



Kansas Secured Title, Inc. - El Dorado
P.O. Box 393
220 W. Central Ave., Suite 100
El Dorado, Kansas 67042
Phone: 316-320-2410 Fax: 316-313-2038
Transaction Information

The information in this section is provided as a courtesy and is not a part of the commitment.

KST File 5148849		Loan No.	Customer File
		Your Closer is:	
If KST is to handle closing and a closer is not listed please contact our office.			
		Your Title Officer is	
Caren Dressler		cdressler@kstitle.com	
Buyer:	Purchaser with contractual rights under a purchase agreement with the vested owner as shown on Schedule A, item 4		
Seller:	Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15, 2017		
Property Address: 1509 SW US HWY 77 El Dorado, KS 67042			

*****CALL OUR OFFICE TO VERIFY WIRE INSTRUCTIONS BEFORE YOU WIRE ANY FUNDS***
*****DO NOT RELY ON EMAILED WIRE INSTRUCTIONS FROM ANY SOURCE*******

INFORMATION FROM THE COUNTY TAX RECORDS (NOTE: if taxes are delinquent, the hyperlinked tax amount does not constitute a payoff amount):

Tax ID [7-4360011](#)

Taxes for 2023:

General Tax: \$4,288.58

Special Assessments: \$0.00

Total: \$4,288.58

2023 taxes are paid in full.

TITLE CHAIN: FOR INFORMATION WE NOTE THE FOLLOWING DEED(S) APPEARING ON THE RECORD:

Warranty Deed from Randy Brecheisen and Delinda Brecheisen, husband and wife, to Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15, 2017, recorded September 22, 2020, in [Book 2020, Page 8573](#). (Northern portion of property).

Warranty Deed from The City of El Dorado, Kansas, a Municipal Corporation, to Randy Brecheisen and Delinda Brecheisen, recorded January 2, 2018, in [Book 2018, Page 41](#). (Northern portion of property).

Warranty Deed from Randy R. Brecheisen and Delinda L. Brecheisen, husband and wife, to Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15, 2017, recorded March 17, 2017, in [Book 2017, Page 2170](#). (Souther portion of property).

Warranty Deed from Brett A. Perry, a single person, to Randy Brecheisen and Delinda Brecheisen, recorded August 31, 2016, in [Book 2016, Page 7160](#). (Souther portion of property).

No other instrument conveying title to the land appears within the 24 months preceding the date of this commitment. This information is shown to evidence transfers of title within the last 24 months and should not be construed as an abstract or representation of title.

E-RECORDING: OUR COMPANY E-RECORDS IN ALL COUNTIES WHERE THIS SERVICE IS OFFERED. An electronic recording service fee of \$6.00 per document will be assessed at the time of recording.

LOAN POLICY ENDORSEMENTS ALTA 4 Condominium, ALTA 5 P.U.D., ALTA 6, 6.1 or 6.2 Variable Rate, ALTA 8.1 Environmental and ALTA 9 Comprehensive, as applicable, are included at no additional charge. For other endorsements please contact our office.

CLOSING FUNDS, pursuant to KSA 40-1137(c), funds for closing in excess of \$2,500.00 must be in the form of a wire transfer or bank issued check (cashier's, tellers, money order).

RECORDING FEES are generally \$21.00 for the first page and \$17.00 for each additional page of each document. Recording fees for releases and

assignments of a single mortgage will be \$20.00 for the first page and \$4.00 for each additional page.

ANY DEED to be recorded must be accompanied by a Kansas Real Estate Sales Validation Questionnaire (original form, in triplicate) unless a valid exemption is stated on the face of the deed pursuant to KSA 17-1437.

REAL ESTATE TAXES are billed on November 1 of the tax year and are due and payable at that time. The first half becomes delinquent on December 20 of the tax year; the second half becomes delinquent on May 10 of the following year.

File No.: 5148849

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
Fidelity National 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, **Fidelity National Title Insurance Company, a Florida 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.

