

CHICAGO TITLE INSURANCE COMPANY

File Number.: **252347**Refer Inquiries to: **Monica Stengel****Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**Issuing Agent: **H.B. Wilkinson Title Company, Inc.**

Loan ID Number:

Property Address: **594 Ryan Road, Harmon, IL 61042**Revision Number: **1****SCHEDULE A**

1. Commitment Date: **October 10, 2025**
2. Policy to be Issued:
 - a. 2021 ALTA® Owner's Policy
Proposed Insured: **To Be Determined.**

Proposed Amount of Insurance:
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 **Heirs at law or devisees of Donna I. Jagers, deceased.** and, as disclosed in the Public Records, has been since **April 7, 1992**
5. The Land is described as follows:
The North Half of the Northeast Quarter of Section 3, and the North Half of the Northwest Quarter of Section 3, all in Township 19 North, Range 8 East of the 4th P.M., Lee County, Illinois.

H.B. Wilkinson Title Company, Inc.

By: _____

**Authorized Signatory**

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SCHEDULE B, PART I—RequirementsFile Number.: **252347**Effective Date: **October 10, 2025**

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. **Payment of 2024 taxes in the total amount of \$2,447.88, as to PIN 1, and \$1,606.63, as to PIN 2, plus additional penalty and costs, if any, as shown on Schedule B, Part II hereof.**
6. **The names of the proposed Insured under the owner's and/or loan policies should be furnished in order that this Commitment may become effective.**
7. **Information should be furnished establishing the present value of the land and improvements thereon. If such value is greater than the amount of insurance requested, the application should be amended to request an amount equivalent to the full value of the property, and in default thereof, the right is reserved to insert in the owner's policy the Company's usual coinsurance endorsement.**
8. **The present Marital Status (including a co-party to a Civil Union pursuant to the Illinois Religious Freedom Protection and Civil Union Act or any substantially similar legal relationship recognized by another state) of all persons shown on Schedule A herein must be disclosed in any subsequent deed of conveyance and/or any Mortgage we are asked to insure, and their spouses (including a co-party to a Civil Union or any substantially similar legal relationship recognized by another state), if any, must join in the execution of said Instruments in order to release any homestead estate.**
9. **Pay and satisfy of record the Mortgage recorded as Document No. 2016000009, shown in Schedule B, Part II hereof.**
NOTE: If HBW is to conduct the closing, payoff letters must be of a current date and include: loan number, borrower(s) name(s), address of the property, and all fees necessary to obtain a release. If a payoff includes a line of credit, the Lender must provide a letter stating the account is frozen, no future advances will be allowed, and the account will be closed and satisfied upon full payment as stated on the payoff letter.
10. **We should be provided with our standard form of indemnity (GAP Indemnity) for defects, liens,**

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encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date but prior to the date of recording of the instruments under which the Proposed Insured acquires the estate or interest or mortgage covered by this commitment.

11. A completed plat act affidavit or plat act exemption is required with or on all deeds except Woodhaven Lakes subdivision deeds.
12. A properly completed and executed ALTA Policy Statement should be submitted and this commitment is subject to such further exceptions, if any, as may then be deemed necessary.

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SCHEDULE B, PART II—ExceptionsFile Number.: **252347**Effective Date: **October 10, 2025**

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. **Taxes for the year 2025 are a lien, but not yet due and payable.**

Taxes for the year 2024:**Parcel No. 09-19-03-100-001 Hamilton.****FRL N1/2 NW S03 T19N R08E.****First Installment in the amount of \$24,473.88, shows Paid.****Second Installment in the amount of \$2,447.88, shows Due and Delinquent, delinquent after September 5, 2025.****Assessed in the name of Jaggars, Donna I.****Address currently known as: 594 Ryan Road, Harmon, IL, 61042.****NOTE: For purposes of P-TAX Form completion, the following exemptions were shown on the 2023 tax bill:****General/Alternative \$0.00.****Senior Citizens \$0.00.****Senior Citizens Assessment Freeze \$0.00.****Parcel No. 09-19-03-200-001 Hamilton.****FRL N1/2 NE S03 T19N R08E.****First Installment in the amount of \$1,642.31, shows Paid.****Second Installment in the amount of \$1,642.31, shows Due and Delinquent, delinquent after September 5, 2025.****Assessed in the name of Jaggars, Donna I.****Address currently known as: Ryan Road, Harmon, IL 61042.****NOTE: Drainage Assessment is included in tax amounts shown above.**

3. **Mortgage dated December 30, 2015 and recorded January 4, 2015 in Record Book 1601, page 52 as**

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Document No. 2016000009 made by Donna I. Miller, aka Donna I. Jaggers, a married person, singly, to Community State Bank of Rock Falls which states that it secures a debt in an amount not to exceed the principal sum of \$157,450.37.

4. Donna I. Jaggers, owning the land, died intestate on November 2, 2021 leaving surviving the following heirs-at-law: James Miller, Kathy Eilers, Barbara Manley, and Tommy Jaggers.

Letters of Administration issued to James Miller, on April 27, 2022 in Case No. 2022PR00015
Circuit Court of Lee County, Illinois:

We have examined said estate and note the following:

- (A) Statutory rights and powers of the Personal Representative;
- (B) Claims allowed or which may be allowed against the estate;
- (C) Expenses of the Administration;
- (D) Illinois Estate Tax, Illinois Generation Skipping Transfer Tax and Federal Estate Tax which may be charged against the estate.

NOTE: This Commitment is based upon the assumption that title is to be conveyed pursuant to a deed from the Personal Representative.

NOTE: If title is to be derived through a deed by one other than the Executor or Administrator, a Notice of Probate pursuant to Section 20-24 of the Probate Act should be recorded in the Office of the Recorder of Deeds

- 5. Existing unrecorded leases and all rights thereunder of the lessees and of any person claiming by, through or under the lessees.
- 6. Taxes or special assessments which are not shown as existing liens by the Public Records.
- 7. Easements, or claims of easements, not shown by the Public Records.
- 8. Rights of the public, State of Illinois, the County, the Township and the Municipality in and to that part of the premises in question taken, used or dedicated for roads and highways.
- 9. Rules and regulations of the Lee County Soil and Water Conservation District as they may pertain to the premises in question.
- 10. Rights of way for Union Drainage District No. 2 as granted in Dedication recorded September 30, 1955 in Book 9 of Miscellaneous Records at page 67 as Document No. 291976; over and across the Easterly 40 feet of the premises; with the terms, provisions, rights and easements contained therein.
- 11. 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.
- 12. Rights or claims of parties in possession not shown by the public records.
- 13. The effect on the Title of an encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), but only if the encumbrance, violation, variation, adverse circumstance, boundary line overlap,

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or encroachment would have been disclosed by an accurate and complete land title survey of the Land.

Notice: 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.

THIS IS NOT A COMMITMENT FOR TITLE INSURANCE. THIS DOCUMENT IS A SEARCH PRODUCT ISSUED AT THE REQUEST OF THE APPLICANT AND IS MADE BY H. B WILKINSON TITLE COMPANY INC., SOLELY FOR THE BENEFIT OF THE APPLICANT AND SHOULD NOT BE RELIED UPON BY ANY OTHER PARTY. For the purposes of efficiency of production this search is produced In part using the form of a commitment for title insurance. Notwithstanding any terms, provisions, conditions or stipulations contained in this search summary it is not, and may not be construed as, a commitment by Chicago Title Insurance Company to issue title insurance policies.

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