

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

ALAMO TITLE INSURANCE

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

Hand copy

Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions set out in deed dated May 19, 2000, recorded in Volume 581 at page 242 of the Official Records of Matagorda County, Texas, but omitting any covenant, condition or restriction, in any, based on race, color, religion, sex, handicap, familial status or national origin unless and only 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.

CANEY CREEK HAVEN SECTION 1:

Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions, recorded in Volume 481 at Page 636, Volume 466 at Page 349 and Volume 505 at Page 759, of the Deed Records of Matagorda County, Texas, Second Amendment to Restrictions recorded under County Clerk's File No. 055867 of the Official Records of Matagorda County, Texas, but omitting any covenant, condition or restriction, in any, based on race, color, religion, sex, handicap, familial status or national origin unless and only 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.

CANEY CREEK HAVEN SECTION 2:

Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions dated May 24, 1974, recorded in Volume 508 at Page 233, of the Deed Records of Matagorda County, Texas, Amendment dated March 31, 1997 recorded in Volume 466 at Page 349 of the Official Records of Matagorda County, Texas, and Second Amendment to Restrictions recorded under County Clerk's File No. 055867 of the Official Records of Matagorda County, Texas, but omitting any covenant, condition or restriction, in any, based on race, color, religion, sex, handicap, familial status or national origin unless and only 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.

CANEY CREEK HAVEN SECTION 3:

Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions dated July 2, 1973, recorded in Volume 523 at Page 464, of the Deed Records of Matagorda County, Texas, Amendment dated March 31, 1997 in Volume 466 at Page 349, Official Records of Matagorda County, Texas, and Second Amendment to Restrictions recorded under County Clerk's File No. 055867 of the Official Records of Matagorda County, Texas, but omitting any covenant, condition or restriction, in any, based on race, color, religion, sex, handicap, familial status or national origin unless and only 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.

CANEY CREEK HAVEN SECTION 4:

Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions dated August 4, 1983, recorded in Volume 737 at Page 595 of the Deed Records of Matagorda County, Texas and amendment dated August 7, 1995, recorded in Volume 416 at Page 340 of the Official Records and amendment dated March 31, 1997 recorded in Volume 466 at Page 349 of the Official Records of Matagorda County, Texas, and Second Amendment to Restrictions recorded under County Clerk's File

No. 055867 of the Official Records of Matagorda County, Texas, but omitting any covenant, condition or restriction, in any, based on race, color, religion, sex, handicap, familial status or national origin unless and only 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.
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 _____ 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. (Applies to Owner's Policy only).
 - b. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting the title that would be disclosed by an accurate and complete survey of the land. (NOTE: Upon receipt of a survey acceptable to the Company, this exception will be deleted. Company reserves the right to add additional exceptions per its

examination of said survey).

- c. 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.
- d. There is expressly excluded from coverage hereunder, and this Company does not insure, title to oil, gas and other minerals of every kind and character, in, on and under the property herein described. This policy does not insure against loss sustained by the owner of the surface of said property through the exercise of the right of ingress and egress and/or any other right of privilege incident to the ownership of said mineral estate.
- e. Easements, right of way rights, canals, pipelines, if any, which would be disclosed by a current accurate survey or physical inspection of the insured premises.
- f. Exception of all oil, gas and other minerals heretofore reserved by predecessors in title as set out in deed dated December 3, 1964, from E.L. Zipprian et ux, Helen Zipprian to Williamson Land Corporation, recorded in Volume 438 at page 189, Deed Records of Matagorda County, Texas, and the rights of the holders of the leasehold estate under any existing oil, gas and mineral lease.
- g. Right of Way over a strip of land along the side, front and rear boundary lines of the captioned property as set out in Restrictions set out in deed dated May 19, 2000, from Caney Creek Haven, Inc. to Page Mund, recorded in Volume 581 at page 242, Official Records of Matagorda County, Texas.
- h. Maintenance Assessment set out in Restrictions set out in deed dated May 19, 2000 from Caney Creek Haven, Inc. to Page Mund, recorded in Volume 581 at page 242, Official Records of Matagorda County, Texas. Said assessment assigned to Caney Creek Club Civic Committee, Inc., by instrument dated October 20, 1997, recorded in Volume 483 at page 117, Official Records of Matagorda County, Texas. This Company does not guarantee said maintenance fees to be paid.