

COMMITMENT FOR TITLE INSURANCE

Issued By

CHICAGO TITLE INSURANCE COMPANY**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, Chicago Title Insurance Company, a(n) Nebraska 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 Policy Amount 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) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.

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AMERICAN
LAND TITLE
ASSOCIATION



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- (d) "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.
 - (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
 - (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
 - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
 - (h) "Title": The estate or interest described in 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 shall not be 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 shall not be 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 will only have liability 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.

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- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be 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.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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COMMITMENT FOR TITLE INSURANCE

Issued By
CHICAGO TITLE INSURANCE COMPANY

Transaction Identification Data for reference only:

Issuing Agent: Standard Title Company
Issuing Office File No.: ST70255
Property Address: 2843 N 2700E Rd, Donovan, IL 60931

Schedule A

1. Commitment Date: December 10, 2021 at 8:00 a.m. File No.: ST70255
2. Policy or policies to be issued:

	Amount
a. ALTA Owners Policy (06/17/06)	\$1,000.00
Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below	
3. The estate or interest in the land described or referred to in this Commitment is: Fee Simple
4. Title to the estate or interest in the land is at the Effective Date vested in:
Carlo Armenise, as Independent Administrator of the Estate of Joseph K. Russell, deceased
5. The land referred to in this Commitment is described as follows:
See Exhibit A attached hereto and made a part hereof.

Chicago Title Insurance Company

By: **Standard Title Company, its policy issuing agent**
215 South Schuyler Avenue
Kankakee, IL 60901
(815) 933-5100

By: 
Authorized Signature

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File No.: ST70255

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 us 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.
 - a. None.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
7. 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.

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Schedule B - Part I (Continued)

8. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
9. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically. PLEASE NOTE: The 2006 ALTA statement consists of two (2) pages. Please make sure both pages are dated, signed and notarized.
10. The Company should be provided a statement from the borrower(s) relative to any mortgage shown on Schedule B disclosing whether the borrower(s) have entered into any forbearance or loan modification agreement with the lender relative to delayed or postponed payments or other restructuring of the debt secured by the mortgage.

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Schedule B - Part II
(Exceptions)

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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

1. Rights or claims of parties in possession not shown by the Public Records.
2. Easements or claims of easements, not shown by the Public Records.
3. Any encroachments, encumbrance, violation, variation or adverse circumstance affecting title that would be disclosed by an accurate and complete land survey of the land pursuant to the "Minimum Standards of Practice," 68 Ill. Admin. Code, Sec. 1270.56(b)(6)(P) for residential property or the ALTA/NSPS land title survey standards for commercial/industrial property.
4. 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.
5. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
6. 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.

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Schedule B - Part II (Continued)

7. NOTE: The records of the Supervisor of Assessments indicate that Tract I is currently being assessed for real estate taxes under tax #13-08-400-011.
- NOTE: The records of the Supervisor of Assessments indicate that Tract II is currently being assessed for real estate taxes under tax #13-17-400-007.
- NOTE: The records of the Supervisor of Assessments indicate that Tract III is currently being assessed for real estate taxes under tax #20-02-100-002.
8. Taxes for 2021 and subsequent years, not yet due and payable.
9. NOTE: 2020 taxes in the amount of \$4,320.74 are paid in full. (13-08-400-011)
- NOTE: 2020 taxes in the amount of \$2,203.24 are paid in full. (13-17-400-007)
- NOTE: 2020 taxes in the amount of \$3,188.30 are paid in full. (20-02-100-002)
10. The Iroquois County public records do not contain an accurate legal description for Tract 2 of the subject property. We therefore have used a legal description compiled from various sources. Due to this fact, company shall be provided with an accurate legal description for the subject property falling within Parcel #13-17-400-007.
- NOTE: We reserve the right to modify our legal description, if necessary.

Continued

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File No.: ST70255

Schedule B - Part II (Continued)

11. We have examined the following intestate estate:

Name of Decedent:	Joseph K. Russell
Probate Number:	21-P-297; Kankakee County, Illinois
Date of Death:	August 24, 2021
Date of Letters of Administration:	October 22, 2021
Independent Administrator(s):	Carlo Armenise
Heirs to the Decedent's Estate:	Iola Russell, Joseph A. Russell, and Christopher Russell

With regards to said estate, we bring your attention to the following matters:

- a) The right of any interested party to attack or modify the orders or decrees in said proceeding, by motion, petition, appeal or other direct proceeding.
- b) Creditors' claims which have been allowed or may be allowed in these proceedings.
- c) The costs of administration which are chargeable against the estate.
- d) Statutory rights and powers of the administrator.
- e) Possible Illinois Inheritance Tax which may be due and which may be charged against the estate.
- f) Possible Federal Estate Tax which may be due and which may be charged against the estate.
- g) Any conveyance of the land by the Administrator should recite that the same is executed in pursuance of the power and authority vested in said administrator by law and recite therein the full consideration for which it is given.
- h) If title is to be derived through a deed by one other than the personal representative during the pendency of said proceeding, a proper order should be entered divesting said personal representative of the rights and powers noted at (g) above.

