



**ALTA COMMITMENT FOR TITLE INSURANCE**  
Issued by  
**TITLE RESOURCES GUARANTY CO.**

**NOTICE**

**IMPORTANT-READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions **TITLE RESOURCES GUARANTY CO.**, a **Texas** corporation, (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**COMMITMENT CONDITIONS**

**1. DEFINITIONS**

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
  - g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
  - i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
  - j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I-Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
  3. The Company's liability and obligation is limited by and this Commitment is not valid without:
    - a. the Notice;
    - b. the Commitment to Issue Policy;
    - c. the Commitment Conditions;
    - d. Schedule A;
    - e. Schedule B, Part I-Requirements; and
    - f. Schedule B, Part II-Exceptions; and
    - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
  4. **COMPANY'S RIGHT TO AMEND**  
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.
  5. **LIMITATIONS OF LIABILITY**
    - a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
      - i. comply with the Schedule B, Part I-Requirements;
      - ii. eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
      - iii. acquire the Title or create the Mortgage covered by this Commitment.
    - b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
    - c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
    - d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
    - e. The Company is not liable for the content of the Transaction Identification Data, if any.
    - f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**
- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
  - b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
  - c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
  - d. The deletion or modification of any Schedule B, Part II-Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
  - e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
  - f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. **IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**  
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.
8. **PRO-FORMA POLICY**  
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. **CLAIMS PROCEDURES**  
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. **CLASS ACTION**  
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.
11. **ARBITRATION**  
Arbitration provision intentionally removed.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

Issuing Agent: Weissman PC  
Issuing Office: 2991 Chapel Hill Road, Douglasville, GA 30135  
Issuing Office's ALTA® Registry ID:  
Loan ID No.:  
Commitment No.:  
Issuing Office File No.: W-01392-25-DO  
Property Address: 1925 Plantation Road, Lawrenceville, GA 30044

**SCHEDULE A**

1. Commitment Date: January 28, 2025 at 08:00 AM
2. Policy to be issued:
  - a. ( ALTA Owner's Policy (6/17/06) )  
Proposed Insured: tbd tbd  
Proposed Amount of Insurance: \$0.00  
The estate or interest to be insured: Fee Simple
  - b. ALTA Loan Policy with GA Modifications (7/1/21)  
Proposed Insured: TBD  
Proposed Amount of Insurance: \$0.00  
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is:  
  
Fee Simple
4. The Title is, at the Commitment Date, vested in:  
  
Andrews Loan Holdings, LLC, subject to interest held by Mary Frances Andrews, individually and as Trustee of the Fresh Beginning Trust; Tracie Andrews as Trustee of the Fresh Beginning Trust
5. The Land is described as follows:

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



## SCHEDULE A

(Continued)

As to 1925 Plantation Road, Parcel No. R5052 003B.

All that tract or parcel of land lying and being in Land Lot 52 of the 5th District of Gwinnett County, Georgia, being a Three-Acre Tract of land as shown on plat prepared for M.L. Yearty by Hannon, Meeks, and Bagwell, Surveyors, dated February 28, 1977, recorded in Plat Book 5, Page 237A, Gwinnett County, Georgia records, and being more particularly described as follows.

Beginning at a point on the center line of Plantation Road, said point being located 806.60 feet Southwesterly as measured along the center line of Plantation Road from its intersection with the Westerly right of way (80' R/W) of Patterson Road, and run thence along the center line of Plantation Road South 83 degrees 22 minutes 15 seconds West 63.06 feet, South 72 degrees 37 minutes 15 seconds West 70.06 feet, South 67 degrees 06 minutes 15 seconds West 100.98 feet, South 80 degrees 10 minutes 30 seconds West 97.00 feet, thence North 33 degrees 26 minutes 45 seconds West 359.92 feet, thence North 58 degrees 48 minutes 30 seconds East 329.57 feet, thence South 31 degrees 13 minutes 15 seconds East 452.50 feet to a point in the center line of Plantation Road, being the place or point of beginning.

The above described property is conveyed subject to all valid and enforceable restrictive covenants and easements of record applicable thereto, including the 80' right-of-way of Plantation Road whose center line forms the Southeasterly Boundary of said property.

