



FIDELITY NATIONAL TITLE INSURANCE COMPANY

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Preferred Title & Escrow, Inc.
Issuing Office: 208 S. State Street, Jerseyville, IL 62052
Issuing Office's ALTA® Registry ID: 1181950
Commitment No.: 25-1014-1
Issuing Office File No.: 25-1014
Property Address: Lim Long Ln., Nebo, IL 62355

SCHEDULE A

1. Commitment Date: January 31, 2025 at 08:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Owner's Policy (07/01/21)
Proposed Insured:
Proposed Amount of Insurance: \$0.00
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is:

Fee Simple
4. The Title is, at the Commitment Date, vested in:

Midamerica National Bank, Trustee of the Frederick H. Sehr, Jr. Declaration of Trust Special Needs Trust dated May 6, 2021
5. The Land is described as follows:

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27C170B

ALTA Commitment for Title Insurance (7-1-21)

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SCHEDULE A

(Continued)

TRACT 1

THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER (SW ¼) OF THE SOUTHEAST QUARTER (SE ¼) OF SECTION THIRTEEN (13), IN TOWNSHIP EIGHT (8) SOUTH, RANGE FOUR (4) WEST OF THE FOURTH PRINCIPAL MERIDIAN, CONSISTING OF ONE (1) ACRE, MORE OR LESS, WITH ITS EAST BOUNDARY BEING AT THE CENTER OF THE PRESENT CHANNEL OF WHAT IS NOW KNOWN AS BAY CREEK, SITUATED IN THE COUNTY OF CALHOUN, AND THE STATE OF ILLINOIS.

TRACT 2

THE NORTHWEST QUARTER (NW ¼) OF THE SOUTHWEST (SW ¼); AND THE NORTH HALF (N ½) OF THE SOUTHWEST QUARTER (SW ¼) OF THE SOUTHWEST QUARTER (SW ¼); AND ALL THAT PART OF THE NORTHEAST QUARTER (NE ¼) OF THE SOUTHWEST QUARTER (SW ¼) AND ALL THAT PART OF THE NORTH HALF (N ½) OF THE SOUTHEAST QUARTER (SE ¼) OF THE SOUTHWEST QUARTER (SW ¼) LYING WEST OF THE LOW WATER CHANNEL OF BAY CREEK, THE SAME BEING SITUATED IN SECTION THIRTEEN (13), TOWNSHIP EIGHT (8) SOUTH, RANGE FOUR (4) WEST OF THE FOURTH PRINCIPAL MERIDIAN, CONSISTING OF EIGHTY (80) ACRES, MORE OR LESS, SITUATED IN THE COUNTY OF CALHOUN AND STATE OF ILLINOIS.

ALSO;

ALL THAT PART OF THE SOUTH HALF (S ½) OF THE SOUTH HALF (S ½) OF THE SOUTHWEST QUARTER (SW ¼) OF SECTION THIRTEEN (13), IN TOWNSHIP EIGHT (8) SOUTH, RANGE FOUR (4) WEST OF THE FOURTH PRINCIPAL MERIDIAN, THAT LIES WEST OF THE PRESENT LOW WATER CHANNEL OF BAY CREEK, CONTAINING FORTY ACRES (40) MORE OR LESS, SITUATED IN THE COUNTY OF CALHOUN AND STATE OF ILLINOIS.

ALSO;

THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER (SW ¼) OF THE SOUTHEAST QUARTER (SE ¼) OF SECTION 13, IN TOWNSHIP EIGHT (8) SOUTH, RANGE FOUR (4) WEST OF THE FOURTH PRINCIPAL MERIDIAN, CONSISTING OF ONE ACRE MORE OR LESS, WITH ITS EAST BOUNDARY BEING AT THE CENTER OF THE PRESENT CHANNEL OF WHAT IS NOW KNOWN AS BAY CREEK, SITUATED IN THE COUNTY OF CALHOUN AND THE STATE OF ILLINOIS.

Preferred Title & Escrow, Inc.



Authorized Signature or Signatory

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

SCHEDULE B, PART I - REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. Warranty Deed from Midamerica National Bank, Trustee of the Frederick H. Sehr, Jr. Declaration of Trust Special Needs Trust dated May 6, 2021 to .
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. The "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) is effective January 1, 2010. This Act places limitations upon our ability to accept certain types of deposits into escrow. Please contact your local Title office regarding the application of this new law to your transaction.
7. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
8. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.

