SECURITY TITLE

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
THE SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE

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 EXTRACONTRACTUAL 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, The Security Title Guarantee Corporation of Baltimore, a(n) Maryland 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.
   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;
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.

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
The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election 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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THE SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE
1099 Winterson Road Suite 290, Linthicum, MD 21090

By:______________________________
Theodore C. Rogers, President

By:______________________________
Leslie G. Beggs, Secretary

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Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:
Issuing Agent: First Choice Title & Closings
Issuing Office: 111 Grant Street Southeast
Decatur, AL 35601
Issuing Office's ALTA® Registry ID: 1238925
Loan ID Number:
Commitment Number: 26-389
Issuing Office File Number: 26-389
Property Address: 18131 Alabama 24, Moulton, AL 35650
Revision Number:

SCHEDULE A

1. Commitment Date: July 28, 2026 at 8:00 AM
2. Policy to be issued:
   (a) 2021 ALTA Loan Policy
   Proposed Insured:
   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:
   Alexander Ryan Cox and Abigail Rose Cox
5. The land is described as follows:
   The land is described as set forth in Exhibit A attached hereto and made a part hereof.

FIRST CHOICE TITLE & CLOSINGS
111 Grant Street Southeast, Decatur, AL 35601
Telephone: (256) 351-6869

Countersigned by:

Joey Alan Crews, License #3003263289
First Choice Title & Closings, License #3003435513

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1099 Winterson Road Suite 290, Linthicum, MD 21090

By:____________________
Theodore C. Rogers, President

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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. Satisfactory evidence that municipal assessments, fire due, library dues, and/or homeowners association dues or assessments, if any, are paid in full.

6. The identification, including photograph (i.e., Valid Driver's License, Valid U.S. Passport, etc.) of all parties (whether or not) executing any documents (deed, mortgage, power of attorney, etc.) must be presented at closing.

7. Payment of all taxes, charges and assessments, levied and assessed against the Land, which are due and payable.

8. Affidavits acceptable to the Company and properly executed by the seller(s), buyer(s), and/or mortgagor(s) evidencing no other parties in possession, no claims or rights to a lien for services, labor or materials in connection with any repairs, alterations or improvements on the subject property, any adverse claims, no pending claims or court cases, or other matters. As to matters which may be disclosed by said Affidavit(s), the Company reserves the right to make such further requirements and/or exceptions as it may deem necessary.

9. Pursuant to Code of Alabama (1975), Section 40-22-1, the sales price, Grantor's address, Grantee's address and property address must be stated in the Deed; or in the alternative, a properly executed and attested Real Estate Sales Validation Form may be submitted to the Judge of Probate with the Deed of conveyance and recorded as a part thereof, if required.

10. Satisfactory evidence that municpal assessments, fire dues, library dues, and/or homeowners association dues or assessments, if any, are paid in full.

11. Identification, including photograph (i.e., Valid Driver's License, Valid U.S. Passport, etc.) of all parties (whether or not) executing any documents (deed, mortgage, power of attorney, etc.) must be presented at closing.

12. Payment of all taxes, charges and assessments, levied and assessed against the Land, which are due and payable.

13. Affidavits acceptable to the Company and property executed by the seller(s), buyer(s), and/or mortgagor(s) evidencing no other parties in possession, no claims or rights to a lien for services, labor or materials in connection with any repairs, alterations or improvements on the subject property, any adverse claims, no pending claims or court cases, or other matters. As to matters which may be disclosed by said Affidavit(s), the Company reserves the right to make such further requirements and/or exceptions as it may deem necessary.

14. Pursuant to the Code of Alabama (1975), Section 40-22-1, the sales price, Grantor's address, Grantee's address

and property address must be stated in the Deed; or in the alternative, a properly executed and attested Real Estate Sales Validation Form may be submitted to the Judge of Probate with the Deed of conveyance and recorded as a parth thereof, if required.

15. Taxes are next due on 10/01/2026 in the estimated amount of $1,734.40. No warranties or representations are made by the Company as to the accuracy of the tax records or the estimate contained herein. Parcel 15-06-23-0-000-036.008

16. A mortgage by Alexander Ryan Cox and wife Abigail Rose Cox to [redacted] dated [redacted] in the original principal amount of [redacted] and recorded on [redacted] in the Office of Lawrence County Probate Office, to be paid with proceeds of loan and released.

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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. Easements, or claims of easements, not shown by the Public Records.

3. 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.

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

5. Violations of restrictive covenants not shown in Public Records.

6. All matters and facts, including, but not limited to, any discrepancies, encroachments, encumbrances, violations, variations, overlaps, boundary line disputes, shortage in area, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land.

7. 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.

8. Taxes, public charges and special assessments which become due and payable subsequent to Date of Policy.

9. If the policy issued is an Expanded Coverage (aka Premier) Residential Loan Policy, such policy will contain the following exception: Any indebtedness created subsequent to the date of this policy, not including changes in the rate of interest, as a result of the modification of the terms of the insured mortgage made after the Date of Policy. This exception limits the coverage described in Covered Risk 21. This exception does not limit the coverage described in Covered Risk 11.

10. No coverage is afforded for any reappraisal, assessed value adjustment, current use adjustment, roll-back and/pr escape taxes which may become due by the virtue of any action of the Office of the Revenue Commissioner which has jurisdiction over the property described in Schedule A.

11. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.

12. All taxes for the year 2026., and subsequent years, not yet due and payable.

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EXHIBIT "A"

The Land referred to herein below is situated in the County of Lawrence, State of Alabama and is described as follows:

A tract of land lying in the SE1/4 of the SE1/4 of Section 23, Township 6 South, Range 7 West, Lawrence County, Alabama, and being more particularly described as follows, to-wit: To find the point of beginning, commence at an existing iron pin (1" square iron tubing) being locally known and accepted as the SE corner of said Section 23; thence N00°29'31"E 1014.16 feet to an iron pin set (capped typical R. Collins, L.S. - 13406) on the Northwardly right of way of Alabama Highway #24 (300 foot right of way) and to the point of beginning; thence S61°44'52"W and along said right of way 211.63 feet to an iron pin set; thence leaving said right of way N19°35'08"W 481.73 feet to an iron pin set in an existing wire fence; thence generally along said fence S89°40'15"E (passing over an existing iron pin [capped Johnson-illegible] at 343.79 feet) for 350.93 feet to an iron pin set near a fence corner; thence S00°29'31"W and generally along said fence 351.68 feet to the point of beginning. Said tract contains 2.57 acres, more or less, and is subject to any easements of record or easements existing on site.

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CHAIN OF TITLE

The only conveyances affecting said land, which recorded within twenty-four (24) months of the date of this report, are as follows:

Property: 18131 Alabama 24, Moulton, AL 35650

- Christine Sutton, a single woman to Eric Kirby, a married man by deed dated 05/20/2024 and recorded on 05/20/2024 in Book 252 at Page 43 in the Official Records of the Lawrence County Probate Office.
- Eric Kirby, a married man to Alexander Ryan Cox and Abigail Rose Cox by deed dated 06/02/2025 and recorded on 06/03/2025 in Book 255 at Page 849 in the Official Records of the Lawrence County Probate Office.

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