**FOR INFORMATIONAL PURPOSES ONLY:** Said property being known as 1925 Plantation Road according to the present system of numbering property in Gwinnett County, Georgia.

Countersigned:  
Weissman PC



Authorized Countersignature

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)

W-01392-25-DO

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



## EXHIBIT A

The Land is described as follows:

As to 1925 Plantation Road, Parcel No. R5052 003B.

All that tract or parcel of land lying and being in Land Lot 52 of the 5th District of Gwinnett County, Georgia, being a Three-Acre Tract of land as shown on plat prepared for M.L. Yearty by Hannon, Meeks, and Bagwell, Surveyors, dated February 28, 1977, recorded in Plat Book 5, Page 237A, Gwinnett County, Georgia records, and being more particularly described as follows.

Beginning at a point on the center line of Plantation Road, said point being located 806.60 feet Southwesterly as measured along the center line of Plantation Road from its intersection with the Westerly right of way (80' R/W) of Patterson Road, and run thence along the center line of Plantation Road South 83 degrees 22 minutes 15 seconds West 63.06 feet, South 72 degrees 37 minutes 15 seconds West 70.06 feet, South 67 degrees 06 minutes 15 seconds West 100.98 feet, South 80 degrees 10 minutes 30 seconds West 97.00 feet, thence North 33 degrees 26 minutes 45 seconds West 359.92 feet, thence North 58 degrees 48 minutes 30 seconds East 329.57 feet, thence South 31 degrees 13 minutes 15 seconds East 452.50 feet to a point in the center line of Plantation Road, being the place or point of beginning.

The above described property is conveyed subject to all valid and enforceable restrictive covenants and easements of record applicable thereto, including the 80' right-of-way of Plantation Road whose center line forms the Southeasterly Boundary of said property.

FOR INFORMATIONAL PURPOSES ONLY: Said property being known as 1925 Plantation Road according to the present system of numbering property in Gwinnett County, Georgia.

## SCHEDULE B, PART I - REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

SPECIFIC DEED REQUIREMENTS ARE SET FORTH HEREINBELOW.

5. Payment of all taxes, assessments and charges levied against the Land, which are due and payable.
6. Proof satisfactory to the Company as to who is in possession of the Land, and under what right; if any party is in possession other than the seller or purchaser the Company reserves the right to add exceptions.

NOTE FOR INFORMATION ONLY:

Any notation which may be contained in this Commitment as to prior paid taxes or as to estimates of future taxes is provided solely for informational purposes, and the Company shall not be liable for the content thereof.

7. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that architects, engineers, surveyors, contractors, subcontractors, laborers and materialmen are all paid.
8. If any party to the transaction is an artificial person, proof that it is legally formed and in existence and in good standing, that the transaction has been duly authorized and that the persons who will execute the documents have been authorized to do so.
9. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record, to wit:
  - a. Warranty Deed from tbd tbd to tbd tbd conveying the property as described in Schedule A of this Commitment. Said Deed must be accompanied by evidence that the grantor entity is in good standing with the Secretary of State in its state of organization/incorporation as of the date of execution of said deed; along with satisfactory evidence in documentary form that the person(s) signing said Deed is/are authorized on behalf of said entity to sign deeds conveying real property owned by said entity, and that the signature(s) of such person(s) thereon is/are sufficient to effectuate the proposed conveyance.
  - b. Security Deed from tbd tbd to encumbering property described in Schedule "A" hereof securing an original principal amount of \$TBD, to be recorded in the Gwinnett County, Georgia, records.
10. The following must be paid, satisfied and cancelled of record:

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



## SCHEDULE B PART I - REQUIREMENTS

(Continued)

