

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice. If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- NEVER RELY on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- ALWAYS VERIFY wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. Obtain the number of relevant parties to the transaction as soon as an escrow account is opened. DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation: http://www.fbi.gov

Internet Crime Complaint Center: http://www.ic3.gov

Wire Fraud Alert Original Effective Date: 5/11/2017 Current Version Date: 5/11/2017

COMMITMENT FOR TITLE INSURANCE (T-7)

Issued By:

Commitment Number:



Alamo Title Insurance

4000411902398

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN **SCHEDULE A**, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

We (Alamo Title Insurance, a Texas corporation) will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

Alamo Title Insurance

Ву:

Issued By:

Alamo Title Company

Attest:

Maghan Struk

Allesi

CONDITIONS AND STIPULATIONS

- 1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment that is not shown in Schedule B you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
- 2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

SCHEDULE A

COMMITMENT NO.: 4000411902398

Effective Date: December 26, 2019 at 8:00 AM GF No.: sat-41-4000411902398R Commitment No.: 4000411902398 Issued: January 5, 2020 at 8:00 AM

1. The policy or policies to be issued are:

a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)
(Not applicable for improved one-to-four family residential real estate)

Policy Amount: TBD PROPOSED INSURED: TBD

b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)

Policy Amount:

PROPOSED INSURED:

c. LOAN POLICY OF TITLE INSURANCE (Form T-2)

Policy Amount:

PROPOSED INSURED:

Proposed Borrower:

d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)

Policy Amount:

PROPOSED INSURED:

Proposed Borrower:

e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)

Policy Amount:

PROPOSED INSURED:

Proposed Borrower:

f. OTHER

Policy Amount:

PROPOSED INSURED:

2. The interest in the land covered by this Commitment is:

Fee Simple

3. Record title to the land on the Effective Date appears to be vested in:

LemonJuice Capital LLC, a Delaware limited liability company (See Schedule C Requirements)

4. Legal description of land:

Unit 201 thru Unit 208, Building I, Unit 209 thru Unit 216, Building J, Unit 217 thru Unit 224, Building K, Unit 225 thru Unit 232, Building L and Unit 233 thru Unit 244, Building M, Inverness II Condominiums, Volume 2, Page 802, Condominium Records of Montgomery County, Texas and an undivided percentage interest to common elements.

END OF SCHEDULE A

SCHEDULE B EXCEPTIONS FROM COVERAGE

COMMITMENT NO.: 4000411902398

Commitment No.: 4000411902398 GF No.: sat-41-4000411902398R

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below (We must either insert specific recording data or delete this exception):

Cabinet B, Sheet 9A of the Map Records of Montgomery County, Texas, and under Clerk's File No(s). 8104867, 8148791, 8148792, 8216557, 8216558, 8216559, 8217077, 8217296, 8219552, 8220188, 8220189, 8306679, 8404456, 8416135, 8416136, 8435088, 8620175, 9316103, 2000010504, 2000086359, 2002002582, 2004123560, 2005043792, 2005140623, 2006073735, 2006100598, 2007079939, all of the Official Public Records of Real Property of Montgomery County, Texas, and under Clerk's File No(s). 2010076094, 2010080411, 2011000758, 2011000759, 2011000760, 2011029242, 2011029243, 2011029244, 2011035432, 2011035433, 2011046587, 2011061645, 2011069961, 2011069962, 2011086772, 2011086773, 2011086774, 2011086775, 2011098198, 2011098199, 2011098200, 2011098202, 2011106506, 2012016444, 2012031540, 2012050540, 2012075547, 2012108414, 2013045049, 2013097833, 2013132434, 2013136814, 2014104083, 2014119388, 2015027911, 2015067076, 2015070981, 2015078059, 2015086075, 2015124374, 2016026331, 2016040592, 2016040593, 2016054377, 2016079230, 2016089973, 2016089974, 2017017156, 2017018060, 2017018061, 20170261832017036909, 2017080509, 2018122115, 2019018258, and 2019050890, all of the Official Public Records of Montgomery County, Texas.

Omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

- 2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
- 3. Homestead or community property or survivorship rights, if any of any spouse of any insured.

(Applies to the Owner Policy only.)

- 4. Any title or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities.
 - a. to tidelands, or lands comprising the shores or beds or navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.

(Applies to the Owner Policy only.)

5. Standby fees, taxes and assessments by any taxing authority for the year 2019 and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership; but not those taxes or assessments for prior years because of an exemption granted to a previous

SCHEDULE B EXCEPTIONS FROM COVERAGE

COMMITMENT NO.: 4000411902398

(continued)

owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax years. (If Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2019 and subsequent years.")

- 6. The terms and conditions of the documents creating your interest in the land.
- 7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Mortgagee Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
- 8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage.
 - (Applies to Mortgagee Policy (T-2) only.)
- 9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R) only. Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R).
- 10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception):
 - a. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.
 - b. Those liens created at closing, if any, pursuant to lender instructions.
 - c. Rights of parties in possession.
 - d. Visible or apparent easement(s) and/or rights of way on, over, under or across the Land.
 - e. If any portion of the proposed loan and/or the Owner's Title Policy coverage amount includes funds for immediately contemplated improvements, the following exceptions will appear in Schedule B of any policy issued as indicated:

Owner and Loan Policy(ies): Any and all liens arising by reason of unpaid bills or claims for work performed or materials furnished in connection with improvements placed, or to be placed, upon the subject land. However, the Company does insure the insured against loss, if any, sustained by the Insured under this policy if such liens have been filed with the County Clerk of County, Texas, prior to the date hereof.