Countersigned
Kansas Secured Title, Inc. - El Dorado

By 

Authorized Officer or Licensed Agent



Fidelity National Title Insurance Company

By: 
Michael J. Nolan
President

ATTEST: 
Marjorie Nemzura
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: Kansas Secured Title, Inc. - El Dorado

Issuing Office: Kansas Secured Title, Inc. - El Dorado

Issuing Office's ALTA Registry ID: 0048818

Loan ID Number:

Issuing Office File Number: 5148849

Property Address: 1509 SW US HWY 77 El Dorado, KS 67042

Revision Number:

SCHEDULE A

1. Commitment Date: **September 4, 2024**, at **05:00 pm**
2. Policy to be Issued:
 - (a) ALTA® 2021 Owner's Policy Premium Amount:
Proposed Insured:
Proposed Policy Amount:
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 **Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15, 2017**
5. The Land is described as follows:
SEE ATTACHED EXHIBIT "A"

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File No.: 5148849

EXHIBIT A

The Land is described as follows:

Commencing at the Northwest Corner of the Northeast Quarter of the Southeast Quarter of Section 11, Township 26 South, Range 5 East of the 6th P.M. Butler County, Kansas; thence on an assumed bearing of South 00° West along the West line of said Northeast Quarter of the Southeast Quarter, a distance of 531.20 feet; thence North 90° East a distance of 102.10 feet to the Point of Beginning; thence North 01°08'25" East, a distance of 261.07 feet; thence North 87°22'08" East, a distance of 23.95 feet; thence South 44°48'35" East, a distance of 38.13 feet; thence South 80°44'04" East, a distance of 105.16 feet; thence South 64°50'17" East, a distance of 141.26 feet; thence South 60°57'53" East a distance of 109.80 feet; thence South 02°18'02" East, a distance of 135.33 feet; thence North 89°52'51" West, a distance of 98.89 feet; thence North 58°25'36" West, a distance of 30.59 feet; thence North 86°55'07" West, a distance of 264.50 feet to the Point of Beginning. Subject to public road.

TOGETHER WITH**Surface Only on the Below Described Tract**

Commencing at the Northwest Corner of the Northeast Quarter of the Southeast Quarter of Section 11, Township 26 South, Range 5 East of the 6th P.M., Butler County, Kansas; thence South 01°31'59" East along the West line of said Northeast Quarter of the Southeast Quarter a distance of 270.16 feet; thence North 88°28'01" East 107.14 feet to the Point of Beginning; thence North 06°58'34" West, 71.84 feet to a point of curvature to the right of a Compound Curve with a Radius of 233.26 feet, Curve Length 96.85 feet, Chord Length 96.15 feet, Chord Bearing of North 04°36'23" East, a Delta of 23°47'17", to a point of curvature to the right having a Radius of 118.00 feet, Curve Length 134.77 feet, Chord Length 127.56 feet, Chord Bearing of North 48°59'08" East, a Delta of 65°26'18"; thence North 85°43'39" East, 54.92 feet, to the South Right-of-Way of U.S. Highway 77; thence South 26°33'52" East, along said South Right-of-Way a distance of 132.33 feet; thence South 45°06'18" East, along said South Right-of-Way a distance of 412.22 feet; thence South 37°26'15" East, along said South Right-of-Way a distance of 153.23 feet; thence South 88°34'53" West, 202.87 feet; to the East line of a 1.82 acre Tract. The said 1.82 acre Tract is recorded at Book 2016, Page 7160 at the Register of Deeds Butler County, Kansas; thence North 03°50'18" West, along said Tract a distance of 135.33 feet; thence North 62°30'09" West, along said Tract a distance of 109.80 feet; thence North 66°22'33" West, along said Tract a distance of 141.26 feet; thence North 82°16'20" West, along said Tract a distance of 105.16 feet; thence North 46°20'51" West, along said Tract a distance of 38.13 feet; thence South 85°49'52" West, along said Tract a distance of 23.95 feet to the Point of Beginning. Subject to public road.

