

Investors Title Insurance Company

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

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

Issuing Agent: Bankers Title, LLC
Commitment No.: 202410016BT/RC2
Issuing Office File No.: 202410016BT/RC2
Settlement Provider / Attorney File No.: Irby/Brock
Property Address: 502 Dinwiddie Avenue, Blackstone, VA 23824
200 Dinwiddie Avenue, Blackstone, VA 23824

REVISED COMMITMENT DATED JANUARY 4, 2024 NO. 2

SCHEDULE A

1. Commitment Date: January 3, 2024 at 01:00 PM
2. Policy to be issued:
 - a. ALTA 2021 Homeowner's Policy - AS TO PARCEL ONE ONLY
Proposed Insured: Elizabeth W. Irby
Proposed Amount of Insurance: \$120,000.00
The estate or interest to be insured: Fee Simple
 - b. ALTA 2021 Loan Policy
Proposed Insured: Citizens Bank and Trust Company, its successors and/or assigns as their interests may appear
Proposed Amount of Insurance: \$126,500.00
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:

Parcel One: Garland N. Brock, III
Parcel Two: Elizabeth Watts Irby

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SCHEDULE A

(Continued)

5. The Land is described as follows:

PARCEL ONE:

ALL THAT CERTAIN LOT OR PARCEL OF LAND LYING IN THE TOWN OF BLACKSTONE, NOTTOWAY COUNTY, VIRGINIA, CONTAINING 0.42 OF AN ACRE, AND DESIGNATED AS LOT 2 ON A PLAT OF A SURVEY MADE BY LARRY E. HARTSOE, LAND SURVEYOR, DATED FEBRUARY 2, 2009, OF RECORD IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF NOTTOWAY COUNTY, VIRGINIA IN PLAT BOOK 9, PAGE 20; THE METES AND BOUNDS DESCRIPTION OF WHICH ACCORDING TO SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE.

BEING THE SAME PROPERTY CONVEYED TO GARLAND N. BROCK, III, BY DEED OF GIFT FROM REBECCA BROCK, AKA REBECCA LEIGH BROCK, UNMARRIED, DATED MAY 1, 2015, OF RECORD IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF NOTTOWAY COUNTY, VIRGINIA IN DEED BOOK 480, PAGE 519.

PARCEL TWO:

ALL THAT CERTAIN LOT OR PARCEL OF LAND IN THE TOWN OF BLACKSTONE, NOTTOWAY COUNTY, VIRGINIA, BOUNDED ON THE NORTH BY DINWIDDIE STREET OR AVENUE ON WHICH IT FRONTS 72.31 FEET, ON THE WEST BY HIGH STREET ON WHICH IT FRONTS 100 FEET, ON THE EAST BY LAND FORMERLY OWNED BY LANDERS, FORMERLY OWNED BY ROBERT T. WEST, HAVING BEEN CONVEYED TO ROBERT T. WEST BY R. D. WEST AND WIFE BY DEED RECORDED IN SAID CLERK'S OFFICE IN DEED BOOK 73, PAGE 405, AND ON THE SOUTH BY THE NORTH LINE OF LOT 22 ON WHICH IT BORDERS ABOUT 71.475 FEET; BEING PART OF LOTS 23 AND 24 IN BLOCK B WHICH LOTS ARE SHOWN ON THE MAP OF THE BLACKSTONE DEVELOPMENT CO. PROPERTY RECORDED IN PLAT BOOK 1 PAGE 289.

BEING THE SAME PROPERTY CONVEYED UNTO ELIZABETH IRBY KELLER PURSUANT TO A SEPARATION AGREEMENT AND DIVORCE BY DEED DATED APRIL 20, 1993 RECORDED IN DEED BOOK 277 PAGE 107. BY DIVORCE DECREE ENTERED AT DEED BOOK 279 PAGE 258, ELIZABETH IRBY KELLER WAS ALLOWED TO RESUME HER MAIDEN NAME OF ELIZABETH WATTS IRBY AND BY ORDER FOR NAME CHANGE RECORDED IN DEED BOOK 362 PAGE 930, WAS ONCE AGAIN ALLOWED TO RESUME HER MAIDEN NAME.

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SCHEDULE A

(Continued)

Issued through the Office of:

Bankers Title, LLC

9011 Arboretum Parkway, Suite 110

Richmond, VA 23236

Tel. (800) 830-1414 Fax (800) 229-5565

Email mail@bankerstitle.com



Authorized Countersignature

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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.
5. Duly authorized and executed Mortgage by Elizabeth W. Irby in favor of Citizens Bank and Trust Company in the amount of \$126,500.00.
6. To issue the ALTA Endorsement 14.1 the Mortgage must:
 - (a) Disclose that it secures future advances and complies with state requirements for disclosure of future advances;
 - (b) Disclose the maximum amount to be secured;
 - (c) Disclose the maximum time period for advances, not to exceed state limitations; AND
 - (d) Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance.
7. Receipt of satisfactory, notarized Seller/Borrower Affidavit (Form SB-1, copy attached).
8. Receipt of Attorney's Final Certificate, along with all additional required documents, in order to issue a final policy or policies.
9. Provide the attached ITC Privacy Statement to the Borrower/Buyer at the time of closing.

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The following applies to Parcel One only:

10. Duly authorized and executed deed from Garland N. Brock, III, vesting fee simple title in Elizabeth W. Irby.
11. Cancellation and release of record of the property described herein from the lien of:

Deed of Trust from Garland N. Brock, III, to Jay A. Stafford, Trustee(s) for Benchmark Community Bank, dated January 12, 2022, and recorded January 18, 2022, at 1:02 PM in Instrument Number 220000089, Circuit Court Clerk's Office for Nottoway County, VA, to secure a note of \$55,000.00.

NOTE: In the event any lien to be paid and satisfied and cancelled of record is an Equity Line lien, it is required that the lender/attorney/settlement agent send a written statement in behalf of the mortgagor to the Equity Line lender along with the payoff check instructing the lender to mark the note and deed of trust paid and satisfied and to return both documents for cancellation of record AND instruct the Equity Line lender to close said account and issue no more checks or drafts since the payoff was quoted.

12. Settlement Agent is required to provide proposed insured owners with a copy of the Title Insurance Commitment along with Form No. 122 prior to consummation of the transaction.

The following applies to Parcel Two only:

13. Receipt of satisfaction, notarized, No Lien Affidavit (copy attached).

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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.

2. County and Town Taxes for the year 2024, and subsequent years, not yet due and payable.

The following applies to Parcel One only:

3. Matters shown on Plat recorded Plat Book 9 at Page 20.

4. Easement(s) to Central Telephone Company of Virginia recorded in Deed Book 252 at Page 609.

The following applies to Parcel Two only:

5. Matters shown on Plat recorded in Plat Book 1 at Page 289.

6. Rights or claims of parties in possession not shown by the Public Records.

NOTE: The following endorsements are incorporated by reference to the mortgagee's final policy: ALTA 8.1, 9-06, and VA 141.

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***Upon satisfaction of Requirement #6 the ALTA 14.1 will be included with the final policy.

THE FOLLOWING EXCEPTIONS WILL BE SHOWN ON THE OWNERS POLICY ONLY:

7. Mortgage from Elizabeth W. Irby for the benefit of Citizens Bank and Trust Company recorded in , securing a note in the original principal sum of \$126,500.00, and any other obligations secured thereby and/or described therein.

NOTE: The following endorsement is incorporated by reference to the owners final policy: VA 141

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