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CHICAGO TITLE INSURANCE COMPANY**File No.:** ST70255**Schedule B - Part II (Continued)**

i) Unless said estate is being administered by an independent administrator pursuant to 755 ILCS 5/28-1 et seq., a proper inventory including the premises in question should be filed in said cause.

j) Unless said estate is being administered by an independent administrator pursuant to 755 ILCS 5/28-1 et seq., a proper order should be entered authorizing the sale of the premises in question and the execution and delivery of the anticipated deed by the administrator.

k) Unless said estate is being administered by an independent administrator pursuant to 755 ILCS 5/28-1 et seq., a proper bond for the sale of the premises in question as prescribed at 755 ILCS 5/12-9 should be filed in said cause.

l) If applicable, compliance with 755 ILCS 5/28-1 et seq. regarding the independent administration of decedent's estate is required.

12. We find no record of a Notice of Probate filed in the Iroquois County recorder's office.
13. Information should be furnished establishing whether any written agreement has been entered into by and between any party and a broker for the purposes of buying, selling, leasing or otherwise conveying any interest in the land described herein; and, if such agreement has been entered into, satisfactory evidence should be furnished establishing that the compensation agreed upon in such agreement has been paid and the broker's lien, or right to a lien, for such amount has been extinguished, in the event said evidence is not furnished, our policy(ies), when issued, will be subject to the following exception:
- Any lien, or right to a lien, imposed by Law under the provisions of the Commercial Real Estate Broker Lien Act and not shown in the public records for compensation agreed upon by a broker and the broker's client or customer under the terms of a written agreement entered into for the purposes of buying, selling, leasing, or otherwise conveying any interest in the land described in Schedule A.
14. We should be furnished a statement that there is no property manager employed to manage the land, or in the alternative, a final lien waiver from any property manager acting on behalf of the owner.
15. Tenants in possession and unrecorded leases, if any.
16. Easement dated January 3, 2001 and recorded December 31, 2001 as Document No. 01-R-6351 made by Joe Russell to Eastern Illini Electric Cooperative recorded in the Iroquois County Recorder's Office. (Affects Tract I)

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Schedule B - Part II (Continued)

17. Easement dated January 3, 2001 and recorded December 31, 2001 as Document No. 01-R-6352 made by Joe Russell to Eastern Illini Electric Cooperative recorded in the Iroquois County Recorder's Office. (Affects Tract I)
18. Easement dated November 15, 1982 and recorded December 23, 1982 as Document No. 82-R-3110 made by Joseph A. Russell and Camille Russell to General Telephone Company of Illinois recorded in the Iroquois County Recorder's Office. (Affects Tract III)
19. Rights of the public, State of Illinois, and the municipality in and to that part of the property in question taken or used for road purposes together with utility rights therein.
20. Rights of way for drainage ditches, feeders and laterals, if any.

NOTE: The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) became effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this law to your transaction.

Note: Please direct inquiries regarding this title commitment to: John D. Ammons, (815) 933-5100.

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EXHIBIT A

TRACT I: THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER AND THE NORTH HALF OF THE SOUTHEAST QUARTER, ALL IN SECTION 8, TOWNSHIP 28 NORTH, RANGE 11 WEST OF THE SECOND PRINCIPAL MERIDIAN, IROQUOIS COUNTY, ILLINOIS.

TRACT II: THAT PART OF THE SOUTH HALF (1/2) OF THE SOUTHWEST QUARTER (1/4) OF SECTION SEVENTEEN (17), TOWNSHIP TWENTY-EIGHT (28) NORTH, RANGE ELEVEN (11) WEST OF THE SECOND PRINCIPAL MERIDIAN, IROQUOIS COUNTY, ILLINOIS, THAT LIES EAST OF THE BIG 4 RAILROAD RIGHT-OF-WAY AND THAT PART OF THE EAST 1/2 OF SECTION 17 LYING SOUTH OF THE FOLLOWING DESCRIBED TRACT OF LAND: THE NORTH 200 ACRES OF 281.98 ACRES LOCATED IN SECTION 17, TOWNSHIP 28 NORTH, RANGE 11 WEST OF THE SECOND PRINCIPAL MERIDIAN, IROQUOIS COUNTY, ILLINOIS.

TRACT III: THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER AND THE EAST 60 ACRES OF THE NORTH HALF OF THE NORTHWEST QUARTER BOTH IN SECTION 2, TOWNSHIP 27 NORTH, RANGE 11 WEST OF THE THIRD PRINCIPAL MERIDIAN, IROQUOIS COUNTY, ILLINOIS.

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