Owner Policy(ies) Only: Liability hereunder at the date hereof is limited to \$ 0.00. Liability shall increase as contemplated improvements are made, so that any loss payable hereunder shall be limited to said sum plus the amount actually expended by the insured in improvements at the time the loss occurs. Any expenditures made for improvements, subsequent to the date of this policy, will be deemed made as of the date of this policy. In no event shall the liability of the Company hereunder exceed the face amount of this policy. Nothing contained in this paragraph shall be construed as limiting any exception or any printed provision of this policy.

SCHEDULE B EXCEPTIONS FROM COVERAGE

(continued)

Loan Policy(ies) Only: Pending disbursement of the full proceeds of the loan secured by the lien instrument set forth under Schedule A hereof, this policy insures only to the extent of the amount actually disbursed, but increase as each disbursement is made in good faith and without knowledge of any defect in, or objections to, the title up to the face amount of the policy. Nothing contained in this paragraph shall be construed as limiting any exception under Schedule B, or any printed provision of this policy.

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f. The following exception will appear in any policy issued (other than the T-1R Residential Owner Policy of Title Insurance and the T-2R Short-Form Residential Mortgagee Policy) if the Company is not provided a survey of the Land, acceptable to the Company, for review at or prior to closing:

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.

- g. Rights of tenants in possession, as tenants only, under unrecorded lease agreements.
- h. Easements affecting common areas for public utilities, drainage, etc., as shown in Cabinet B, Sheet 9A of the Map Records of Montgomery County, Texas, and under Clerk's File No(s). 8104867, 8148791, 8148792, 8216557, 8216558, 8216559, 8217077, 8217296, 8219552, 8220188, 8220189, 8306679, 8404456, 8416135, 8416136, 8435088, 8620175, 9316103, 2000010504, 2000086359, 2002002582, 2004123560, 2005043792, 2005140623, 2006073735, 2006100598, 2007079939, all of the Official Public Records of Real Property of Montgomery County, Texas, and under Clerk's File No(s). 2010076094, 2010080411, 2011000758, 2011000759, 2011000760, 2011029242, 2011029243, 2011029244, 2011035432, 2011035433, 2011046587, 2011061645, 2011069961, 2011069962, 2011086772, 2011086773, 2011086774, 2011086775, 2011098198, 2011098199, 2011098200, 2011098202, 2011106506, 2012016444, 2012031540, 2012050540, 2012075547, 2012108414, 2013045049, 2013097833, 2013132434, 2013136814, 2014104083, 2014119388, 2015027911, 2015067076, <u>2015070981</u>, <u>2015078059</u>, <u>2015086075</u>, <u>2015124374</u>, <u>2016026331</u>, <u>2016040592</u>, <u>2016040593</u>, 2016054377, 2016079230, 2016089973, 2016089974, 2017017156, 2017018060, 2017018061, 20170261832017036909,2017080509, 2018122115, 2019018258, and 2019050890, all of the Official Public Records of Montgomery County, Texas.
- i. Rights and remedies of co-tenants, contractual or otherwise, including but not limited to terms, conditions, covenants, options, restrictions and easements contained in Cabinet B, Sheet 9A of the Map Records of Montgomery County, Texas, and under Clerk's File No(s). 8104867, 8148791, 8148792, 8216557, 8216558, 8216559, 8217077, 8217296, 8219552, 8220188, 8220189, 8306679, 8404456, 8416135, 8416136, 8435088, 8620175, 9316103, 2000010504, 2000086359, 2002002582, 2004123560, 2005043792, 2005140623, 2006073735, 2006100598, 2007079939, all of the Official Public Records of Real Property of Montgomery County, Texas, and under Clerk's File No(s). 2010076094, 2010080411, 2011000758, 2011000759, 2011000760, 2011029242, 2011029243, 2011029244, 2011035432, <u>2011035433</u>, <u>2011046587</u>, <u>2011061645</u>, <u>2011069961</u>, <u>2011069962</u>, <u>2011086772</u>, <u>2011086773</u>, <u>2011086774, 2011086775, 2011098198, 2011098199, 2011098200, 2011098202, 2011106506, </u> 2012016444, 2012031540, 2012050540, 2012075547, 2012108414, 2013045049, 2013097833, 2013132434, 2013136814, 2014104083, 2014119388, 2015027911, 2015067076, 2015070981, 2015078059, 2015086075, 2015124374, 2016026331, 2016040592, 2016040593, 2016054377, 2016079230, 2016089973, 2016089974, 2017017156, 2017018060, 2017018061, 20170261832017036909, 2017080509, 2018122115, 2019018258, and 2019050890, all of the Official Public Records of Montgomery County, Texas.
- j. Interest in and to all coal, lignite, oil, gas and other minerals, and all rights incident thereto, contained in instrument recorded at Volume 743, Page 697 (71267583) of the Deed Records of Montgomery County, Texas. Reference to which instrument is here made for particulars. No further search of title has been

SCHEDULE B EXCEPTIONS FROM COVERAGE

(continued)

made as to the interest(s) evidenced by this instrument, and the Company makes no representation as to the ownership or holder of such interest(s).

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- k. Street lighting charge as set forth in instrument filed for record under Clerk's <u>File No. 8148791</u> of the Official Public Records of Real Property of Montgomery County, Texas.
- Right of first refusal to purchase, reserved by the Board of Administration of this Condominium Project as set forth by instrument filed for record under Clerk's <u>File No. 8148791</u> of the Official Public Records of Real Property of Montgomery County, Texas.
- m. Assessments, charges and liens as set forth in the document

Entitled: Inverness II Condominium Association, Inc.

Recording Date: December 17, 1981

Recording No: Clerk's File No. 8148791 of the Official Public Records of Real Property of

Montgomery County, Texas.

Said lien having been subordinated to all purchase money and/or improvement liens.

n. Assessments, charges and liens as set forth in the document

Entitled: Walden on Lake Conroe Community Improvement Association

Recording Date: December 17, 1981

Recording No: Clerk's File No. 8148792 of the Official Public Records of Real Property of

Montgomery County, Texas.

