

**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**Chicago 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, **Chicago 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.

Issued by:


MOCOTICO, LLC d/b/a Monroe County Title Co.

P.O. Box 188

231 South Main Street Waterloo, IL 62298-0188


Tel. (618) 939-8292

Fax (618) 939-3931


  
Authorized Signatory

CHICAGO TITLE INSURANCE COMPANY

By:

  
Michael J. Nolan  
President

ATTEST:

  
Marjorie Nemzura  
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;
- 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—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.

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**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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**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**Issuing Agent: **MOCOTICO, LLC d/b/a Monroe County Title Co.**Issuing Office: **P.O. Box 188****231 South Main Street, Waterloo, IL 62298-0188**Issuing Office's ALTA® Registry ID: **0000998**

Loan ID Number:

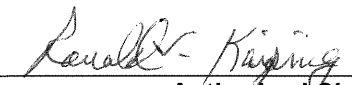
Commitment Number: **250378**Issuing Office File Number: **250378**Property Address: **Vacant Land - Sportsman Road, Waterloo, IL 62298**

Revision Number:

**SCHEDULE A**

1. Commitment Date: **July 10, 2025**
2. Policy to be Issued:
  - a. 2021 ALTA® Owner's Policy  
Proposed Insured: **Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below.**  
Proposed Amount of Insurance: **\$15,000.00**  
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 **Dewberry Farms, Inc.**
5. The Land is described as follows:  
**SEE ATTACHED EXHIBIT "A"**

**CHICAGO TITLE INSURANCE COMPANY**

By:   
**Authorized Signatory**

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**EXHIBIT "A"**

Lots Nos. One (1), Two (2) and Three (3) in the division of land among the heirs of A.H. Durfee, deceased, in Section Seventeen (17) in Township Three (3) South, Range Nine (9) West of the 3rd P.M., as per Plat Book "A" page 71 (now in Plat Envelope 15-B), excepting 1/4 acre in Southeast corner of Lot Three (3) upon which is located the -Y- of the Mobile and Ohio Railroad, said lots One (1) and Three (3) being that part of the East 1/2 of the Southwest Quarter (SW 1/4) of Section No. Seventeen (17) which lies North of the Mobile and Ohio Railroad track and Station grounds, containing in the aggregate 55.35 acres, more or less; and said Lot No. Two (2), being 26.87 acres off of the North end of the West 1/2 of the Southeast Quarter (SE 1/4) of Section No. Seventeen (17), and all situated in Township Three (3) South, Range Nine (9) West of the 3rd P.M., in Monroe County, and State of Illinois. Reference being had to Volume 44 of Deeds at Page 75 recorded in the Office of the Recorder of Monroe County and State of Illinois.

EXCEPTING that part which has been heretofore conveyed to Albert H. Hoffman as shown in Deed Record 60 at Page 340 in the Office of the Recorder, Monroe County, Illinois, more particularly described as follows, to-wit:

Commencing at the Center Section corner of Section No. Seventeen (17), Township Three (3) South, Range Nine (9) West of 3rd P.M.; Thence South on quarter section line, 2.00 chains to a post; Thence South 89 degrees 30' E. 9.22 chains to a post; Thence North 2.00 chains to a post on quarter section line; thence North 89 degrees 30' West 9.22 chains to the place of beginning, containing One and eighty-four hundredths (1.84) acres and being out of the North West corner of the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of Section No. Seventeen (17), Township Three (3) South, Range Nine (9) West of 3rd P.M., Monroe County, State of Illinois, said land being a part of the land acquired by Mary Shea by deed of Christine Mueller, widow of John Mueller, deceased, dated March 16, 1910 and recorded in Deed Record 39 on page 248 in the Office of the Recorder of Deeds of Monroe County, Illinois.

