



**ALTA COMMITMENT FOR TITLE INSURANCE**

Issued by OLD REPUBLIC 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 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, Old Republic National Title Insurance Company, (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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Issued By:

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
A Stock Company  
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607  
(612) 371-1111 [www.oldrepublictitle.com](http://www.oldrepublictitle.com)

*Brent Wa*

\_\_\_\_\_  
Authorized Signatory

By

*C Monroe*

President

Attest

*Kent Lewis*

Secretary

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## 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; 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. 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 - Exceptions 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.

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**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

Issuing Agent: Acisure Title of Kansas  
Issuing Office: 615 N Main St, El Dorado, KS 67042  
Issuing Office's ALTA® Registry ID: 1238779  
Loan ID No.:  
Commitment No.: BU-26-20906-1  
Issuing Office File No.: BU-26-20906  
Property Address: 000 L RD, Cottonwood Falls, KS 66845

**SCHEDULE A  
COMMITMENT**

1. Commitment Date: February 12, 2026 at 08:00 AM
2. Policy to be issued:
  - a. ALTA Owner's Policy (2021)  
Proposed Insured: To Be Determined  
Proposed Amount of Insurance: TBD
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:  
  
Jon Eric Rhoades and Stacey Leigh Rhoades and Marc C. Rhoades-each having an undivided 1/3 interest
5. The Land is described as follows:  
  
The Southwest Quarter of Section 10, Township 21 South, Range 7 East of the 6th P.M., Chase County, Kansas. Subject to public road.

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## SCHEDULE B I COMMITMENT

### 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 an Owner's Affidavit and Certification.
6. Please be advised that our search did not disclose any open Mortgages of record. If you should have knowledge of any outstanding obligation, please contact us immediately for further review prior to closing.
7. Record an affidavit from a knowledgeable party stating that Keith Odell Rhoades as shown in Decree of Descent recorded in the District Court of Chase County Kansas as CS-2025-PR-000014 and Keith Rhoades as shown in Deed and recorded July 29, 2002 in Book [L-135, Page 341](#) AND Keith O. Rhoades as shown in a Transfer on Death Deed recorded May 6, 2019 as Document No. [201900207](#) are one and the same person.
8. Record an affidavit from a knowledgeable party stating that Susan Marie Rhoades as shown in Decree of Descent recorded in the District Court of Chase County Kansas as CS-2025-PR-000014 and Susan Schmidt Rhoades as shown in Deed and recorded July 29, 2002 in Book [L-135, Page 341](#) Deed recorded November 2, 2000 in [Book L-127, Page 230] are one and the same person.
9. RECORD A Warranty Deed from Jon Eric Rhoades and Stacey Leigh Rhoades and Marc C. Rhoades to a Buyer To Be Determined, along with the Kansas Real Estate Validation Questionnaire fully completed and signed to accompany the Deed.
10. 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. 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.
11. Pay the second half of the 2025 real estate taxes, OR same will be shown as an exception on the resulting policy or policies.

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## SCHEDULE B I

(Continued)

12. Tax ID: [1-04525](#)

Taxes for: 2025

General Tax: \$896.44

Special Assessments: \$0.00

Total: \$896.44

Taxes for the year 2025 are half paid .

The 24 month chain of title is as follows:

Transfer on Death Deed from Keith O. Rhoades, a single person to Jon Eric Rhoades, Stacey Leigh Rhoades and Marc C. Rhoades recorded May 6, 2019 as Document No. [201900207](#).

Warranty Deed from Lori Lynn Bennitt and Dr. Brian Bennitt, wife and husband, David Brian Ensziaka David Bryan Ensz and Leslie Ensz, husband and wife, Lisabeth Ann Poole and Mark Poole, wife and husband, Ellen Gail Bennitt aka Ellen Gayle Bennitt and Curt Bennitt, wife and husband to Susan Schmidt Rhoades and Keith Rhoades, recorded July 29,2002 in [Book L-135, Page 341](#). Only a 1/2 interest.