Said lien having been subordinated to all purchase money and/or improvement liens.

- Terms, conditions, stipulations and provisions contained in that certain Deed to San Jacinto River
 Authority, recorded in <u>Volume 657, Page 788</u> (68214507) of the Deed Records of Montgomery County,
 Texas.
- p. Subject to the provisions, restrictions and qualifications as set forth in Order by the Texas Water Quality Board, dated November 20, 1970, establishing a water quality zone around Lake Conroe Reservoir, copy of which Order is recorded in Volume 741, Page 445 (71266076) of the Deed Records of Montgomery County, Texas.
- q. Subject property lies within the boundaries of the Montgomery County Municipal Utility District No. 9.

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Commitment No.: 4000411902398 GF No.: sat-41-4000411902398R

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

- Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record
- 2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Mortgagee Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
- 3. You must pay the seller or borrower the agreed amount for your property or interest.
- 4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
- 5. Prior approval from Regional Underwriting must be obtained if the subject transaction involves the proposed issuance of (i) an Owner's Policy to a person or entity who purchased the subject property at a foreclosure sale, or (ii) a Loan Policy insuring a lien granted by such person or entity on the subject property.
- 6. The Company and its policy issuing agents are required by Federal law to collect additional information about certain transactions in specified geographic areas in accordance with the Bank Secrecy Act. If this transaction is required to be reported under a Geographic Targeting Order issued by FinCEN, the Company or its policy issuing agent must be supplied with a completed ALTA Information Collection Form ("ICF") prior to closing the transaction contemplated herein.
- 7. As to any document creating your title or interest that will be executed or recorded electronically, or notarized pursuant to an online notarization, the following requirements apply:
 - Confirmation prior to closing that the County Clerk of Montgomery County, Texas has approved and authorized electronic recording of electronically signed and notarized instruments in the form and format that is being used.
 - Electronic recordation of the instruments to be insured in the Official Public Records of Montgomery County, Texas.
 - Execution of the instruments to be insured pursuant to the requirements of the Texas Uniform Electronic Transactions Act, Chapter 322 of the Business and Commerce Code.
 - Acknowledgement of the instruments to be insured by a notary properly commissioned as an online notary public by the Texas Secretary of State with the ability to perform electronic and online notarial acts under 1 TAC Chapter 87.

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SCHEDULE C

(continued)

- 8. Please be advised that our search did not disclose any open Deeds of Trust of record. If you should have knowledge of any outstanding obligation, please contact the Title Department immediately for further review prior to closing.
- 9. Satisfactory evidence must be furnished from the secretary or other duly qualified officer of the Association showing that all assessments and fees, including special assessments or payments due to others, such as master associations, are paid in full through the date of closing.
- Record title is vested as shown. The Company must determine what happened to the interest of owners cited below and require that said interest be accounted for by appropriate actions and instruments to be placed of record.

Timeshare Publications, Inc., Unit 201, Building I, Week 4

Kiim Dutton, Unit 201, Building I, Week 6

Martin K. Shaffer and Kitty Shaffer, Unit 201, Unit I, Week 10

Nicholas Peters, Unit 201, Building I, Week 14

Ed Hines, Unit 201, Building I, Week 16

Zimmerman Family Vacations, LLC, Unit 201, Building I, Week 23

Cody Miller and Joy Miller, Unit 201, Builing I, Week 30

Roy Ray and Annie Ray, Unit 201, Building I, Week 38

Lee E. Crawfor and Adeline V. Crain, husband and wife, Unit 201, Building I, Week 42.

Wayne Storey and Linda Sider, Unit 201, Building I, Week 52

Curtis Thomas and Cynthia Thomas, Unit 202, Building I, Week 3

Letiica Tijerina, Unit 202, Building I, Week 29

Robert B. Choate and Carolyn R. Choate, Unit 202, Building I, Week 34

Timeshare Trade Ins, LLC, Unit 202, Building I, Week 35

Shelton Smith and Evone Smith, Unit 202, Building I, Week 38

Darshelle Sillemo or Michele Banner or Arnold Moon, Unit 202, Building I, Week 40

Brannon Hall, Unit 202, Building I, Week 44

unknown grantee, Unit 202, Building I, Week 45

Banks Williams and Dorothy Williams, Unit 202, Building I, Week 51

Morell and Maxine Ayres-Wros, Unit 203, Building I, Week 4

John Kemp and Suzan Kemp, Unit 203, Building I, Week 8

Anthony D. Seu, Unit 203, Building I, Week 9

Ronald Plotkin and Caren Plotkin, Unit 203, Building I, Week 11

Gloria J. Morgan, Unit 203, Building I, Week 12

Jolene Anne Marie Vand Dyk, Unit 203, Building I, Week 28

M. Daryl Scott, Unit 203, Building I, Week 31

William R. DeLeon and Chelyn DeLeon, Unit 203, Building I, Week 33

Wayne Storey and Linda Sider, Unit 203, Building I, Week 36

Hobson, LLC, Unit 203, Building I, Week 38

Martin W. Seniff or Mary Ann Seniff, Unit 203, Building I, Week 41

Timothy V. Malay. Unit 203. Building I. Week 48

Bernard and Marlyn Hupperts, Unit 203, Building I, Week 50

Richard and Cheryl Moran, Unit 203, Building I, Week 52

Beverly Canole, Unit 204, Building I, Week 10

John A. and Patricia J. Nicholosi, Unit 204, Building I, Week 12

Martin W. Seniff or Mary Ann Seniff, Unit 204, Building I, Week 13

James M. Nieto, Unit 204, Building I, Week 24

Letha K. Johnson, Unit 204, Building I, Week 27

Betsy S. Comstock, Unit 204, Building I, Week 31

Jerry L. Culp and Gayle Davis Culp, Unit 204, Building I, Week 48

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Steven L. Elkins, Unit 204, Building I, Week 52