EXCEPTING a tract of land conveyed by Oliver W. Trost and Elaine B. Trost, his wife, to Ledorris L. Burgess and Lillian L. Burgess, his wife, in Warranty Deed dated January 25, 1988 and recorded January 26, 1988 in Book 157 at Page 196-197 as Document No. 152327, Office of the Recorder, Monroe County, Illinois, more particularly described as follows, to-wit:

Beginning at the old iron bar which marks the Southwest corner of Lot 11 of "Grand Terrace", reference being had to the Plat there of recorded in the Recorder's Office of Monroe County in Envelope 160-B, said corner being the Northwest corner of the East One Half of the Southwest Quarter of said Section 17; thence at an assumed bearing of North 85°-24'-12" East, along the South line of "Grand Terrace", also being the North line of said East One Half of the Southwest Quarter of Section 17, a distance of 645.00 feet to an iron bar; thence South 4°-14'-11" East, a distance of 346.00 feet to an iron bar; thence North 85°-24'-12" East, a distance of 670.06 feet to an iron bar which lies on the East line of the Southwest Quarter of Section 17; thence South 4°-14' 11" East, along said East line of the Southwest Quarter of Section 17, a distance of 200.00 feet to an iron bar; thence South 85°-24'-12" West, a distance of 670.06 feet to an iron bar; thence South 4°-14'-11" East, a distance of 183.98 feet to an iron bar; thence South 85°-24'-12" West, a distance of 647.57 feet to an iron bar; thence North 4°-02'-04" West, a distance of 730.00 feet to the Point of Beginning.

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**EXCEPTING** that part which has been heretofore conveyed to James A. Ruff and Lois M. Ruff, husband and wife, by Karen L. Harstine as shown in Deed Record 191 at Pages 425-426 as Document No. 197925 in the Office of the Recorder, Monroe County, Illinois, more particularly described as follows, to-wit:

**A tract of land being part of the Southwest Quarter of Section 17, Township 3 South, Range 9 West of the Third Principal Meridian, Monroe County, Illinois, more particularly described as follows:**

**Beginning at an iron bar which marks the southeast corner of the Northwest Quarter of Section 17; thence along the South line of the Northwest Quarter, South 85 degrees 24 minutes 12 seconds West 670.06 feet to an iron bar; thence South 4 degrees 14 minutes 11 seconds East 346.00 feet to an iron bar; thence North 85 degrees 24 minutes 12 seconds East 670.06 feet to an iron bar in the East line of the Southwest Quarter; thence along the East line of the Southwest Quarter, North 4 degrees 14 minutes 11 seconds West 346.00 feet to the Point of Beginning.**

**SUBJECT** to the rights of the public to that portion of the above described tract which lies within the Right-of-Way of a public road known as "Sportsman's Club 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. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this new law to your transaction.
7. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
8. 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 or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
9. IN THE EVENT ANY PARTY TO THE TRANSACTION CONTEMPLATES THE USE OF A POWER OF ATTORNEY, THE COMPANY REQUIRES SUBMISSION OF THE POWER OF ATTORNEY FOR APPROVAL NO LESS THAN THREE DAYS PRIOR TO CLOSING
10. THE COMPANY REQUIRES RECEIPT OF FINAL LOAN FIGURES NO LESS THAN 24 HOURS PRIOR TO CLOSING
11. We should be provided with our standard form of indemnity (GAP Indemnity) for defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date but prior to the date of recording of the instruments under which the Proposed Insured acquires the estate or interest or mortgage covered by this commitment. Note: Due to office closures related to covid-19 we may be temporarily unable to record documents in the normal course of business.

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, 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.

MOCOTICO, LLC d/b/a Monroe County Title Co.  
P.O. Box 188  
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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. Rights or claims of parties in possession not shown by Public Records.
2. The effect on the Title of an encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), but only if the encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment would have been disclosed by an accurate and complete land title survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. 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.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. 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.

