ALTA Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

MOTICE

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 EXTRA CONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I---Requirements; Schedule B, Part II---Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, 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 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. 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.

Issued through the Office of

Greenwood County Title 206 West First P.O. Box 6 Eureka, KS 67045

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY A Stock Company 400 Second Avenue South, Minneapolis, Minnesota 55401 (612) 371-1111

Authorized Signatory

CAT Form 4239 8-1-16 ALTA Commitment for Title Insurance Monroe Daniel Wolf

President

Schedule A

ALTA COMMITMENT 23-221 OPEN

- 1. Commitment Date: September 13, 2023
- 2. Policy to be issued:
 - (a) 2006 ALTA Owner's Policy Proposed Insured: TBD Proposed Policy Amount: \$ TBD

Fee: \$ TBD

(b) 2006 ALTA Loan Policy Proposed Insured: **TBD**

Proposed Policy Amount: TBD

Fee: \$ TBD

- 3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
- 4. The Title is, at the Commitment Date, vested in:

<u>Tract #1, #2 & #3</u>— Lonnie J. Nichols Revocable Trust dated June 5, 1997, an undivided 50% of an undivided One-third (1/3) Interest; Melinda L. Nichols Revocable Trust dated June 5, 1997, an undivided 50% of an undivided One-third (1/3) Interest; Allen D. Hall and Sheridan L. Hall Revocable Trust, dated June 2, 2021, an undivided Five-Twelfth's (5/12ths) Interest; Ronald Hall, an undivided One-fourth (1/4) Interest.

Tract #1B— Ronald W. Hall and Melinda B. Hall, JTWROS

The Land is described as follows:

SEE EXHIBIT "A"

This page is only a part of a 2016 ALTA Commitment for Title Insurance. 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.

ORT Form 4720 A 8-1-16 Schedule A ALTA Commitment for Title Insurance Old Republic National Title Insurance Company

Schedule B-I

ALTA COMMITMENT- 23-221

Requirements

All of the following Requirements must be met:

- 1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- 2. Pay the agreed amount for the estate or interest to be insured.
- 3. Pay the premiums, fees, and charges for the Policy to the Company.
- 4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records:
 - A. A copy of the Lonnie J. Nichols Revocable Trust, dated June 5, 1997 and Melinda L. Nichols Revocable Trust, dated June 5, 1997. (In file)
 - B. A copy of the Allen D. Hall and Sheridan L. Hall Revocable Trust, dated June 2, 2021.
 - C. RECORD—Warranty Deed from the Lonnie J. Nichols Revocable Trust dated June 5, 1997 TO TBD, deed to be filed with the Greenwood County Register of Deeds.
 - D. RECORD—Warranty Deed from the Melinda L. Nichols Revocable Trust dated June 5, 1997 TO TBD, deed to be filed with the Greenwood County Register of Deeds.
 - E. RECORD—Warranty Deed from the Allen D. Hall and Sheridan L. Hall Revocable Trust, dated June 2, 2021 TO TBD, deed to be filed with the Greenwood County Register of Deeds.
 - F. RECORD—Warranty Deed from the Ronald W. Hall aka Ronald Hall and Melinda B. Hall, husband and wife TO TBD, deed to be filed with the Greenwood County Register of Deeds.
 - G. RECORD—If applicable, a Mortgage TBD TO TBD.
 - H. FURNISH -- An executed Owner's Affidavit.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. 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.

Schedule B-I

ALTA COMMITMENT- 23-221 Requirements-- Continued

I. Tract #1--Taxes for the year 2022 in the total amount(s) of \$ 658.94-Paid in Full. (Tax ID #03138)

Tract #1B-Taxes for the year 2022 in the total amount of \$ 2,517.94-Paid in Full. (Tax ID #03139)

-Taxes for the year 2022 in the total amount of \$ 77.36- Paid in Full. (Tax ID #03140)

Tract #2--Taxes for the year 2022 in the total amount(s) of \$1,293.34-Paid in Full. (Tax ID #02957)

Tract #3--Taxes for the year 2022 in the total amount(s) of \$2,127.26-Paid in Full. (Tax ID #02955)

Note: Tract 1B (#03139) will need to be split out by Appraisers Office to determine acreage & taxes because of the "Less & Except" tract.

NOTE: We reserve the right to make further requirements as we may deem necessary after receiving and examining the instruments required herein.

ANY DEED to be recorded must be accompanied by a Kansas Real Estate Sales Validation questionnaire unless a valid exemption is stated on the face of the deed pursuant to KSA 17-1437.

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

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

(Greenwood County Treasurer's Office 620-583-8146)

A REQUEST for appropriate endorsements, if any, must be made to Greenwood County Title LLC prior to the issue of the final title policy. Fee is subject to adjustment based on endorsements requested.

ANY STANDARD EXCEPTION to be deleted must be requested prior to issuing the final title policy and may result in additional requirements.

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Schedule B-II

ALTA COMMITMENT – 23-221 Exceptions

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:

- Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records
 or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B,
 Part I—Requirements are met.
- 2. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey of the premises herein described.
- 3. Rights or claims of parties in possession not shown by 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. Easements or claims of easements not shown by the public records.
- 6. Easements and rights-of-way for roads, highways and alleys.
- 7. Unrecorded easements for water and sewer, if any.
- 8. General Taxes for the year 2023 and subsequent years and special assessments due or payable therewith.
- 9. Any and all Oil & Gas Leases, minerals, mortgages, overrides, reservations, and assignments of record.
- 10. Any manufactured/mobile home located on the property set out on Schedule A will NOT be insured under this policy unless it is on a permanent foundation and the title is surrendered. If the manufactured/mobile home located on the property set out on Schedule A is to be in insured under this policy this office reserves the right to make additional requirements or exceptions.
- 11. The title search for title insurance purposes covers bankruptcies that may be filed in the County where the real estate being insured is located and expressly omits bankruptcies filed in the Bankruptcy court and not recorded in the County where the land is located. If a title search for bankruptcies in the Bankruptcy count is required, you should contact the Trustee in Bankruptcy, Wichita, Kansas, and request a search in the names of the predecessors in title to the property. They will be exceptions from coverage.
- Tract #1 & #1B--Subject to a Right of Way Agreement, from Willis Hall and Alpha Hall, his wife, grantors, to the Southwestern Bell Telephone Company, Grantee, dated November 29, 1956. Filed on October 4, 1957, in Misc. Book 6, Page 198, Greenwood County Register of Deeds.