Susan Schmidt Rhoades, successor Trustee of the Herbert R. Schmidt Trust, dated July 15, 1991 and amended June 7, 1999 to Susan Schmidt Rhoades recorded November 2, 2000 in [Book L-127, Page 230](#). Only a 1/2 interest

District Court Probate Case No. CS-2025-PR-000014 entitled in the matter of the Estate of Susan Marie Rhoades and Keith Odell Rhoades, wherein by Order filed February 12, 2026, awarding real estate to Jon Eric Rhoades, March C. Rhoades and Stacey Leigh Rhoades.

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## SCHEDULE B II COMMITMENT

### EXCEPTIONS FROM COVERAGE

Policy No.: BU-26-20906-1

**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.

#### STANDARD EXCEPTIONS

2.
  - (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements, or claims of easements not shown by the public records.
  - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
  - (d) 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.

#### SPECIAL EXCEPTIONS

3. General and special for the last half of the year 2025 and subsequent years.
4. Terms and provisions of Oil and Gas Lease recorded August 3, 1984 in [Book L-70, Page 326](#), for the purposes of mining and operating for oil and gas for a term of 5 year(s) from date and as long thereafter as oil and gas or either of them is produced from said land.

We follow the mineral title no further.

5. Terms and provisions of Oil and Gas Lease recorded June 4, 1979 in [Book L-47, Page 351](#), for the purposes of mining and operating for oil and gas for a term of 5 year(s) from date and as long thereafter as oil and gas or either of them is produced from said land.

We follow the mineral title no further.

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## SCHEDULE B - PART II

(Continued)

6. Rights of Tenants now in possession of the Land by either month-to-month or under written leases.

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

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## **EXHIBIT A**

The land referred to in this Commitment is described as follows:

The Southwest Quarter of Section 10, Township 21 South, Range 7 East of the 6th P.M., Chase County, Kansas.  
Subject to public road.

**FACTS**

**WHAT DOES ACRISURE TITLE OF KANSAS DO WITH YOUR PERSONAL INFORMATION?**

|              |   |
|--------------|---|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.          |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Transaction history and financial information</li> </ul>                                    |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <b>Acrisure Title of Kansas</b> chooses to share; and whether you can limit this sharing |

| Reasons we can share your personal information   | Does Acrisure Title of Kansas share? | Can you limit this sharing? |
|--|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                  | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes                                  | No                          |
| <b>For joint marketing with other financial companies</b>  | No                                   | N/A                         |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | Yes                                  | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | No                                   | No                          |
| <b>For our affiliates to market to you</b>   | Yes                                  | No                          |
| <b>For nonaffiliates to market to you</b>  | No                                   | N/A                         |

|                             |   |
|-----------------------------|---|
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call <b>877-504-9487</b> or</li> <li>• Visit us online: <a href="http://www.acrisure.com/privacy-policy/privacy-requests/">www.acrisure.com/privacy-policy/privacy-requests/</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| <b>Questions?</b>           | Call <b>877-504-9487</b> or go to <a href="http://www.acrisure.com/privacy-policy/">www.acrisure.com/privacy-policy/</a>  |

**Who we are**

|                                      |                                 |
|--------------------------------------|---------------------------------|
| <b>Who is providing this notice?</b> | <b>Acrisure Title of Kansas</b> |
|--------------------------------------|---------------------------------|

**What we do**

|   |   |
|---|---|
| <b>How does Acrisure Title of Kansas protect my personal information?</b>                 | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also authorize our employees to obtain and process your information only when they need it to provide the services we offer.   |
| <b>How does Acrisure Title of Kansas collect my personal information?</b>                 | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>retain us to conduct perform services in connection with a real estate transaction</li> <li>apply for mortgage through one of our affiliates</li> </ul> <p>We also may collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |

**Definitions**

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>Retail and wholesale insurance producers, brokers, or agents</i></li> </ul> |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>N/A</i></li> </ul>  |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li><i>N/A</i></li> </ul>                                     |

**Other important information**

**Vermont:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

**California:** In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent. We will limit sharing among our companies to the extent required by California law.

