COMMITMENT FOR TITLE INSURANCE (T-7)
Issued by
FIRST NATIONAL TITLE INSURANCE COMPANY

We, First National Title Insurance Company, 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.

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.

Authorized Countersignature
Select Title, LLC
2229 San Felipe St., Suite 1060
Houston, TX 77019
GF File: 172519021

FIRST NATIONAL TITLE INSURANCE COMPANY

By: _____
J. Christopher Phillips, President/CEO

_____
Patrick McMillan, Treasurer

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 pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad. El Compromiso para Seguro de Titulo 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 entenderlo completamente antes de la fecha para finalizar su transacción.

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.

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, ensure 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.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-944-3684 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.

IMPORTANT NOTICE	AVISO IMPORTANTE
FOR INFORMATION, OR TO MAKE A COMPLAINT CALL OUR TOLL-FREE NUMBER **1-888-944-3684** ALSO YOU MAY CONTACT THE TEXAS DEPARTMENT OF INSURANCE AT **1-800-252-3439** To obtain information on: 1. Filing a complaint against an insurance company or agent. 2. Whether an insurance company or agent is licensed. 3. Complaints received against an insurance company or agent. 4. Policyholder rights. 5. A list of consumer publications and services available through the Department. YOU MAY ALSO WRITE TO THE TEXAS DEPARTMENT OF INSURANCE P.O. BOX 12030 AUSTIN, TEXAS 78711-2030 FAX NO. (512) 490-1007	PARA INFORMACION, O PARA SOMETER UNA QUEJA LLAME AL NUMERO GRATIS **1-888-944-3684** TAMBIEN PUEDE COMUNICARSE CON EL DEPARTAMENTO DE SEGUROS DE TEXAS AL **1-800-252-3439** Para obtener información sobre: 1. Como someter una queja en contra de una compañía de seguros o agente de seguros. 2. Si una compañía de seguros o agente de seguros tiene licencia. 3. Quejas recibidas en contra de una compañía de seguros o agente de seguros. 4. Los derechos del asegurado. 5. Una lista de publicaciones y servicios para consumidores disponibles a través del Departamento. TAMBIEN PUEDE ESCRIBIR AL DEPARTAMENTO DE SEGUROS DE TEXAS P.O. BOX 12030 AUSTIN, TEXAS 78711-2030 FAX NO. (512) 490-1007

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE A

Effective Date: **April 30, 2025 08:00 am** GF No. **172519021**

Issued **May 9, 2025 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:
   PROPOSED INSURED:

   b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
   ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
   Policy Amount:
   PROPOSED INSURED: **TBD**

   c. LOAN POLICY OF TITLE INSURANCE (Form T-2)
   Policy Amount:
   PROPOSED INSURED:
   Proposed Borrower: **TBD**

   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)
   Binder 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:
   Steve Wood and Glenda Wood

4. Legal description of land:
   Tract No. 5, The Preserve at Chula Vista Ranch, a subdivision in Gillespie County, Texas, according to the map or plat thereof recorded in Volume 5, Page 175, Plat Records, Gillespie County, Texas.

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE B

EXCEPTIONS FROM COVERAGE

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):

   Those restrictive covenants recorded in Clerk's File No. 20182073; 20182949; 20193550; 20202031; 20224328; 20224329; 20224330; 20224331; 20224332; 20227257; 20231005; 20243516, Real Property Records, Gillespie County, Texas, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

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's Policy only.)

4. Any titles 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 of 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's Policy only.)

5. Standby fees, taxes and assessments by any taxing authority for the year **2025**, 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 owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan 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 _____ 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 Loan 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 Loan Policy (T-2) only.)

9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan 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 Loan 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. All visible and apparent easements or uses and all underground easements or uses, the existence of which may arise by unrecorded grant or by use.

c. Rights of parties in possession. (OTP only)

d. Rights of tenants, as tenants only, under unrecorded leases or rental agreements.

e. Rights of the public, the State of Texas and the municipality in and to that portion of subject property, if any, lying within the boundaries of any roadway, public or private.

f. All leases, grants, exceptions or reservations of the geothermal energy and associated resources below the surface of the land, 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 the geothermal energy and associated resources below the surface of the land that are not listed.

g. Any and all matters which would be shown on a current, correct survey of the property.

h. The terms, provisions, easements, covenants, restrictions and lien for assessments as shown in Restrictions recorded in Clerk's File No. 20182073; 20182949; 20193550; 20202031;20224328; 20224329; 20224330; 20224331;20224332; 20227257; 20231005; 20243516, Real Property Records, Gillespie County, Texas; when taken with all Amendments and/or Supplements thereto.