David Skinner, LLC, Unit 205, Building I, Week 3

Jeremy and Wendy Bastin, Unit 205, Building I, Week 4

Stuart Busat, Unit 205, Building I, Week 5

Donald Wayne Buie and Margaret Buie, Born Nix, Unit 205, Building I, Week 16

Mary Grieman and Rick Grieman, Unit 205, Building I, Week 26

Curtis Thomas and Cynthia Thomas, Unit 205, Building I, Week 33

The Fireside Registry, LLC, Unit 205, Building I, Week 42

Mike W. Prather, Unit 205, Building I, Week 46

Hoffman Berger Investment Properties, LLC, Unit 205, Building I, Week 47

Robin Donner, LLC, Unit 206, Building I, Week 10

Kirk G. and Cassandra C. Hertzenberg, Unit 206, Building I, Week 12

Howard Hamilton, Unit 206, Building I, Week 16

Richard J. Harlow and Sharon Harlow, Unit 206, Building I, Week 17

Laurie Zarrella, Kristen Wollenhaupt and Patricia Wollenhaupt, Unit 206, Building I, Week 18

Meg Leduc, Unit 206, Building I, Week 26

Patricia Hanrahan, Unit 206, Building I, Week 29

Cynthia Kay Bonham, Unit 206, Building I, Week 33

Eral Hammit, Unit 206, Building I, Week 35

David and Melissa Blandford, Unit 206, Building I, Week 39

Stella Dirks, Unit 206, Building I, Week 40

R.D. Hutts or Donna K. Hutts, Unit 206, Building I, Week49

Andrew Smith, Unit 206, Building I, Week 52

John A. and Patricia J. Nicholosi, Unit 207, Building I, Week 11

William W. Bay and Mary M. Bay, Unit 207, Building I, Week 24

Mary Grieman and Rick Grieman, Unit 207, Building I, Week 28

Pamela O. Miller and John Y. Conner, Unit 207, Building I, Week 38

Alice C. Jackson, Unit 207, Building I, Week 40

Earnetine Hank, Unit 207, Building I, Week 42

Glenda B. Sidberry, Unit 207, Building I, Week 44

Dennis P. McShane and Shelia B. McShane, Unit 207, Building I, Week 49

Patricia Pierre, Unit 207, Building I, Week 52

Kimberly Pendleton, Wayne Pendleton and Mary Pendleton, Unit 208, Building I, Week 16

Kellimar E. Johnson, Unit 208, Building I. Week 20

Dallas Estate Holdings, LLC, Unit 208, Building I, Week 22

Vincent James Scardina and Mary E. Lock, Unit 208, Building I, Week 24

John S. Napieralski and Saundra J. Napieralski, Unit 208, Building I, Week 25

John T. Benson, Unit 208, Building I, Week 30

The Liliana Miranda Living Trust, Unit 208, Building I, Week 31

Chaneel Ashlee Jamerson, Unit 208, Building I, Week 45

Jason or Melissa Montgomery, Unit 209, Building J, Week 4

Suzanne L. Dougherty, Unit 209, Building J, Week 6

Business Vacation Concepts, Inc., Unit 209, Building J, Week 7

Troy Vega and Chrsdee Vega, Unit 209, Building J, Week 12

Robin Donner, LLC, Unit 209, Building J, Week 15

Kellima E. Johnson, Unit 209, Building J, Week 20

Donald and Jaree Hall, Unit 209, Building J, Week 24

Sharon Pavlak, Unit 209, Building J, Week 48

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Vacation Ownership Experts, LLC, Unit 210, Building J, Week 5

Robert Whitlock and Evelyn Whitlock, Unit 210, Building J, Week 11

Mary Dolhausen and Herbert Dolhausen, Unit 210, Building J, Week 12

Brandi Lanier, Unit 210, Building J, Week 15

Les Goldstein, Unit 210, Building J, Week 20

William Bonduran, Jr. and Kathryn Bondurant, Unit 210, Building J, Week 25

Lawrence Joyce, Unit 210, Building J, Week 29

Vacation Solutions, LLC, Unit 210, Building J, Week 33-34

M. Daryl Scott, Unit 210, Building J, Week 35

Peter Berry and Jennifer Berry, Unit 210, Building J, Week 37

Simon A. Rushton, Unit 210, Building J, Week 39

James W. Funk and Sherry L. Funk, Unit 210, Building J, Week 41

William Bondurant, Jr. and Kathryn Bondurant, Unit 210, Building J, Week 46

Dean E. Liolou, Unit 210, Building J, Week 51

Stewart Ellis, Unit 211, Building J, Week 3

Keith Tilley, Unit 211, Building J, Week 4

Latonya Rene Hueso, Unit 211, Building J, Week 11

Elba L. Quintana and Diana L. Williamson, Unit 211, Building J, Week 15

Louise W. Johnson and Ricardo M. Johnson and Sharla Gwen Thompson, Unit 211, Building J, Week 26