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SCHEDULE B, PART II - EXCEPTIONS

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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

General Exceptions

1. Rights or claims of parties in possession not shown by Public Records.
2. Any encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment that would be disclosed by an accurate and complete land title survey of the Land.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any lien or right to a lien for services, labor, material, or equipment heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the Public Records.
6. We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I -Requirements are met.
8. General real estate taxes for the year(s) 2023 and subsequent years
Permanent Index Number: 07-02-13-300-001
Note: The first installment of the 2023 taxes in the amount of \$1,369.23 is paid.
The second installment of the 2023 taxes in the amount of \$1,369.23 is paid.
Taxes for the year 2024 are not yet due, payable or delinquent.

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SCHEDULE B - PART II

(Continued)

9. General real estate taxes for the year(s) 2023 and subsequent years
Permanent Index Number: 07-02-13-400-002
Note: The first installment of the 2023 taxes in the amount of \$17.52 is paid.
The second installment of the 2023 taxes in the amount of \$17.52 is paid.
Taxes for the year 2024 are not yet due, payable or delinquent.
10. General real estate taxes for the year(s) 2023 and subsequent years
Permanent Index Number: 07-02-13-300-003
Note: The first installment of the 2023 taxes in the amount of \$626.43 is paid.
The second installment of the 2023 taxes in the amount of \$626.43 is paid.
Taxes for the year 2024 are not yet due, payable or delinquent.
11. SNY Island Levee Drainage District 2025 Assessment
Note: The first installment in the amount of \$1,086.65 is unpaid, payment is due by June 1, 2025.
The second installment in the amount of \$1,086.65 is unpaid, payment is due by September 1, 2025
12. Easement for Drainage and Right of Way given to SNY Island Levee Drainage District of Adams, Pike, and Calhoun Counties by C. Lee Massey, Clifford Porter Jewsberry, and Mrs. Lola Jewsberry given as Document Number 26742 in Miscellaneous Record 14 Page 425 in the Calhoun County Recorder's Office, Calhoun County, Illinois.
(For particulars, see record)
13. Agreement for Roadway by Wilson A. Kendall dated March 18, 1893 and recorded April 1, 1907.
(For particulars, see record)

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SCHEDULE B - PART II

(Continued)

14. FNF should be furnished with the following:

a. A Certification of Trust executed by the trustee in accordance with 760 ILCS 3/1013, together with excerpts of the trust agreement and amendments thereto relating to the designation of trustees and the powers of the trustee to act in the current transaction; or

b. In the alternative, the trustee, in his or her sole discretion, may deliver to FNF a properly certified copy of the original trust agreement, under which title to the land is held, together with all amendments thereto.

FNF reserves the right to raise additional exceptions or make further requirements after review of the documentation provided.

FNF should be advised as to whether the trust under which title to the land is held is still in force and effect, and this Commitment is subject to such further exceptions, if any, as may be deemed necessary.

Terms, powers, provisions and limitations of the trust under which title to the land is held.

If title is to be conveyed to a trustee, the deed in trust must be recorded.

In any sale of trust property for which FNF or its agents are responsible for reporting the sale for tax purposes, if the trust is a grantor trust under the provisions of the Internal Revenue Code, then the taxpayer identification numbers of the grantors, along with any allocation of the sales price among the grantors, must be provided to FNF, its agents, or closers. If the trust is not a grantor trust, then the trustee must provide its taxpayer identification number to FNF, its agents, or closers. A taxpayer identification number may be obtained at <https://irs.gov>

15. Rights of tenants in possession as tenants only under unrecorded leases.

16. Any lien, or right to a lien, imposed by law under the provisions of the Commercial Real Estate Broker Lien Act, and not shown in the public records, for compensation agreed upon by a broker and the broker's client or customer under the terms of a written agreement entered into for the purposes of buying, selling, leasing, or otherwise conveying any interest in the land described in Schedule A.

17. Rights of a property manager, if any, to a statutory lien on the premises for its property manager's fee.

18. Rights of Way for drainage ditches, drain tile, feeders, laterals, and underground pipes, if any.

19. Rights of the public, the State of Illinois and the municipality in and to that part of the premises in question taken, used or dedicated for roads or highways.

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