i. Said lien is subordinate to any purchase money lien or the renewal and extension thereof.

j. Easement(s) and/or building line(s) affecting the subject property as shown on Map or Plat recorded in Volume 5, Page 175, Map or Plat Records, Gillespie County, Texas.

k. Easement created in instrument executed by O.H. Schram, Independent Executor of Mrs. E.H. Riley Estate to Southwestern States Telephone Company, recorded in Volume 89, Page 380, Real Property Records, Gillespie County, Texas.

l. Building lines as set out in instrument recorded in Clerk's File No. 20182949, Real Property Records, Gillespie County, Texas.

m. Easement created in instrument executed by Los Chula Vista Partners, LLC to Central Texas Electric Cooperative, Inc., recorded in Clerk's File No. 20182999, Real Property Records, Gillespie County, Texas.

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE C

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:

1. 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 Loan 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. **Appears to be clear of voluntary liens. Company requires lien affidavit.**

6. **Company requires marital history of record owner shown on Schedule A hereof from date of acquisition to date of closing. Company requires joinder of spouse as facts indicate. Subject to any change in marital status since said date which would result in an outstanding interest.**

7. **A general name search was conducted on the parties to this transaction for involuntary liens. However, probates, divorces and bankruptcies are not indexed in the title plant for this county. Company is to be furnished with a, statement of information for the parties to this transaction in order to conduct a search for any possible probates, divorces and bankruptcies. Upon review of this information, additional requirements and/or exceptions may be made.**

8. **Company will require the Seller(s) and/or Borrower(s) execute an Affidavit of Debts, Liens and Third Party Interests.**

9. **The following note is for informational purposes only: The following deed(s) affecting said land were recorded within the last 24 months of the date of the commitment: None**

10. **Title vested by virtue of General Warranty Deed, recorded in Clerk's File No. 20214096, Real Property Records of Gillespie County, Texas.**

SCHEDULE D

GF No. **172519021** Effective Date: **April 30, 2025, 08:00 am**

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 following individuals are directors and/or officers, as indicated, of the Title Insurance Company issuing this Commitment

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. As to each Commitment for Title Insurance, the issuing Title Insurance Company, **First National Title Insurance Company**, a Texas corporation, shall disclose:

(a) Each shareholder owning or controlling, directly or indirectly, ten percent (10%) or more of the share of the Title Insurance Company; there shall also be disclosed all individuals, partnerships, corporations, trusts or other entities owning ten percent (10%) or more, of those entities directly owning ten percent (10%), or more, of the Title Insurance Company: William C. Shaddock - Texas National Holdings, LLC

(b) Directors: William C. Shaddock, J. Christopher Phillips, Mark E. Mitchell, Patrick G. McMillan, Jr., William C. Shaddock, Jr., Andrew C. Shaddock, Billy Vaughn

(c) Officers:
Chairman: William C. Shaddock
Chief Executive Officer: J. Christopher Phillips
President: Chad L. Hansen
Executive Vice President: Suzanne Tinsley
Treasurer and Controller: Patrick G. McMillan, Jr.
Chief Financial Officer: Heather Riddle
Secretary: David M. Hays
Assistant Secretary: Geri S. Hosterman
General Counsel: David M. Hays
Senior Vice Presidents: Geri S. Hosterman; Ellen T. Wied; Donald O. Horn; Errin H. Froggatt; Lauren Wright; Cheri Swanson, and Jennifer Shaw

2. The following disclosures are made by the Select Title, LLC (Title Insurance Agent),

2-a. If Agent is a corporation, the shareholders owning or controlling, directly or indirectly 1% or more of the shares of Agent as of the last day if the year preceding the date hereinabove set forth are as follows (or owning or controlling 10% or more of an entity that owns 1% or more of the Agent): Select Title Holdings, LLC

2-b. Individuals, firms, partnerships, associations, corporations, trusts or other entities owning 10% or more of those entities referred to in item no B-1 hereinabove as of the day of the year preceding the date hereinabove set forth are as follow: Elder Family Holdings, LLC, Tell Holdings, LLC

2-c. If Undersigned Agent is a corporation, the following is a list of the members of the Board of Directors, as of the last day of the year preceding the date hereinabove set forth: Bradley W. Elder

2-d. If the Agent is a corporation, the names of any of the directors, president, executive or senior vice president, secretary and treasurer if any of the Title Insurance Agent are as follows: Bradley W. Elder

2-e. For the Purposes of this paragraph 2, "having owning", or controlling:includes the right to receipt 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	**$328.00**
Loan Policy	**$100.00**
Endorsement Charges	**$0.00**
Other	**$0.00**
Total	**$428.00**

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:

Amount	To Whom	For Services
$75.00	**First National Title Insurance Company**	**Title Evidence**

" *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."