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ORT Form 4690 B II 8-1-16 Schedule B II ALTA Commitment for Title Insurance Old Republic National Title Insurance Company

Schedule B-II

ALTA COMMITMENT – 23-221 Exceptions--Continued

- 13. <u>Tract #1 & #1B</u>—Subject to a Right of Way Easement, from Willis Hall and Alpha C. Hall, his wife, grantors, to the Rural Water District No. 2, Greenwood County, Kansas, grantee, dated October 7, 1974. Filed on August 25, 1975, in Misc. Book 34, Page 243, Greenwood County Register of Deeds.
- 14. <u>Tract #3</u>—Subject to a Right of Way Easement, from Charles Willis Hall and Alpha C. Hall, his wife: Amelia Hall, a widow, grantors, to the Rural Water District No. 2, Greenwood County, Kansas, grantee, dated October 7, 1974. Filed on February 19, 1975, in Misc. Book 33, Page 281, Greenwood County Register of Deeds.
- 15. <u>Tract #2</u>—Subject to a **Deed for Highway Purposes**, from Guy C. Hall and Ameila Hall, husband and wife, grantors, to the State Highway Commission of Kansas, grantee, dated March 1, 1962. Filed April 1, 1962, in Book 136, Page 239, in the Greenwood County Register of Deeds.

NOTE: The Greenwood County Appraisers Office shows NO oil & gas or mineral production on the captioned properties.

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EXHIBIT "A"

TRACT #1—

The Southeast Quarter (SE4) of Section Twenty-nine (29), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas, <u>EXCEPT</u> the East Half of the East Half of the Southeast Quarter (E2 E2 SE4).

TRACT #1B-

The East Half of the East Half of the Southeast Quarter (E2 E2 SE4) of Section Twenty-nine (29), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas, <u>LESS AND EXCEPT</u>, the following tract, described as follows: Beginning at a point on the East line of the Southeast Quarter (SE4) of said Section Twenty-nine (29), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas, said point being 547.36 feet South of the Northeast corner of said Southeast Quarter (SE4); thence on an assumed bearing of S 0°00′ W, along said East line, a distance of 473 feet; thence S 90°00′ W, a distance of 369 feet; thence N 0°00′ E, a distance of 473 feet; thence N 90°00′ E, a distance of 369 feet to the Point of Beginning, said tract contains four (4) acres, which includes the Road Right of Way.

TRACT #2—

The West Half of the Northeast Quarter (W2 NE4) AND the Southwest Quarter (SW4), <u>EXCEPT</u> that part of the Southwest Quarter (SW4) lying South of the Highway 54 Right-of-Way, AND the East Half of the Northwest Quarter (E2 NW4), LESS Right of Way, in Section Thirty-three (33), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas.

TRACT #3—

The West Half of the East Half (W2 E2) of Section Twenty-eight (28), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, lying South of Bachelor Creek, <u>LESS AND EXCEPT</u>, a tract more particularly described as follows: The East 700 feet of the South 500 feet of the West Half of the East Half (W2 E2) of said Section Twenty-eight (28), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas. AND

The East 1160 feet of the Northeast Quarter of the Southwest Quarter (NE4 SW4) of Section Twenty-eight (28), Township Twenty-five (25) South, Range Eleven (11) East of the Sixth Principal Meridian, Greenwood County, Kansas.

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.
- (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
 - 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.
- 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.

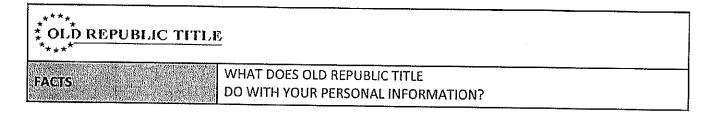
8. PRO-FORMA POLICY

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.

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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
What?	 Social Security number and employment information Mortgage rates and payments and account balances Checking account information and wire transfer instructions
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

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

Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do		
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy	
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Sharing for affiliates' everyday business purposes - information about your creditworthlness Affiliates from using your information to market toyou Sharing for non-affiliates to market toyou State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.	

Definitions	and the second second Second second	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
	 Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina. 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Old Republic Title does not share with non-affiliates so they can market to you	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	
	Old Republic Title doesn't jointly market.	

American First Title	American Guaranty	Attorneys' Title Fund	Commence of the commence of th	
& Trust Company	Title Insurance Company	Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	Kansas City Management Group, LLC	L.T. Service Corp.
Lenders Inspection Company	Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.
Old Republic National Commercial Title Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.
Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.
RamQuest Software, nc.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	The Title Company of North Carolina
rident Land Transfer Company, LLC				

GREENWOOD COUNTY TITLE LLC

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Greenwood County Title LLC.

We may collect upon public personal information about you from the following sources:

- Information we receive from you such as on applications or forms
- Information about your transaction we secure from our files, or from our affiliates or others
- Information we receive from a consumer reporting agency
- Information we receive from others involved in your transaction, such as the real estate agent or lender

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance
- Non-financial companies such as envelope stuffers and other service providers

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non public information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.