The Liliana Miranda Living Trust, Unit 211, Building J, Week 32

Galen Casey, Unit 211, Building J, Week 33

Lisa Diane Fankhauser, Unit 211, Building J, Week 34

Chalmers W. Williams, Jr., Unit 211, Building J, Week 40

Bernard and Marlyn Hupperts, Unit 211, Building J, Week 50

James Ryan, Unit 212, Building J, Week 5

William E. Record and Molly J. Record, Unit 212, Building J, Week 9

Bernard and Marlyn Hupperts, Unit 212, Building J, Week 12

Michael Williams and Cherith Johnson, Unit 212, Building J, Week 17

Billy D. Hendrix and Sara L. Hendrix, Unit 212, Building J, Week 19

Faith Archambeau, Unit 212, Building J, Week 21

M. Rahim Behdar, Unit 212, Building J, Week 23

Kevin Drees and Sara Drees, Unit 212, Building J, Week 29

Business Vacation Concepts, Inc., Unit 212, Building J, Week 35

Robert Allen Melillo, Unit 212, Building J, Week 43

JBM Land Trust, LLC, Unit 212, Building J, Week 44

Diane Crawford, Unit 212, Building J. Week 48

Michael Edward Feeney, Unit 212, Building J, Week 52

Bruce L.G. Edmonds and Catherine T. Edmonds, Unit 213, Building J, Week 4

Keith Tilley, Unit 213, Building J, Week 5

Albert and Jean Rese, Unit 213, Building J, Week 6

Joe Kressman, Unit 213, Building J, Week 6

Gary L. Chrisman, Unit 213, Building J, Week 7

Gregory L. and Kimberley A. Hayes, Unit 213, Building J, Week 8

Dharmesh S. Patel, Unit 213, Building J, Week 9

Vacation Ownership Experts, LLC, Unit 213, Building J, Week 23

Richard L. Brack and Gail D. Brack, Unit 213, Building J, Week 24

W. Fred Davies and Ann W. Davies, Unit 213, Building J, Week 26

Monica Gwatney, Unit 213, Building J, Week 32

Susna V. Hughes and Robert S. Hughes, Unit 213, Building J, Week 48

Dale E. Laine Sr., Unit 213, Building J, Week 49

(continued)

Troy Alfred McCarty, Unit 214, Building J, Week 6
AETOS Trust, Unit 214, Building J, Week 7
Indiana Desco, Inc., Unit 214, Building J, Week 9
Martin K. or Kitty Shaffer, Unit 214, Building J, Week 11
Don H. Pyatt and Miriam O. Pyatt, Unit 214, Building J, Week 13
Marvin Fletcher and Barbara Fletcher, Unit 214, Building J, Week 16
Lester R. Rumpf and Dolores A. Rumpf, Unit 214, Building J, Week 24
Sunny Brook Gataways, LLC, Unit 214, Building J, Week 30
Elizabeth Leux, Unit 214, Building J, Week 32
Lisa S. Williams, Unit 214, Building J, Week 50
Thomasine and Charles, Partlow, Unit 214, Building J, Week 51

David Skinner, LLC, Unit 215, Building J, Week 6
B.L. Wilson, Unit 215, Building J, Week 7
William Benton and Dana Benton, Unit 215, Building J, Week 12
Manuel Gonzales and Blanca I. Garza-Gonzales, Unit 215, Building J, Week 18
Business Vacation Concepts, Inc., Unit 215, Building J, Week 20
Elizabeth Leux, Unit 215, Building J, Week 32
Debbie M. Reed and Kenneth J. Reed, Jr., Unit 215, Building J, Week 34
David and Melissa Blandford, Unit 215, Building J, Week 38
KarenHamilton and Janice Littlefield, Unit 215, Building J, Week 46
Danny L.Key and Mary Jane Key, Unit 215, Building J, Week 48
Goldome, Unit 215, Building J, Week 49
Jerome Brown and Rhoa S. Brown, Unit 215, Building J, Week 52

Latonya Rene Hueso, Unit 216, Building J, Week 15
Patrick A. Wagner and Anita G. Wagner, Unit 216, Building J, Week 22
Janice Foster Grant, Unit 216, Building J, Week 24
Joseph E. Yowell and Evelyn I. Yowell, Unit 216, Building J, Week 28
Judith S. Shapiro, Unit 216, Building J, Week 29
Anthony Abraham, Unit 216, Building J, Week 34
Ronald J. Smith, Unit 216, Building J, Week 44
C. Paul Muzzio and Natalie J. Muzzio, Unit 216, Building J, Week 45
Star Point LLC, Unit 216, Building J, Week 52

Nora Jane Gonzales, Unit 217, Building K, Week 5 John W. Dresser, Unit 217, Building K, Week 8 Ronald Laney and Sue Laney, Unit 217, Building K, Week 9 James C. Linnsteater, Unit 217, Building K, Week 15 Taylor Tours, LLC, Unit 217, Building K, Week 26 Gregory E. Dean and Rosamary Dean, Unit 217, Building K, Week 31

John K. Williams and Victoria L. Norton, Unit 218, Building K, Week 37 Cyrus M. & Patricia A. Baines, Unit 218, Building K, Week 46

Paulette S. Shelton, Unit 219, Building K, Week 18 RS&I Partnership, Unit 219, Building K, Week 30 Richard A. Schaefer and B. Cecilia Schaefer, Unit 219, Building K, Week 32 Western Finance, Unit 219, Building K, Week 46

Rodney L. Detrow and Susan A. Detrow, Unit 220, Building K, Week 40

Brad Oates, Unit 221, Building K, Week 19

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SCHEDULE C

(continued)

La France or Renate Harris Jr., Unit 221, Building K, Week 28 Larry D. Ossenkop, Unit 221, Building K, Week 47

Raymond L. Fisher and Alma J. Fisher, Unit 222, Building K, Week 16 Dennis F. Judge and Elizabeth A. Judge, Unit 222, Building K, Week 23 Beverly H. Francis, Unit 222, Building K, Week 29 Julius D. Porter, Unit 222, Building K, Week 37 Robert J. Wood, II and Donna M. Wood, Unit 222, Building K, Week 43

Robert S. Ruppert and Theresa A. Ruppert, Unit 223, Building K, Week 6 Donald A. Jones and Melba E. Jones, Unit 223, Building K, Week 10 Valerie Hammer and Harvey Hammer, Unit 223, Building K, Week 27 Robert J. Wagner and Judith E. Wagner, Unit 223, Building K, Week 33 Brian Keith Bennett, Unit 223, Building K, Week 36