COMMITMENT FOR TITLE INSURANCE (Form T-7)

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DELETION OF ARBITRATION PROVISION

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

ARBITRATIONis 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 policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is $2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of $2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

_____ _____

SIGNATURE DATE

THE LANGUAGE SET FORTH BELOW *MUST* BE INCORPORATED INTO A COVER LETTER AND SUCH LETTER MUST BE ATTACHED TO ALL TITLE INSURANCE COMMITMENTS. EXCEPTION: IF THE RECIPIENT IS AN OUT-OF-COUNTY TITLE COMPANY, USE THE OUT-OF-COUNTY TITLE COMPANY LETTER

Required Language for a Title Insurance Commitment Cover Letter

The attached title insurance commitment contains information which has been obtained or derived from records and information owned by Title Data, Inc. or one of its subsidiaries (collectively "Title Data"). Title Data owns and maintains land title plants for various Texas Counties. Title Data created its title plants through the investment of extensive time, labor, skill and money. **The information contained in the title plants is protected by federal copyright law and Texas common law on trade secrets and contract.**

Title Data has granted our company a license to use one or more of its title plants. Our company's right to access and use Title Data's title plant is governed by our contract with Title Data. Our contract with Title Data restricts who can receive and/or use a title insurance commitment which is based, in whole or in part, upon Title Data's records and information.

Under the terms of our contract with Title Data, we are permitted to provide you with the attached title insurance commitment **for limited use and distribution only**. Specifically, you are sublicensed to deliver, exhibit, or furnish, or furnished attached title insurance commitment (or any copies thereof) **ONLY** to your bona fide employees and a third party who is a bona fide role in this proposed real estate transaction. Including a lawyer, a lender, a surveyor, a real estate broker or agent, and the parties to this proposed transaction.

For purposes of our agreement with Title Data, "deliver, exhibit, or furnish" includes, without limitation, copying this title insurance commitment (whether such copying be by means of a photocopier, facsimile machine, another electronic scanning device, or any other method of reproduction) and providing such copy to any third party.

Your furnishing of the attached title insurance commitment to anyone not specifically enumerated above is not permitted by our contract with Title Data and constitutes to anyone not specifically enumerated above is also a violation of federal copyright law and Texas common law.

Therefore, as an express condition of us providing you with the attached title insurance commitment, you specifically agree to limit its uses to those herein, and to provide a copy of this letter to any party to whom you deliver, exhibit, or furnish the attached title insurance commitment (or any copies thereof).

In the event you are unable or unwilling to comply with conditions, immediately return the attached title insurance commitment to our company, without reviewing, copying, or otherwise utilizing in a way the information contained therein.

A COPY OF THIS LETTER MUST ACCOMPANY THE ATTACHED TITLE INSURANCE COMMITMENT AT ALL TITMES. ALL DOWNSTREAM RECIPIENTS MUST PROVIDE A COPY OF THE LETTER TO ANY OTHER AUTHORIZED USERS OF THE ATTACHED TITLE INSURANCE COMMITMENT.

Select Title, LLC PRIVACY NOTICE GF# 172519021

WHAT DOES SELECT TITLE, LLC DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Select Title, LLC, pursuant to title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Select Title, LLC, need to share consumers' personal information to run their everyday business – to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customer personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your person information	**Do we Share?**	**Can you limit this sharing?**
For our everyday business purposes – to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services and responding to court orders and legal investigations.	Yes	No
For our marketing purposes – to offer products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share

For our affiliates everyday business purposes – information about our transaction and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates may include companies with a;, Select Title, First National Title Insurance Company and .	Yes	No
For our affiliates everyday business purposes – information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For non affiliates to market to you. Non affiliates are companies not related but common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non affiliates as permitted by law. If you request a transaction with a non affiliated, such as a third party insurance company, we will disclose your personal information to that non affiliated. (We do not control their subsequent use of information, and suggest you refer to their privacy notices.)

Sharing Practices

How often does Select Title, LLC notify me about its practices?	We must notify you about out sharing practices when you request a transaction.
How does Select Title, LLC protect my person information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How does Select Title, LLC collect my personal information?	To protect your personal information. For example, when you - Request insurance-related services - Provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g.,opt out) in certain instances, we do not share your personal information in those instances.