|  |   |
|--|---|
|  <h1 style="margin: 0;">OLD REPUBLIC TITLE</h1> |   |
| <b>FACTS</b>   | <b>WHAT DOES Old Republic National Title Insurance Company DO WITH YOUR PERSONAL INFORMATION?</b> |

|              |   |
|--------------|---|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.  |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number and employment information</li> <li>Mortgage rates and payments and account balances</li> <li>Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic National Title Insurance Company chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Old Republic Title share? | Can you limit this sharing? |
|--|--------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus | <b>Yes</b>                     | <b>No</b>                   |
| <b>For our marketing purposes</b> - to offer our products and services to you  | <b>No</b>                      | <b>We don't share</b>       |
| <b>For joint marketing with other financial companies</b>  | <b>No</b>                      | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences  | <b>Yes</b>                     | <b>No</b>                   |
| <b>For our affiliates' everyday business purposes</b> - information about your creditworthiness  | <b>No</b>                      | <b>We don't share</b>       |
| <b>For our affiliates to market to you</b>   | <b>No</b>                      | <b>We don't share</b>       |
| <b>For non-affiliates to market to you</b>   | <b>No</b>                      | <b>We don't share</b>       |

|  |   |
|--|---|
|  | Go to <a href="http://www.oldrepublictitle.com">www.oldrepublictitle.com</a> (Contact Us) |
|--|---|

| Who we are   |  |
|--|--|
| <b>Who is providing this notice?</b>   | Companies with an Old Republic National Title Insurance Company name and other affiliates. Please see below for a list of affiliates.  |
| What we do   |  |
| <b>How does Old Republic National Title Insurance Company protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> .  |
| <b>How does Old Republic National Title Insurance Company collect my personal information?</b> | We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| <b>Why can't I limit all sharing?</b>  | Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law. |
| Definitions  |  |
| <b>Affiliates</b>  | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Old Republic National Title Insurance Company name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company.</i></li> </ul>  |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Old Republic National Title Insurance Company does not share with non-affiliates so they can market to you</i></li> </ul>   |
| <b>Joint marketing</b>   | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Old Republic National Title Insurance Company doesn't jointly market.</i></li> </ul>   |

| <b>Affiliates Who May be Delivering This Notice</b> |  |  |   |  |
|---|--|--|---|--|
| <b>American First Title and Trust Company</b>       | <b>American Guaranty Title Insurance Company</b> | <b>Attorneys' Title Fund Services, LLC</b>           | <b>Compass Abstract, Inc.</b>                         | <b>eRecording Partners Network, LLC</b>        |
| <b>Genesis Abstract, LLC</b>                        | <b>Guardian Consumer Services, Inc.</b>          | <b>iMarc, Inc.</b>                                   | <b>L.T. Service Corp.</b>                             | <b>Lenders Inspection Company</b>              |
| <b>Lex Terrae National Title Services, Inc.</b>     | <b>Lex Terrae, Ltd.</b>                          | <b>Mississippi Valley Title Services Company</b>     | <b>Old Republic Branch Information Services, Inc.</b> | <b>Old Republic Diversified Services, Inc.</b> |
| <b>Old Republic Escrow of Vancouver, Inc.</b>       | <b>Old Republic Exchange Company</b>             | <b>Old Republic Title and Escrow of Hawaii, Ltd.</b> | <b>Old Republic National Title Insurance Company</b>  | <b>Old Republic Title Company</b>              |
| <b>Old Republic Title Company of Conroe</b>         | <b>Old Republic Title Company of Nevada</b>      | <b>Old Republic Title Company of Oklahoma</b>        | <b>Old Republic Title Company of Oregon</b>           | <b>Old Republic Title Company of St. Louis</b> |
| <b>Old Republic Title Information Concepts</b>      | <b>Old Republic Title Insurance Agency, Inc.</b> | <b>Old Republic Title, Ltd.</b>                      | <b>ORT Ancillary Services, Inc.</b>                   | <b>RamQuest Software, Inc</b>                  |
| <b>Republic Abstract and Settlement, LLC</b>        | <b>Sentry Abstract Company</b>                   | <b>Surety Title Agency, Inc.</b>                     | <b>Trident Land Transfer Company, LLC</b>             |  |