

## COMMITMENT FOR TITLE INSURANCE

***Transaction Identification Data for reference only:***

Issuing Agent: Titles of Dakota  
Issuing Office: Aberdeen, SD  
ALTA® Universal ID: 0002651  
Loan ID No.:  
Commitment No.: 81746-TI  
Issuing Office File No.: 81746-TI  
Property Address: n/a

### SCHEDULE A

1. Commitment Date: January 26, 2022 at 05:00 PM
2. Policy to be issued:
  - a. ALTA Owners Policy (06/17/06)  
Proposed Insured: Doug Hubert  
Proposed Policy Amount: TBD
  - b. ALTA Extended Coverage Loan Policy (06/17/06)  
Proposed Insured: Not submitted, its successors and/or assigns as their respective interests may appear.  
Proposed Policy Amount: TBD
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. The Title is, at the Commitment Date, vested in:  
  
Doug Hubert
5. The Land is described as follows:  
  
The North Half of the Southeast Quarter of Section 9, Township 127 North, Range 60 West of the 5th P.M.,  
Brown County, South Dakota

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**SCHEDULE A**

(Continued)

*Darla Nelson*

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Darla Nelson  
Title Examiner  
104 S. Lincoln St.  
Aberdeen, SD 57401  
605-225-1330

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
A Stock Company  
400 Second Avenue South, Minneapolis, Minnesota 55401  
(612) 371-1111

By *Mark Bilsby* President  
Attest *David Wold* Secretary

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## COMMITMENT FOR TITLE INSURANCE

### 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. The marital status of all grantors and/or mortgagors must be stated in all documents, and the spouse of said grantors or mortgagors, and anyone who does or will have a homestead interest in the property, must join in the execution of documents.
6. A properly executed Deed from Doug Hubert, and spouse if married, to .
7. Procure and record a SDCL 43-30-1 "Affidavit of Possession" at the Brown County Register of Deeds Office from the present land owner.
8. Pay or take subject to Real Estate Taxes as referenced in Schedule B-II.
9. 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 value of the property as collateral. Proposed Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
10. The proposed insured has not been submitted at this time to our company, and is subject to approval by the company. NOTE: This should not be used for sale or mortgage purposes on said premises, as further requirements may be requested.

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## SCHEDULE B

(Continued)

11. If requested, Schedule B - Part II Exceptions #2 through #6 will be deleted on the loan policy issued hereunder provided the Title Company is furnished with the following:  
Complete the (Buyers/Borrowers/Sellers) Affidavits at time of closing. NOTE: If any labor or materials have been furnished or ordered during the last 120 days, completion of our construction package including lien waivers completed by the General Contractor, all subcontractors, their material suppliers, and all individual material suppliers, to be submitted and approved.
12. Any charges for municipal services (i.e., water, sewer, correction of nuisance conditions, etc.) are the responsibility of the parties to this transaction. For information regarding the existence of any such bill, contact the appropriate municipal office.
13. Please be advised that the Tax Reform Act of 1986 requires that the following information be provided at closing:
  - a) Seller's Tax Identification Number or Social Security Number.
  - b) Seller's full address after the closing.

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## SCHEDULE B

(Continued)

### 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. 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. Rights or claims of parties in possession not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
4. Easements, or claims of easements, not shown by the public records.
5. Any liens, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. Subject to any taxes or special assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notice of such proceedings, whether or not shown by the records of such agency or by the public records.
7. (a) Unpatented mining claims, title, or interest in any minerals, mineral rights, or related matters, or rights of access and egress, including but not limited to oil, gas, coal, and other hydrocarbons; (b) exceptions, reservations, and restrictions contained in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.
8. Real Estate Taxes for the year 2021, payable in 2022 in the amount totaling \$1,417.47. Parcel ID #090912760SE0010. Parcel Key #1736.
9. Statutory easement for highway along the section line bounding the land herein described.

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**SCHEDULE B**  
(Continued)

10. Subject to any setback lines and utility easements that may exist.

END OF SCHEDULE B

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