



Commitment No.: PIke 17661

**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 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, 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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.



- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
 - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
 - (h) "Title": The estate or interest described in 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 shall not be liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I-Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
 - (b) The Company shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
 - (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
 - (f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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>.

Issuing Agent:

WESTERN ILLINOIS TITLE
 SERVICES, LLC
 130 SOUTH MADISON STREET
 P.O. BOX 492
 PITTSFIELD, IL 62363
 Telephone # (217) 285-4220
 Fax # (217) 285-5742

CHICAGO TITLE INSURANCE COMPANY



By:

President

ATTEST

Secretary

Countersigned: _____

Authorized Signatory

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Transaction Identification Data for reference only:

Issuing Agent: WESTERN ILLINOIS TITLE SERVICES, LLC
Issuing Office: 130 SOUTH MADISON STREET, P.O. BOX 492, PITTSFIELD, IL 62363
ALTA Universal ID:
Loan ID Number:
Commitment Number: Pike 17661
Issuing Office File Number: Pike 17661
Property Address: 33405 375th Street, Baylis, IL 62314
Revision Number:


SCHEDULE A

- 1. Commitment Date: 03/16/2023 at 04:00 p .m.
- 2. Policy to be issued: Proposed Policy Amount:
(a) ALTA Owner's Policy 2006 \$ 10,000.00
Proposed Insured:
Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below.

- 3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
(Identify estate covered, i.e., fee, leasehold, etc.)
- 4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:
Estate of Matthew Ray Mowen, deceased

- 5. The Land is described as follows:
The North Thirty (30) acres of the Northeast Quarter of the Southwest Quarter of Section Two (2), in Township Four (4) South, Range Four (4) West of the Fourth Principal Meridian, situated in the County of Pike, in the State of Illinois, EXCEPT all coal and other minerals underlying said land, together with the right to mine and remove same.

Agent Name: WESTERN ILLINOIS TITLE SERVICES, LLC

By 
Authorized Signatory Ronald K. Hoskin, Member

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SCHEDULE B, PART I
Requirements

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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.
 - a. 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.
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.

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SCHEDULE B, PART II

Exceptions

File No.: Pike 17661

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

General Exceptions

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
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, attached, 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 2022 and 2023, which are a lien although not yet due or payable.
Note: Property Tax Number is 44-002-12.
2021 taxes paid in the amount of \$3,682.74.
9. Confirmed special assessments, if any, constructive notice of which is not imparted by the records of the Recorder of Deeds.
10. Financing statements, if any.
11. Rights of the public, the State of Illinois, the county, the township and the municipality in and to that part of the premises in question taken, used or dedicated for roads or highways.
12. Rights of way for drainage ditches, drain tiles, feeders, laterals and underground pipes, if any.

See Continuation Sheet

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SCHEDULE B, PART II
Exceptions (Continued)

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13. Rights of zoning ordinances and building codes, if any.
14. The acreage stated in the legal description is for descriptive purposes only. Nothing in this commitment or any policy when issued should be construed as insuring against loss or damage due to the inaccuracy or discrepancy in the quantity of land so described.
15. Right of way to The Texas-Empire Pipe Line Co, dated November 25, 1928 and recorded December 27, 1928 in Deed Record 202, pages 437-438, said Right of Way assigned to Williams Pipe Line Company by Assignment recorded as Document Number 83-555, Drawer 4, Card 7450, Recorder's Office of Pike County, Illinois.
16. Easement for Cathodic Unit Site to The Texas Empire Pipe Line Co., recorded August 11, 1952 in Miscellaneous Record 19, page 471, Recorder's Office of Pike County, Illinois, said Easement assigned to Williams Pipe Line Company by Assignment recorded as Document Number 83-555, Drawer 4, Card 7450, Recorder's Office of Pike County, Illinois.
17. Dedication of Right of Way for Public Road Purposes to the People of the State of Illinois dated June 25, 1959 and recorded in Highway Record E, page 146, Recorder's Office of Pike County, Illinois.
18. Oil and Gas Lease dated February 15, 1956 and recorded March 21, 1957, in Miscellaneous Record 21, Page 366, made by Theodore Finson and Lelia Finson, Lessors to Frank Steskal, Lessee, leasing and demising the oil and gas underlying the premises, and all rights thereunder of said Lessee or of any party claiming by, through or under said Lessee, including, but not limited to, assignees and mortgagees of said leasehold interest, and subject to the terms, provisions, covenants, conditions, restrictions and easements contained in and created by said lease.
19. Oil and Gas Lease dated January 4, 1963 and recorded February 8, 1963, in Miscellaneous Record 27, page 13, made by Walter Ranft and Helen Marie Ranft, Lessors, to Harold Scott, Lessee, leasing and demising, the oil and gas underlying the premises and all rights thereunder of said Lessee or of any party claiming by, through or under said Lessee, including, but not limited to, assignees and mortgagees of said leasehold interest, and subject to the terms, provisions, covenants, conditions, restrictions and easements contained in and created by said lease.
20. This commitment or any policy to be issued should not be construed as insuring against any damage to the surface of the land or any improvements thereon caused by surface entry or by the removal of the coal, oil, gas and other minerals lying thereunder.
21. Subject to the reservation of all coal and other minerals underlying said lands, together with the right to mine and remove same, as disclosed by Warranty Deed from Raymond E. Mowen to Matthew R. Mowen recorded April 13, 2016 as Document Number 2016-0869, Book 856, page 198, Recorder's Office of Pike County, Illinois.

See Continuation Sheet



SCHEDULE B, PART II
Exceptions (Continued)

File No.: Pike 17661

22. Mortgage dated April 13, 2016 and recorded April 13, 2016 as Document Number 2016-0870, Book 856, page 199, made by Matthew R. Mowen to Marine Bank, to secure an indebtedness not to exceed \$148,278.85, with interest as therein specified and subject to the covenants, conditions and agreements therein contained.

23. Assignment of Rents dated July 13, 2021 and recorded July 30, 2021 as Document Number 2021-2000, made by Matthew R. Mowen to Marine Bank.

24. Matthew R. Mowen, owning the land, died intestate on August 31, 2022, leaving surviving the following heirs at Law: Tyler Ray Mowen, son. Letters of Administration issued to Farmers State Bank in Case Number 2022PR42 in the Circuit Court of Pike County, Illinois.

We have examined said Estate and note the following:

- (A) Statutory rights and powers of the Personal Representative;
- (B) Claims allowed or which may be allowed against the Estate;
 - (1) Claim filed by Raymond E. Mowen in the amount of \$12,773.06.
- (C) Expenses of Administration;
- (D) Illinois Estate Tax, Illinois Generation Skipping Transfer Tax and Federal Estate Tax which may be charged against the Estate.

Note: This commitment is based upon the assumption that title is to be conveyed pursuant to a deed from the Personal Representative (pursuant to Order of Court Allowing sale).

Note: If title is to be derived through a deed by one other than the Administrator, a Notice of Probate pursuant to Section 20-24 of the Probate Act should be recorded in the Office of the Recorder of Deeds.

Western Illinois Title Services, LLC
Privacy Statement

Western Illinois Title Services, LLC., ("WITS") 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 WITS 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. WITS follows the privacy practices described in this Privacy Statement and, depending on the business performed, WITS 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 WITS 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, WITS'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:

Chief Privacy Officer
Western Illinois Title Services, LLC
130 South Madison Street, Suite A
Pittsfield, Illinois 62363

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.