Kyle and Danitza Oates, Unit 224, Building K, Week 20 Robert S. Ruppert and Theresa A. Ruppert, Unit 224, Building K, Week 24 Western Finance, Unit 224, Building K, Weeks 44 & 46

Larrol J. Burleigh and Eleanor D. Burleigh, Unit 225, Building L, Week 7

Kerney Thomas and Ella Mae Thomas, Unit 226, Building L, Week 3
Norman A. Boatman, Unit 226, Building L, Week 5
Ronald L. Turley and Marcia E. Turley, Unit 226, Building L, Week 8
Marie Jordan, Unit 226, Building L, Week 21
Georgia Abel, Unit 226, Building L, Week 29
Thomas F. Sharnowski and Lyla Sharnowski, Unit 226, Building L, Week 30
Myrlene Anderson, Unit 226, Building L, Week 46
Rama K. and Baruna Haldar, Unit 226, Building L, Week 47
Leonid Shereshevsky and Marina Shereshevsky, Unit 226, Building L, Week 47
Raymond O. DeLeon and Gloria A. DeLeon, Unit 226, Building L, Week 48

Sabrina Camilleri and Vincent Camilleri, Unit 227, Building L, Week 5 Bob Leslie, Unit 227, Building L, Week 8 William Bell and Bille J. Bell, Unit 227, Building L, Week 16 Samuel S. Salas, Unit 227, Building L, Week 24 Jane A. Ryder, Unit 227, Building L, Week 30 Jerry Lenhart, Unit 227, Building L, Week 49

Kenneth L. Setzer, Jr. and Debra Setzer, Unit 228, Building L, Week 24 James E. Reider, Unit 228, Building L, Week 33 E.W. Burrows and Pamela A. Church, Unit 228, Building L, Week 42-43

Robert B. Choate and Carolyn R. Choate, Unit 229, Building L, Week 6 Thomas W. Helmer and Diane C. Helmer, Unit 229, Building L, Week 16 Donnan J. Drasek, Unit 229, Building L, Week 36

1996 Kawaye Trust, Unit 230, Building L, Week 3
Terry L. Heinemeier, Unit 230, Building L, Week 9
Glenn W. Richard, Unit 230, Building L, Week 18
Milton D. Peterson and Janet W. Peterrson, Unit 230, Building L, Week 19
David C. Halley and Tammy Halley, Unit 230, Building L, Week 20

Gary J. Montgomery Living Trust, Unit 231, Building L, Week 5

COMMITMENT NO.: 4000411902398

SCHEDULE C

(continued)

Richard Allen Bunker III, Unit 231, Building L, Week 6
F.Kim Kaufmann and Gerri L. Kaufmann, Unit 231, Building L, Week 8
Darrell D. Tucker and Susan E. Tucker, Unit 231, Building L, Week 10
Jerry O'Brien, Unit 231, Building L, Week 11
James Robert Hauge Revocable Living Trust, Unit 231, Building L, Week 18
Craig DeLord, Unit 231, Building L, Week 22
Beverly Wolf, Unit 231, Building L, Week 23
Vonell Dunlap and Jewell F. Dunlap, Unit 231, Building L, Week 50

Marlo K. Kovach, Unit 232, Building L, Week 30

Michael L.Weaster, Unit 233, Building M, Week 6
Morgan Family Trust, LLC, Unit 233, Building M, Week 9
Frank L. Jordan and LInda D. Ladner, Unit 233, Building M, Week 17
Phil Lopez and Katie Lopez, Unit 233, Building M, Week 36
Goldome, Unit 233, Building M, Week 46
Richard H. Blake and Diane Blake, Unit 233, Building M, Week 49
Billy G. Humberson, Unit 233, Building M, Week 51

Randy W. Thomson and Mary F. Thomson, Unit 234, Building M, Week 6 Charles L. Davis and Joan N. Davis, Unit 234, Building M, Week 7 James T. Swan, Unit 234, Building M, Week 17 Glenn H. Dorne, Unit 234, Building M, Week 30 John J. Hines, Unit 234, Building M, Week 42

Theodore M. Hoff and Linda L. Hoff, Unit 235, Building M, Week 5 Lawrence Barnes and Delores Barnes, Unit 235, Building M, Week 8 The Jones Family Revocable Trust, Unit 235, Building M, Week 11 Jerry Lenhart, Unit 235, Building M, Week 12 Mairanne Rusis and JoAnne McQuilken, Unit 235, Building M, Week 17 Morgan Frost Family Trust, LLC, Unit 235, Building M, Week 22 Larry D. Terry and Linda M. Terry, Unit 235, Building M, Week 23 Club Select Resorts, Unit 235, Building M, Week 26 Mark C. Sprouse III and Norma Sprouse, Unit 235, Building M, Week 28

Gregg and Lorene Groenemann, Unit 235, Building M, Week 30
Jose R. Martinez and Nilda A. Martines, Unit 235, Building M, Week 32
Robert G. Gammon and Karen C. Gammon, Unit 235, Building M, Week 33
Virginia R. Morgan and Woodway Financial Advisors, Unit 235, Building M, Week 43
Antonio Brown, Unit 235, Building M, Week 45
Nicholas Markakis and Annette J. Markakis, Unit 235, Building M, Week 47

Larry W. Seibel, Unit 236, Building M, Week 20 Jimmie G. Tunstall and Joan L. Tunstall, Unit 236, Building M, Week 44

Stanley Krol, Unit 237, Building M, Week 7
Frankie Edwards, Unit 237, Building M, Week 9
Oceanic Property Rental, LLC, Unit 237, Building M, Week 14
Elba L. Quintana and Diana L. Quintana-Williamson, Unit 237, Building M, Week 16-17
Warren S. Farris and Betty A. Farris, Unit 237, Building M, Week 18
Dharmesh S. Patel, Unit 237, Building M, Week 22
The Roberts Trust, Unit 237, Building M, Week 32
Greg Pellegrino, Unit 237, Building M, Week 33
Don Boehm, Unit 237, Building M, Week 36
Christopher J and Elizabeth A Carrol Family Trust, Unit 237, Building M, Week 44