Contact Us	If you have any questions about this privacy notice, please contact us at: Select Title, LLC

Figure: 28 TAC §1.601(a)(3):

1 **IMPORTANT NOTICE**

To obtain information or make a complaint:

2 You may contact your agent at **979-618-7354**.

3 You may call **First National Title Insurance Company**'s toll-free telephone number for information or to make a complaint at:

1-8889443684

4 You may also write to **First National Title Insurance Company** at:

2400 Dallas Parkway #580
Plano, Texas 75093

5 You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

6 You may write the Texas Department of Insurance:

P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 475-1771
Web: www.tdi.texas.gov
E-mail: ConsumerProtection@tdi.texas.gov

7 **PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact the agent or the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

8 **ATTACH THIS NOTICE TO YOUR POLICY:** This notice is for information only and does not become a part or condition of the attached document.

1 **AVISO IMPORTANTE**

Para obtener información o para presentar una queja:

2 Usted puede comunicarse con su agente al **979-618-7354**.

3 Usted puede llamar al número de teléfono gratuito de **First National Title Insurance Company** para obtener información o para presentar una queja al:

1-8889443684

4 Usted también puede escribir a **First National Title Insurance Company**:

2400 Dallas Parkway #580
Plano, Texas 75093

5 Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañias, coberturas, derechos, o quejas al:

1-800-252-3439

6 Usted puede escribir al Departamento de Seguros de Texas a:

P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 490-1007
Sitio web: www.tdi.texas.gov
E-mail: ConsumerProtection@tdi.texas.gov

7 **DISPUTAS POR PRIMAS DE SEGUROS O RECLAMACIONES:**

Si tiene una disputa relacionada con su prima de seguro o con una reclamación, usted debe comunicarse con (el agente) (la compañia) (el agente o la compañia) primero. Si la disputa no es resulelta, usted puede comunicarse con el Departamento de Seguros de Texas.

8 **ADJUNTE ESTE AVISO A SU Pó LIZA:** Este aviso es solamente para propósitos informativos y no se convierte en parte o en condición del documento adjunto.

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 titulo le asegura en relacion a perdidas resultar de ciertos riesgos que pueden afectar el titulo de su propied El Compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de segu de titulo. El Compromiso es un documento legal. Usted de leerio cuidadosamente y entendario completamente antes de fecha para finalizar su transaccion.

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 Mineral 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, ensure 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 on 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.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-678-1700 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 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.

First National Title Insurance Company

Mobile Notary Disclosure

If any party to a transaction, including a buyer, borrower, or seller, requires the use of a mobile notary, please notify your title company representative immediately. A mobile notary is a third-party service provider, with no affiliation to the title company nor its underwriters. Since this is a third-party servicer, there will be a cost to the person requesting the service, which is paid at closing. This cost is paid directly to the mobile notary service. The estimated cost of a mobile notary is $150.00 - $200.00 and final cost is determined by many variables such as remoteness of signing location, time of day (inside or outside of business hours), and current demand. The final cost can be confirmed to you in advance at the time the mobile notary service is ordered on your behalf.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

GF. NO.: **172519021**

Buyer: **TBD**

Seller: **Steve Wood and Glenda Wood**

Property: **S Cielo Vista Ct, FredericksburgTX 78624**

This is to give you notice that Bradley W. Elder, (the "Disclosed Group") has a business relationship with Select Title, LLC ("Select Title"). Bradley W. Elder has an ownership interest in Select Title as well as Title Tax, LLC. Because of this relationship, this referral may provide the Disclosed Group a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for the purchase of the subject property. THERE ARE FREQUENTLY OTHER TAX CERTIFICATE COMPANIES AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Service Provided	Charge or range of charges
Title Tax, LLC – Tax Certificate	$85.00-$95.00
The Elder Law Firm	Per their current rate sheet

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that the Disclosed Group, or one of them, is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

SELECT TITLE
where People come first

URGENT WARNING REGARDING WIRE FRAUD AND WIRING INSTRUCTIONS

Important Instructions for Buyers and Sellers:

- **Select Title** will only send you wiring instructions if you specifically request them. No one from our offices will send you wiring instructions if you have not asked us for them. If you receive wiring instructions from anyone and you have not requested them, call us immediately at a previously verified number or at the number on our website. Do not call us at the number you received via an email.

- **DO NOT** rely on wiring instructions sent from any other party in the transaction.

- Pay very close attention to email addresses on your emails. They should only come from **individual@select-title.com.** A common tactic lately has been changing the address by one letter or by punctuation only so at quick glance you cannot detect fraud.

- **NEVER** send money by wire transfer without calling a Select Title team member at a number from our website to verify the wiring instructions first, even if those instructions were emailed from Select Title.

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where People come first