- a. Closing Agent is to inquire of seller to confirm that there are no open loans secured by the Land.
  - b. Gwinnett County taxes for the year 2024, delinquent in the amount of \$6,445.76 through February 15, 2025 (base amount \$6,159.94) for Parcel #R5052 003B. Add penalties and interest through date of payment, and verify with Tax Commissioner's office on date of closing that no fifa has been filed and that the amount to be remitted is the full amount owed through the date on which payment will be received.
11. Payment, cancellation and satisfaction of record of the following, or satisfactory evidence that defendant named in the following action is NOT the same person as predecessor-in-title to the Land:
- Writ of Fieri Facias versus Mary Frances Andrews, individually and as Trustee of The Fresh Beginning Trust; Tracie Andrews as Trustee of The Fresh Beginning Trust, last recorded in Lien Book 6447, Page 173 of the aforesaid public records.
- OR, as an alternative, Closing Agent must obtain and retain on file a copy of an owner's title insurance policy insuring titleholder herein, which policy contains no exception to said FiFa and reveals coverage exceeding the amount of said FiFa. Additionally, said policy must have been issued by one of the title insurance companies which is a signatory to that certain Mutual Indemnification Agreement amongst various title underwriters in the State of Georgia dated 9/1/2003, as amended.
12. Execution, delivery and recording of an affidavit of survivorship given by Mary Andrews, showing that affiant acceded to the interest of joint tenant Wilbert Andrew, Sr. in the Land upon the death of said joint tenant. A copy of the decedent's death certificate (with non-public information redacted) must be recorded as an exhibit to said affidavit; or, if the decedent's estate was probated within the State of Georgia, a copy of the Letters Testamentary or Letters of Administration entered in said probate proceeding may be attached in lieu of the death certificate.
13. Payment of all water, sewer, gas, electric, sanitation, garbage collection, and/or storm water fees and assessments which constitute, or may ripen into, a lien against captioned property.

### FOR INFORMATIONAL PURPOSES ONLY:

According to the Public Records as properly indexed, the 24-month chain of title to the Land is identified by the following conveyance(s):

by virtue of Sheriff's Deed dated 11/05/2024 by and between Mary Frances Andrews, individually and as Trustee of the Fresh Beginning Trust; Tracie Andrews as Trustee of the Fresh Beginning Trust, acting through Keybo Taylor, not individually, but in his official capacity as Sheriff of Gwinnett County, Georgia and Andrews Loan Holdings, LLC filed for record 12/16/2024, recorded in Deed Book 61582, Page 865, Gwinnett County, Georgia records.

Mary Frances Andrews and Tracie Andrews, as Trustees of Fresh Beginning Trust, dated August 7, 2014 by virtue of Quitclaim Deed from Tracie Andrews formerly known as Tracie McGuigan and Mary F. Andrews dated 01/13/2015, filed for record 02/10/2015 in Deed Book 53373, Page 818, Gwinnett County, Georgia Records.

Tracie McGuigan, Mary F. Andrews and Wilbert Andrews by virtue of Joint Tenancy with Survivorship Warranty Deed from Marc B. Linder and Jean W. Linder dated 08/17/2004, filed for record 08/17/2004 in Deed Book 39514, Page 216, Gwinnett County, Georgia Records.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.





## SCHEDULE B PART I - REQUIREMENTS

(Continued)

14. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this Commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this Commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.

**The “binder” provided herewith is *pro forma*, for information only, and is not valid and binding as a Title Insurance Commitment until the names of all proposed Insureds and coverage amounts have been inserted.**

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



## SCHEDULE B, PART II - EXCEPTIONS

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.

### STANDARD EXCEPTIONS

2. All taxes for the year 2024 and subsequent years, not yet due and payable.
3. Encroachments, overlaps, boundary line disputes, violations, variations in measurement, area, or content, and other adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey and/or physical inspection of the Land and not shown by the Public Records.
4. Easements or claims of easements not shown by the Public Records, roadways, streams, riparian and/or littoral rights, and the title to any filled-in lands.
5. Rights or claims of parties in possession not shown by the Public Records.
6. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
7. Taxes and special assessments which are not shown as existing liens by the Public Records, including without limitation retroactive and/or additional taxes and assessments, interest, and penalties which may be imposed by adjustment, reappraisal, reassessment, appeal, amendment to the tax records, reversal of exemptions, or otherwise.
8. Covenants, conditions, restrictions, easements, and/or servitudes, if any, appearing in the Public Records.
9. Any lease, grant, exception, or reservation of minerals or mineral rights; and minerals of whatsoever kind, subsurface and surface substances, including but not limited to kaolin, coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under, and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. Nothing herein shall insure against loss or damage resulting from subsidence.