COMMITMENT NO.: 4000411902398

(continued)

Timeshare Holding Company, LLC, Unit 238, Building M, Week 24 Richard J. Killick and James R. Killick, Unit 238, Building M, Week 39 Jerry Lenhart, Unit 238, Building M, Week 48

Joshua Thomas Taylor, Unit 239, Building M, Week 21 Club Select Resorts, Unit 239, Building M, Week 32 David H. Bissell and Linda N. Bissell, Unit 239, Building M, Week 34 Norma Jones and James Jones, Unit 239, Building M, Week 37-38 Leslie N. Cahill and Inez Cahill, Unit 239, Building M, Week 42 Jerry G. Constant and Sandra S. Constant, Unit 239, Building M, Week 48-49

Fred Stitt, Unit 240, Building M, Week 16
Shari Shaver Moore, Unit 240, Building M, Week 18
Indiana Desco, Inc., Unit 240, Building M, Week 45
Paula J. Chazen and Joseph M. Nigri, Jr., Unit 240, Building M, Week 47
Sherri M. Green, Unit 240, Building M, Week 50

Mills Revocable Family Trust, LLC, Unit 241, Building M, Week 8
Patrick J.Oliver III and Robin E. Oliver, Unit 241, Building M, Week 10
Edith Hoffmeier, Unit 241, Building M, Week 23
Trenton Winfred Smith, Unit 241, Building M, Week 25
David Vigil, Unit 241, Building M, Week 39
David Paeske and Mia Paeske, Unit 241, Building M, Week 43
M. Wayne Finch and Kay K. Finch, Unit 241, Building M, Week 44
Mills Revocable Family Trust, LLC, Unit 241, Building M, Week 46
George Garza, Unit 241, Building M, Week 52

Merritt Family Trust, Unit 242, Building M, Week 31 Henry Porche, Unit 242, Building M, Week 34

Joanne K. Fuller, Unit 243, Building M, Week 3
Direct Trades, Inc., Unit 243, Building M, Week 12-13
The Norman R. Tindall and Margie L. Tindall Revocable Living Trust, Unit 243, Building M, Week 14
Total Family Life Christian Center, Inc., Unit 243, Building M, Week 15
Sunny Brook Getaways, LLC, Unit 243, Building M, Week 33
Ivan R. McCullogh and Anita McCullough, Unit 243, Building M, Week 38
VacationVentures, LLC, Unit 243, Building M, Week 40
Grizelda J. Velaquez and Malisa Velasquez, Unit 243, Building M, Week 44
Matt Benton, Unit 243, Building M, Week 48

Greg Miller, Unit 244, Building M, Week 16 Michelle R. Goedrich or Charles D. Goedrich, Unit 244, Building M, Week 17

- 11. For each entity that will execute any document in connection with a conveyance or encumbrance of the land herein described and the closing contemplated hereby (AND any other entity executing said document on its behalf), the company must be furnished the following authority and existence documentation:
 - (a) Corporation Certificate of Formation, Good Standing Certificate and Articles of Incorporation from the Secretary of State of the state of the entity's formation, and a properly executed Corporate Resolution (in recordable form) to support the proposed transaction.
 - (b) Limited Liability Company Certificate of Formation, Good Standing Certificate and Articles of Organization

COMMITMENT NO.: 4000411902398

(continued)

from the Secretary of State of the state of the entity's formation, copy of Operating / Company Agreement (and any Amendments thereto), and if necessary/required by said Operating/Company Agreement, a Secretary's Certificate or Unanimous Consent to support the proposed transaction (in recordable form).

- (c) General Partnership copy of Partnership Agreement (and any Amendments thereto).
- (d) Limited Partnership Certificate of Formation, Good Standing Certificate from the Secretary of State of the state of the entity's formation, copy of Limited Partnership Agreement (and any Amendments thereto), and evidence of consent of limited partners (in recordable form), if required.
- (e) Joint Venture copy of Joint Venture Agreement (and any Amendments thereto).
- (f) Trust copy of the Trust Agreement (and any Amendments thereto) for review or, in the alternative, the Trustee must provide a Certification of Trust in (in recordable form) meeting all of the provisions of Section 114.086(a) and (c) of the Texas Property Code.

Company reserves the right to make additional requirements based upon its review of any of the foregoing items.

- 12. The name(s) of the buyer(s) was not furnished with the open order. Please provide a copy of the executed earnest money contract as soon as possible. If any involuntary liens known as super abstracts of judgment and/or bankruptcy(ies) have been filed against the buyer, the Company reserves the right to add additional items or make further requirements.
- 13. The following note is for informational purposes only:

The following deed(s) affecting said land were recorded within twenty-four (24) months of the date of this report:

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: <u>Document No. 2018104634</u>, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: Document No. 2018104635, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation
Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: Document No. 2018104636, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: <u>Document No. 2018104637</u>, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: Document No. 2018104638, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

COMMITMENT NO.: 4000411902398

(continued)

Recording Date: October 29, 2018

Recording No: <u>Document No. 2018104639</u>, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: October 29, 2018

Recording No: Document No. 2018104640, Official Public Records Montgomery County, Texas.

Grantor: Inverness II Condominium Association, Inc., a Texas corporation
Grantee: LemonJuice Capital LLC, a Delaware limited liability company

Recording Date: April 1, 2019

Recording No: <u>Document No. 2019025607</u>, Official Public Records Montgomery County, Texas.