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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. FURNISH executed Affidavit and Indemnification as prescribed by the Company.
 6. **Furnish for our file the attached Certification of Trust as to the Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated march 15.2017, to be completed by the Trustee(s). The right is reserved to make additional requirements and/or exceptions, including requirement of copies of the pertinent provisions of the trust document.**
 7. **Record an affidavit from a knowledgeable party stating that Randy Brecheisen as shown in Warranty Deed recorded in [Book 2016, Page 7160](#) and Randy R. Brecheisen as shown in Warranty Deed and recorded in [Book 2017, Page 2170](#) are one and the same person.**
 8. **Record an affidavit from a knowledgeable party stating that Delinda Brecheisen as shown in Warranty Deed recorded in [Book 2016, Page 7160](#) and Delinda L. Brecheisen as shown in Warranty Deed and recorded in [Book 2017, Page 2170](#) are one and the same person.**
 9. **Record Release by Members Mortgage Services, LLC of mortgage originally in favor of White Eagle Credit Union executed by Randy R. Brecheisen and Delinda L. Brecheisen, Trustees of the Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15.2017, filed September 22, 2020, recorded in [Book 2020, Page 8574](#), in the original amount of \$139,800.00. Said mortgage was assigned in instrument recorded as [Book 2020, Page 10588](#).**
 10. **Record Trustees Deed by Randy R. Brecheisen and Delinda L. Brecheisen, Trustees of the Randy R. Brecheisen and Delinda L. Brecheisen Joint Revocable Trust, dated March 15, 2017, to Purchaser with contractual rights under a purchase agreement with the vested owner as shown on Schedule A, item 4, together with Kansas Real Estate Validation Questionnaire fully completed and signed to accompany said Deed.**
- COMPANY REQUIRES:** If subject property is the homestead of the Trustee(s), then Trustee(s) and spouse, if married, must also execute the required deed as individuals.
11. **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 and Amount of Insurance, 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.**
 12. **The Company requires a copy of the fully executed sales contract setting forth the names of all parties and the sales price of the subject property and this commitment must be updated to show any additional exceptions and/or requirements prior to closing.**

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End of Requirements

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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 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. Easements, or claims of easements, not shown by the Public Records.
4. Any encumbrance, violation, variation, or adverse circumstance, boundary lines overlap, or encroachment that would be disclosed by an accurate and complete land title survey of the Land.
5. Any lien or right to a lien, for services, labor, material, or equipment heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. **General and special taxes for the year 2024 and subsequent years.**
8. **Rights and liabilities in connection with the Upper Walnut Watershed Joint District Number 33 of Butler and Chase Counties, Kansas, of which the real estate in question is a part, as evidenced by instruments of record in Misc. [Book 236 at page 13](#) and Misc. [Book 262 at page 85](#) of the records of Butler County, Kansas.**
9. **Pipe Line Right of Way Grant granted to Skelly Oil Company filed for record March 9, 1971 and duly recorded in [Book 297 at Page 438](#) of the records of Butler County, Kansas.**
10. **Right of Way Easement granted to Rural Water District #6 filed for record January 29, 1979 and duly recorded in [Book 337 at Page 44](#) of the records of Butler County, Kansas.**
11. **Terms and provisions contained in the document entitled "Conditional Waiver of Right of First Refusal" filed August 31, 2016, in [Book 2016, Page 7157](#).**
12. **Easements, reservations, building set-back lines, notes, lot splits and access limitations, if any, referenced on survey by Gerald E. Dixon L.S. #1516, recorded October 26, 2017, in [Book 2017, Page 8792](#). Affidavit of Scrivener's Error recorded December 18, 2017, in [Book 2017, Page 10407](#) to correct error in legal.**
13. **Outstanding title in and to all oil, gas, sub-surface interest and other minerals within and underlying the real estate in question, vested in other persons or corporations and the policy does not insure against loss or damage by reason of the mining rights and other rights, privileges and immunities relating to such oil, gas and other minerals, and does not insure against loss or damage due to operations on the surface of insured premises in connection with such oil, gas and other minerals or by virtue of any existing or future oil and gas lease covering such premises, and except any instruments pertaining thereto. (As recorded in [Book 2020, Page 8573](#))**
14. **Rights of Tenants now in possession of the Land by either month-to-month or under written leases.**

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NOTE: This exception may be removed upon receipt of the signed seller(s) affidavit stating there are no tenants in possession of this property.

End of Exceptions

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. “Discriminatory Covenant”: Any covenant, condition, restriction, or limitation that under applicable law 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; 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 is not liable for any other amendment to this Commitment.

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5. DEFINITIONS

- 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.

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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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Kansas Secured Title, Inc. - El Dorado/Title Midwest, Inc.

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal and/or financial information. We agree that you have a right to know how we will utilize the personal information you provide us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

APPLICABILITY

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

TYPES OF INFORMATION

Depending upon which of our services you are utilizing, the type of nonpublic personal information that we may collect include:

Information we receive from you on applications, forms and in other communications to us, whether in writing, by telephone or any other means;
Information about your transactions with us, our affiliated companies, or others; and;
Information we receive from a consumer-reporting agent.

USE OF INFORMATION

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom our affiliated companies have joint marketing agreements.

FORMER CUSTOMERS

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

CONFIDENTIALITY AND SECURITY

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities that need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.