

THE LANGUAGE SET FORTH BELOW *MUST* BE INCORPORATED INTO A COVER LETTER
ATTACHED TO ALL TITLE INSURANCE COMMITMENTS.

Required Language for a Title Insurance Commitment Cover Letter

The attached title insurance commitment contains information which has been obtained or derived from records and information owned by Title Data, Inc. or one of its subsidiaries (collectively "Title Data"). Title Data owns and maintains land title plants for various Texas counties. Our company's right to access and use Title Data's title plants is governed by the Subscription Agreement(s) we have with Title Data, which restricts who can receive and/or use a title insurance commitment, which is based in whole or in part, upon Title Data's records and information. The information contained in the title plants is protected by federal copyright law and Texas common law on trade secrets and contract.

This Title Insurance Commitment should not be re-distributed without first confirming with the issuing agent what is permissible under the terms of their Subscription Agreement with Title Data.



National Investors Title Insurance Company

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 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 National Investors Title Insurance Company at 1-877-256-8098 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.



National Investors Title Insurance Company

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

DATE

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



National Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
(919) 968-2200 • www.invtitle.com

We (National Investors Title Insurance 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.

Patten Title Company
333 East Highway 290
Ste 375
Dripping Springs, TX 78620
(737) 241-1544

Bryan Trevor Schilling

Authorized Issuing Agent

National Investors Title Insurance Company



Attest:

W. Morris Fife

President

Michael W. Gable

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.



National Investors Title Insurance Company

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call National Investors Title Insurance Company's toll-free telephone number for information or to make a complaint at:

1-877-256-8098

You may also write to
National Investors Title Insurance Company at:

**3445 Executive Center Dr.
Suite 110
Austin, TX 78731**

You may contact the Texas Department of
Insurance to obtain information on companies,
coverages, rights or complaints at:

1-800-252-3439

You may write the
Texas Department of Insurance:

**P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 490-1007
Web: <http://www.tdi.state.tx.us>
E-mail: ConsumerProtection@tdi.state.tx.us**

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your
premium or about a claim you should contact
National Investors Title Insurance Company first.
If the dispute is not resolved, you may contact the
Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not
become a part or condition of the attached
document.

AVISO IMPORTANTE

Para obtener informacion o para someter una
queja:

Usted puede llamar al numero de telefono gratis de
National Investors Title Insurance Company's para
informacion o para someter una queja al:

1-877-256-8098

Usted tambien puede escribir a
National Investors Title Insurance Company:

**3445 Executive Center Dr.
Suite 110
Austin, TX 78731**

Puede comunicarse con el Departamento de
Seguros de Texas para obtener informacion acerca
de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al
Departamento de Seguros de Texas:

**P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 490-1007
Web: <http://www.tdi.state.tx.us>
E-mail: ConsumerProtection@tdi.state.tx.us**

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un
reclamo, debe comunicarse con National Investors
Title Insurance Company primero. Si no se
resuelve la disputa, puede entonces comunicarse
con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA:

Este aviso es solo para proposito de informacion y
no se convierte en parte o condicion del
documento adjunto.

National Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
919.968.2200 | invtitle.com

SCHEDULE A

Effective Date: 09/30/2023 at 8:00 AM

GF No.: 8993-23-41039TB

Commitment No.8993-23-41039TB, issued 7th day of November, 2023

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: \$440,000.00
PROPOSED INSURED: T B D
 - 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: \$440,000.00
PROPOSED INSURED: N/A, and each successor in ownership of the indebtedness secured by the insured mortgage, except a successor who is an obligor under the provisions of Section 12(c) of the Conditions.
Proposed Borrower: T B D
 - 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:

KENNETH O. HARBERT and MONETTE S. HARBERT
4. Legal Description of Land:

Lot 107 of RANCHES OF BRUSHY TOP, a Subdivision in Blanco County, Texas, according to the map or plat thereof recorded in Volume 2, Pages 59-67 of the Plat Records of Blanco County, Texas.

Countersigned:

Bryan Trevor Schilling

Authorized Issued Agent

Trevor Schilling, License #: 3030899

Patten Title Company

National Investors Title Insurance Company

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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:

[Volume 2, Page 49](#) and [Volume 2, Page 59](#) of the Plat Records of Blanco County, Texas; and instrument(s) recorded in [Volume 437, Page 59](#), [Volume 341, Page 708](#), [Volume 348, Page 257](#), [Volume 364, Page 777](#), [Volume 366, Page 755](#), [Volume 456, Page 33](#), [Volume 464, Page 5](#), [Volume 469, Page 147](#), [Volume 483, Page 242](#), [Volume 495, Page 859](#), [Volume 502, Page 653](#), [Volume 507, Page 650](#), [Volume 511, Page 860](#) and [Volume 515, Page 636](#); and under Blanco County Clerk's File No(s). [2017-171598](#), [2017-172714](#), [2018-181996](#), [2018-181999](#), [2018-183660](#), [2018-183745](#), [2019-193933](#), [2021-212417](#), [2021-215094](#), [2021-215129](#), [2021-217220](#), [2022-223587](#) and [2022-223642](#).

Omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States or (b) relates to the 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.
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 2023, 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 2023 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. Rights of parties in possession. (Owner's Title Policy)
 - b. Intentionally deleted.
 - c. Intentionally deleted.
 - d. Any and all unrecorded leases and/or rental agreements, with rights of tenants in possession.
 - e. Building set-back line(s) 50 feet in width along the front property line(s), as set out in Note No.(s) 9, of the recorded plat of said subdivision.
 - f. Building set-back line(s) 10 feet in width along the side property line(s), as set out in Note No.(s) 9, of the recorded plat of said subdivision.
 - g. Building set-back line(s) 15 feet in width along the rear property line(s), as set out in Note No.(s) 9, of the recorded plat of said subdivision.
 - h. A 10-foot and 15-foot public utility easement reserved along all street frontage, as set out in Note No.(s) 7 and 8, of the recorded plat of said subdivision.
 - i. Drainage easement 30 feet in width on each side of the center lines of all natural drainage courses, as shown by the recorded plat of said subdivision.
 - j. Intentionally deleted.
 - k. Utility easement granted to Pedernales Electric Cooperative, Inc., as set forth and described by instrument filed for record in [Volume 340, Page 350](#), of the Deed Records of Blanco County, Texas.
 - l. Perpetual access easement for ingress and egress, as set forth and described by instrument filed for record in [Volume 340, Page 371](#), of the Deed Records of Blanco County, Texas.
 - m. Conservation easement, as set forth and described by instrument filed for record under Blanco County Clerk's File No(s). [2006-065523](#).
 - n. Interest in and to all coal, lignite, oil, gas and other minerals, and all rights incident thereto, contained in instrument(s) filed for record in [Volume 3, Page 394](#), [Volume 3, Page 398](#), [Volume 3, Page 411](#), [Volume 3, Page 416](#), [Volume 3, Page 439](#), [Volume 3, Page 442](#), [Volume 4, Page 228](#), [Volume 4, Page 331](#) and [Volume 60, Page 312](#), of the Deed Records of Blanco County, Texas. Reference to which instrument is here made for particulars. No further search of title has been made as to the interest(s) evidenced by this instrument, and the Company makes no representation as to the ownership or holder of such interest(s).
 - o. Assessments and/or maintenance charges, as set forth in instrument filed for record in [Volume 341, Page 708](#), [Volume 348, Page 257](#), [Volume 456, Page 33](#), [Volume 495, Page 859](#), [Volume 507,](#)

[Page 650](#) and [Volume 515, Page 636](#), of the Official Public Records of Blanco County, Texas.

- p. 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 interest that are not listed.
- q. 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.
- r. If any portion of the proposed loan and/or the Owner's Title Policy coverage amount includes funds for immediately contemplated improvements, the following exceptions will appear in Schedule B of any policy issued as indicated:

Owner's and Loan Policy(ies): Any and all liens arising by reason of unpaid bills or claims for work performed or materials furnished in connection with improvements placed, or to be placed, upon the subject land. However, the Company does insure the insured against loss, if any, sustained by the Insured under this policy if such liens have been filed with the County Clerk of Blanco County, Texas, prior to the date hereof.

Owner's Policy(ies) Only: Liability hereunder at the date hereof is limited to \$__. Liability shall increase as contemplated improvements are made, so that any loss payable hereunder shall be limited to said sum plus the amount actually expended by the insured in improvements at the time the loss occurs. Any expenditures made for improvements, subsequent to the date of this policy, will be deemed made as of the date of this policy. In no event shall the liability of the Company hereunder exceed the face amount of this policy. Nothing contained in this paragraph shall be construed as limiting any exception or any printed provision of this policy.

Loan Policy(ies) Only: Pending disbursement of the full proceeds of the loan secured by the lien instrument set forth under Schedule A hereof, this policy insures only to the extent of the amount actually disbursed, but increase as each disbursement is made in good faith and without knowledge of any defect in, or objections to, the title up to the face amount of the policy. Nothing contained in this paragraph shall be construed as limiting any exception under Schedule B, or any printed provision of this policy.

National Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
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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: We find no outstanding voluntary liens of record affecting the subject property. Inquiry should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any security interest claim in subject property.
6. We must be furnished the marital status of the record owner(s), from the date of acquisition to the present time. If record owner(s) is/are married, we require either (i) the joinder of the spouse; or (ii) an affidavit from the spouse of the owner disclaiming the property as part of any homestead and stating that the property is under the sole management and control of the record owner.
7. NOTE TO SELLER AND BUYER:

Restrictive covenants and/or other documents that appear as exceptions to the coverage ("Exception Documents") in this Commitment will not be provided automatically. If Exception Documents are needed, the company requires written request be submitted to the Title Agent; and must identify the specific document(s) needed and a valid email address be provided for delivery of said requested documents. Upon receipt of written request, Title Agent will perform reasonable efforts to comply with said request and include an invoice which may be charged to the Buyer at time of closing or deducted from the earnest money if the sales agreement/contract should terminate or fail to close.

8. In an effort to further protect the interest of the buyer, Patten Title Company will be issuing the T-19.1 Endorsement on the Owners Title Policy upon review of an adequate survey of the property. If you would

like more information about the protection T-19.1 provides, or to opt out of the coverage, please contact your closing team.

9. For informational purposes only; the following deed(s) affecting said Land were recorded within twenty-four (24) months of the date of this report:

None found of record.

The last Deed found of record affecting the Land was recorded on December 3, 2014, under Blanco County Clerk's File No. [2014-142981](#) and [2014-142981](#) , wherein the grantee acquired subject property.

Prior Deed(s) found of record affecting the Land was/were recorded under Blanco County Clerk's File No(s).[2011-112856](#) .

10. NOTE: Existing Survey has been reviewed and approved. Item 2 of Schedule B will be amended to read "Shortages in Area" in the Loan Policy and upon payment of the applicable premium, in the Owner's Policy.

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE D**

G.F. No. or File No.: 8993-23-41039TB

Effective Date: January 1, 2021

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 following individuals are directors and/or officers, as indicated, of the Title Insurance Company issuing this Commitment Shareholder owning or controlling, directly or indirectly, ten percent or more of the shares of the Underwriter:

National Investors Title Insurance Company is a wholly owned subsidiary of Investors Title Company.

Directors: J. Allen Fine, James A. Fine, Jr.; W. Morris Fine; C. Todd Murphy; L. Dawn Martin

Officers: J. Allen Fine, Chairman and CEO; W. Morris Fine, President and COO; Patrick Opela, SVP and Texas Operations; James A. Fine, Jr., EVP and CFO; C. Todd Murphy, SVP and Treasurer; Mike Aiken, SVP and Secretary; Daniel Minto, SVP

2.
 - (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:
Patten Title, LP., BJ Wheeler Family, LLC
 - (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:
Silver Ball, LLC, Eric Fontanot, Patrick Hurst, Tiffany Stillwell, Brian Adair
 - (c) The following is a list of its officers and directors:
Eric Fontanot, President, Secretary, and Treasurer
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:

Owners Policy	\$2,624.00
Loan Policy	\$100.00
Endorsement Charges	\$181.20
Other	\$
Total	\$2,905.20

Of this total amount: \$435.78 (or 15%) will be paid to the policy issuing Title Insurance Company; \$2,469.42 (or 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:

<u>Amount</u>	<u>To Whom</u>	<u>For Services</u>
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*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.

This commitment is invalid unless the insuring provisions and Schedules A, B, and C are attached.



121 North Columbia Street (27514)
P.O. Drawer 2687
Chapel Hill, North Carolina
27515-2687

919.968.2200, 800.326.4842
Fax: 919.968.2227
Email: corporate@invtitle.com
www.invtitle.com

Rev.
9/2011

Investors Title Company Privacy Statement

FACTS	WHAT DOES INVESTORS TITLE COMPANY DO WITH YOUR PERSONAL INFORMATION?
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Why?	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.
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What?	<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"> Social Security number and transaction history purchase history and mortgage rates and payments checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Investors Title Company chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Investors Title Company share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800-326-4842 or go to www.invtitle.com
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Who we are	
Who is providing this notice?	Investors Title Company, Investors Title Insurance Company, National Investors Title Insurance Company, Investors Trust Company*

What we do	
How does Investors Title 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. We will continue to enhance our physical, electronic and procedural safeguards as new technologies become available.
How does Investors Title Company collect my personal information?	We collect your personal information, for example, when you: open an account or apply for insurance file a claim or provide your mortgage information show your government issued ID 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. <i>Our affiliates include companies with an Investors Title name; financial companies such as Investors Title Insurance Company; and nonfinancial companies such as Investors Title Management Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Investors Title Company does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Investors Title Company does not jointly market.</i>

Other Important Information	
*This notice also applies to Investors Title Exchange Corporation, Investors Title Accommodation Corporation, Investors Title Management Services, Inc., and Investors Title Capital Management Company. Investors Title Company may disclose information to Nonaffiliates as permitted by law.	