SCHEDULE D

COMMITMENT NO.: 4000411902398

Commitment No.: 4000411902398 GF No.: sat-41-4000411902398R

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The issuing Title Insurance Company, **Alamo Title Insurance**, is a corporation whose shareholders owning or controlling, directly or indirectly, 10% of said corporation, directors and officers are listed below:

<u>Shareholders</u>: Fidelity National Title Group, Inc. which is owned 100% by FNTG Holdings, LLC which is owned 100% by Fidelity National Financial, Inc.

<u>Directors</u>: Raymond Randall Quirk, Anthony John Park, Marjorie Nemzura, Joseph W. Grealish, John A. Wunderlich, Roger S. Jewkes,

Steven G. Day

Officers: Raymond Randall Quirk (President), Anthony John Park (Executive Vice President), Marjorie Nemzura (Secretary), Daniel

Kennedy Murphy (Treasurer)

2. The following disclosures are made by the Title Insurance Agent issuing this Commitment:

Alamo Title Company

(a) A listing of each shareholder, owner, partner, or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium.

Owners: Alamo Title Holding Company owns 100% of Alamo Title Company

(b) A listing of each shareholder, owner, partner, or other person having, owning or controlling 10 percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium.

Owners: FNTS Holdings, LLC owns 100% of Alamo Title Holding Company, which owns 100% of Alamo Title Company

(c) If the Agent is a corporation: (i) the name of each director of the Title Insurance Agent, and (ii) the names of the President, the Executive or Senior Vice-President, the Secretary and the Treasurer of the Title Insurance Agent.

Directors: Raymond Randall Quirk, Anthony John Park

Officers: Raymond Randall Quirk (Chief Executive Officer), Paula D. Hester (President and County Manager), Edward J. Hall (President and County Manager), Todd B. Rasco (President and County Manager), Anthony John Park (Executive Vice President), Marjorie Nemzura (Secretary), Daniel Kennedy Murphy (Treasurer), Christina Shaheen (Vice President),

Nancy Fox (Vice President)

- (d) The name of any person who is not a full-time employee of the Title Insurance Agent and who receives any portion of the title insurance premium for services performed on behalf of the Title Insurance Agent in connection with the issuance of a title insurance form; and, the amount of premium that any such person shall receive. NONE.
- (e) For purposes of this paragraph 2, "having, owning or controlling" includes the right to receipt of a percentage of net income, gross income, or cash flow of the Agent or entity in the percentage stated in subparagraphs (a) or (b).
- 3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium* is:

 Owner's Policy
 \$ 12,070.00

 Endorsement Charges
 \$ 1,810.50

 Total
 \$ 13,880.50

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

Percent/Amount To Whom For Services

*The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance.

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de título le asegura en relación a perdidas resultantes de ciertos riesgos que pueden afectar el título de su propriedad.

El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y endenterlo complemente antes de la fecha para finalizar su transacción.

Your Commitment for Title insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

--MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, insure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- ---EXCEPTIONS are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.
- ---EXCLUSIONS are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.
- **---CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

TEXAS TITLE INSURANCE INFORMATION

(Continued)

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-800-442-7067 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

---Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

---Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

DELETION OF ARBITRATION PROVISION

(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2.000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy any service in connection with its issuance or the breach of a

arbitrable matters when the Amount of Insure either the Company or the Insured, unless Entity). All arbitrable matters when the Amoun when agreed to by both the Company and the	r claim arising out of the transaction giving rise to this policy. A cance is \$2,000,000 or less shall be arbitrated at the option of the Insured is an individual person (as distinguished from a set of Insurance is in excess of \$2,000,000 shall be arbitrated on Insured. Arbitration pursuant to this policy and under the Rule transit the expert randomed by the Arbitrator(a) may be entered
any court of competent jurisdiction."	upon the award rendered by the Arbitrator(s) may be entered
Signature	Date

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE Revised May 1, 2018

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF", "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

Types of Information Collected

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information. FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

<u>Browsing Information</u>. FNF may automatically collect the following types of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or mobile device:

- Internet Protocol (IP) address and operating system:
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

How Personal Information is Collected

We may collect Personal Information about you from:

- · information we receive from you on applications or other forms;
- · information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

How Browsing Information is Collected

If you visit or use an FNF Website, Browsing Information may be collected during your visit. Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

<u>Web Beacons</u>. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

<u>Do Not Track</u>. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

<u>Links to Other Sites</u>. FNF Websites may contain links to other websites. FNF is not responsible for the privacy practices or the content of any of those other websites. We advise you to read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and third parties' products and services, jointly or independently.

When Information Is Disclosed

We may make disclosures of your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Please see "Choices With Your Information" to learn the disclosures you can restrict.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to guard your Personal Information. We limit access to nonpublic personal information about you to employees who need to know that information to do their job. When we provide Personal Information to others as discussed in this Privacy Notice, we expect that they process such information in compliance with our Privacy Notice and in compliance with applicable privacy laws.

Choices With Your Information

If you do not want FNF to share your information with our affiliates to directly market to you, you may send an "opt out" request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

<u>For California Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law.

<u>For Nevada Residents</u>: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

<u>For Oregon Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

<u>For Vermont Residents</u>: 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.

Information From Children

The FNF Websites are meant for adults and are not intended or designed to attract persons under the age of eighteen (18). We do <u>not</u> collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or (2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The revised Privacy Notice, showing the new revision date, will be posted on the FNF Website. Each time you provide information to us following any amendment of this Privacy Notice, your provision of information to us will signify your assent to and acceptance of the terms of the revised Privacy Notice for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

Accessing and Correcting Information; Contact Us

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests via email to privacy@fnf.com, by phone to (888) 934-3354, or by mail to:

Fidelity National Financial, Inc. 601 Riverside Avenue, Jacksonville, Florida 32204 Attn: Chief Privacy Officer