam County, Texas.
- r. Easement dated May 5, 2003 executed by Winnie Marie Lanham to Norman L. Belicek and Sharon J. Belicek, recorded in Volume 904, Page 810, Official Records of Milam County, Texas.
- s. Power lines, as shown on survey dated March 12, 2004 prepared by Stephen D. Jarrard, RPLS No. 4748, under Job No. 2608.
- t. Easements, or claims of easements, which are not recorded in the public records, together with any visible and/or apparent roads, roadways, or similar matters.
- u. Rights of parties in possession.