8. **Taxes for the years 2024 and 2025 which are not now due and payable.**

**NOTE: Taxed in 2024 as Tract 11-17-300-005-000 and \$938.24 assessed. -0- Exemptions.**

**First Installment due September 19, 2025. Second Installment due November 14, 2025.**

9. **Rights of the public, the State of Illinois and the municipality in and to any part of the land taken or used for roadway purposes.**
10. **Rights of public or quasi-public utility companies in and to any portion of the premises used for utility purposes.**
11. **Rights of way for drainage tiles, ditches, feeders, laterals and underground pipes.**
12. **Rights of others in and to any portion of the land lying within the right-of-way lines of any public roadways.**
13. **Easement granted November 14, 2002, to Harrisonville Telephone Company, as shown by document recorded November 21, 2002, as Document No. 266577 in the Recorder's Office of Monroe County, Illinois.**

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14. This Commitment does not insure the accuracy of any description in Schedule A which describes or excepts land by acreage.
15. We should be furnished a certified copy of the Directors' resolutions authorizing the conveyance to be insured. Said resolutions should evidence the authority of the persons executing the conveyance. If they do not, a certified copy of the corporate by-laws also should be furnished. If said conveyance comprises all or substantially all the corporation's assets, we also should be furnished a certified copy of the shareholder/member resolutions which authorize said conveyance. This commitment is subject to such further exceptions, if any, as may be deemed necessary after our review of these materials.
16. We should be furnished current Certificates of Good Standing from the Illinois Secretary of State and the State of Incorporation of Dewberry Farms, Inc. If such certificates are not provided, our policy will be subject to the following exception: Consequences of the failure of the party in title to the estate or interest in the land described in Schedule A to comply with the applicable 'doing business' laws of the State of Illinois.
17. Information should be furnished establishing the present value of the land and improvements thereon. If such value is greater than the amount of insurance requested, the application should be amended to request an amount equivalent to the full value of the property, and in default thereof, the right is reserved to insert in the owner's policy the Company's usual coinsurance endorsement.
18. NOTE FOR INFORMATION: The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. *Any deposit which exceeds \$50,000.00 must be presented in the form of wire transfer.* Please contact Monroe County Title Co. regarding the application of this new law to your transaction.
19. NOTE FOR INFORMATION: The recording of any deed hereunder is contingent upon approval by the Department of Mapping and Platting of Monroe County as to compliance with the Plat Act, Chapter 109 Illinois Revised Statutes, and County Board Ordinances No. 89-07 and the Conveyances Act, Chapter 30 Illinois Revised Statutes, all as may be amended. This Commitment should not be construed as insuring the conformity of the legal description herein with any of the aforementioned provisions.
20. NOTE FOR INFORMATION: The recording of any documents hereunder will be subject to recording fees pursuant to the Public Act 87-1121, Chapter 55 ILCS 5/3-6018. The Recorder shall charge an additional fee, in an amount equal to the fee otherwise provided by law, for recording any documents that do not conform to the standards.

End of Schedule B.

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**MONROE COUNTY TITLE CO.**

**Privacy Statement**

Monroe County Title Co. ("MCTC") respect the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains MCTC's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. MCTC follows the privacy practices described in this Privacy Statement and, depending on the business performed, MCTC Company may share information as described herein.

**Personal Information Collected**

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

**Disclosure of Personal Information**

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance companies, agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

**Disclosure to Affiliated Companies** – We are permitted by law to share your name, address and facts about your transaction with other MCTC companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

**Disclosure to Nonaffiliated Third Parties** – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

**Confidentiality and Security of Personal Information**

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

**Access to Personal Information/**

**Requests for Correction, Amendment, or Deletion of Personal Information**

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out who your Personal Information has been disclosed to, and request correction or deletion of your Personal Information. However, MCTC's current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Monroe County Title  
Attn: Privacy Compliance  
P.O. Box 188  
Waterloo, IL 62298

**Changes to this Privacy Statement**

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.