

# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

**Transaction Identification Data for reference only:**

Issuing Agent: Williams and Associates, LLC  
Issuing Office: 2100 Club Drive, Suite 150, Gadsden, AL 35901  
Issuing Office's ALTA® Registry ID:  
Commitment No.: 20220720-107 IRBY BLVD-1  
Issuing Office File No.: 20220720-107 IRBY BLVD  
Property Address: 107 Irby BLVD, Gadsden, AL 35904

1. Commitment Date: July 20, 2022 at 12:00 AM

2. Policy to be issued:

(a) ALTA Owners Policy (06/17/06)  
Proposed Insured: TBD

Proposed Policy Amount  
\$0.00

3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.

4. Title to the said estate or interest in the Land is at the Commitment Date vested in:

Dana C. Little and Linda K. Little

5. The Land is described as follows:

LOTS NUMBERS FOUR (4), FIVE, (5) AND SIX (6), IN BLOCK NUMBER TWENTY-SIX (26) IN FIRST ADDITION, BELLEVUE HIGHLANDS, AS SURVEYED AND PLATTED BY TOTTEN & WOODRUFF, CIVIL ENGINEERS AND SURVEYORS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN BOOK OF TOWN PLATS "B" BEGINNING ON PAGE 286, PROBATE OFFICE, AND LYING AND BEING IN GADSDEN, ETOWAH COUNTY, ALABAMA, SAVE AND EXCEPT ALL MINERALS, MINERAL AND MINING RIGHTS, PRIVILEGES AND INTERESTS UNDERNEATH THE SURFACE OF THE SAME.

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# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART I

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

## Requirements

**File No.: 20220720-107 IRBY BLVD**

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.

Warranty Deed from Dana C. Little and Linda K. Little to TBD.

5. The Company requires for its review a satisfactory indemnity and affidavit agreement to be executed by the seller/owner stating that:  
A). That improvements and/or repairs or alterations to the subject property are completed; that contractor, subcontractor, labor and materialmen are all paid; that there are no matters pending against the affiant that could give rise to a lien or any other right that would attach to the land between the effective date of commitment and the recording of the interest to be insured.  
B). The affiant(s) have not and will not execute any instruments or allow any action that would adversely affect the interest to be insured.
6. Secure and return executed Notice to Borrowers Regarding Owner's Title Insurance.
7. Payment of any and all Taxes, Special Assessments, Bills, Charges or Municipal Liens levied and/or assessed against subject property, which are currently due and payable, if any.
8. The Company reserves the right to raise any such additional exceptions and/or requirements as it deems necessary upon receipt of the details of the transaction and its review of the closing documents; and to search the public records from the Effective Date through the date of recordation of the insured instruments and to insert such requirements and exceptions as may be deemed appropriate resulting from such documents and search.
9. A final rundown from the Effective Date hereof to the date and time of recording the Deed and/or Mortgage referred to above.

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## SCHEDULE B PART I

(Continued)

10. Taxes for the year 2021, assessed under Tax ID#, in the gross amount of \$838.88 are shown paid.  
NOTE: The above information is provided for informational purposes only and no liability is assumed hereunder for the accuracy of said information. Taxes not yet due or payable for 2022 \$838.88 (estimate).

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# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

## Exceptions

**File No.: 20220720-107 IRBY BLVD**

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. 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. All taxes for the year 2022 and subsequent years, not yet due and payable.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the title that would be disclosed by an accurate and complete survey of the land.
4. Rights or claims of parties in possession not recorded in the Public Records.
5. Easements, or claims of easements, not recorded in 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 recorded in the Public Records.
7. Taxes or special assessments which are not recorded as existing liens in the Public Records.
8. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to 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 appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
9. Any prior reservation or conveyance, together with release of damages, of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the Land.

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## SCHEDULE B PART II

(Continued)

10. Any lien, or right to a lien, for services, labor or material imposed by law and not shown by the public record.
11. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the title that would be disclosed by an accurate and complete survey of the land.
12. Easements or other uses of subject property not visible from the surface, or easement or claims of easement, not shown by the public records.
13. Rights or claims of parties in possession not recorded in the public records.
14. Subject to any restrictions, easements and setback lines and any other matters as shown in Plat Book "B", Page 286, Probate Records of Etowah County, Alabama.
15. Existing easements of record for ingress/egress, public utilities and public utility systems or as same are now situated over, along, across, or beneath subject property, including but not limited to:
16. Rights of way for public roads as same are now situated over, along, or across subject property.
17. The policy does not insure against any reappraisal, assessed value adjustment, and/or escape taxes which may become due by virtue of any action of the Office of the Tax Assessor, the Office of the Tax Collector, and/or the Board of Equalization.

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# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE C

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

## SCHEDULE C

The Land is described as follows:

LOTS NUMBERS FOUR (4), FIVE, (5) AND SIX (6), IN BLOCK NUMBER TWENTY-SIX (26) IN FIRST ADDITION, BELLEVUE HIGHLANDS, AS SURVEYED AND PLATTED BY TOTTEN & WOODRUFF, CIVIL ENGINEERS AND SURVEYORS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN BOOK OF TOWN PLATS "B" BEGINNING ON PAGE 286, PROBATE OFFICE, AND LYING AND BEING IN GADSDEN, ETOWAH COUNTY, ALABAMA, SAVE AND EXCEPT ALL MINERALS, MINERAL AND MINING RIGHTS, PRIVILEGES AND INTERESTS UNDERNEATH THE SURFACE OF THE SAME.

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