### SPECIAL EXCEPTIONS

IF THE LOAN POLICY ISSUED PURSUANT HERETO IS AN ALTA SHORT-FORM RESIDENTIAL LOAN POLICY, THEN STANDARD EXCEPTIONS NUMBERED 2 THROUGH 9 (INCLUSIVE) WILL BE DELETED AND REPLACED BY THE EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES SET FORTH IN SCHEDULE B OF THE COMPANY'S SHORT-FORM RESIDENTIAL LOAN POLICY (AN EXAMPLE OF WHICH WILL BE PROVIDED TO THE PROPOSED INSURED

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



## SCHEDULE B PART II - EXCEPTIONS

(Continued)

LENDER UPON REQUEST). ADDITIONALLY, IN THE LOAN POLICY TO BE ISSUED, THE COMPANY WILL INSURE AGAINST DEFECTS IN THE TITLE WHICH ARE RECORDED DURING THE PERIOD OF TIME BETWEEN THE EFFECTIVE DATE OF THIS COMMITMENT AND THE DATE OF RECORDING OF THE DOCUMENTS CREATING THE ESTATE OR INTEREST BEING INSURED, EXCEPT FOR MATTERS OF WHICH THE INSURED HAS KNOWLEDGE. ANY PROVISION IN THIS COMMITMENT WHICH IS IN CONFLICT HEREWITH IS HEREBY DEEMED DELETED.

NOTE: THE FINAL LOAN POLICY, WHEN ISSUED, WILL CONTAIN THE FOLLOWING ENDORSEMENTS, PROVIDED COMPANY GUIDELINES ARE MET FOR THEIR ISSUANCE: N/A.

NOTE: On loan policies, junior and subordinate matters, if any, will not be reflected in Schedule B

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Title Resources Guaranty Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

**American Land Title Association Commitment for Title Insurance 2021 v. 01.00 (07-01-2021)**

W-01392-25-DO

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



<b>FACTS</b>	<b>WHAT DOES TITLE RESOURCES GUARANTY CO. DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>• Social Security no. and account balances</li> <li>• Payment history and credit card or other debt</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TITLE RESOURCES GUARANTY CO. chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does TITLE RESOURCES GUARANTY CO. share?</b>	<b>Can you limit this sharing?</b>
<b>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</b>	Yes	No
<b>For our marketing purposes - to offer our products and services to you</b>	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes - information about your transactions and experiences</b>	Yes	No
<b>For our affiliates' everyday business purposes - information about your creditworthiness</b>	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Go to <a href="https://www.titleresources.com/privacypolicy">https://www.titleresources.com/privacypolicy</a> .	

Who we are	
Who is providing this notice?	TITLE RESOURCES GUARANTY CO.
What we do	
How does TITLE RESOURCES GUARANTY CO. 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.
How does TITLE RESOURCES GUARANTY CO. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance or pay insurance premiums</li> <li>• Provide your mortgage information or show your driver's license</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies that are owned in whole or in part by Anywhere Real Estate, Inc. (<a href="https://www.anywhere.re">https://www.anywhere.re</a>); Anywhere Integrated Services, LLC (<a href="https://www.anywhereis.re">https://www.anywhereis.re</a>); and HomeServices of America, Inc. (<a href="https://www.homeservices.com">https://www.homeservices.com</a>).</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b>TITLE RESOURCES GUARANTY CO. does not share with nonaffiliates so they can market to you.</b></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> <li>• <b>TITLE RESOURCES GUARANTY CO. does not share with nonaffiliated financial companies for joint marketing purposes.</b></li> </ul>
Other Important Information	
<b>For European Union Customers</b>	Please see our Privacy Policy located at <a href="https://www.titleresources.com/privacypolicy">https://www.titleresources.com/privacypolicy</a>
<b>For our California Customers</b>	Please see our notice about the California Consumer Protection Act located at <a href="https://www.titleresources.com/privacypolicy">https://www.titleresources.com/privacypolicy</a>