



CLOSING OFFICE

Coffelt Land Title, Inc
401 S. Lexington Street, P.O. Box 208, Harrisonville, MO 64701
(816)380-3441
Closer: Janelle Vergouven
Office email: hvcclosings@coffeltlandtitle.com

October 7, 2020

COMMITMENT NO.: 20042943

LEGAL DESCRIPTION: Tract I
All of the West half of Fractional Section 1, and a part of the West half of the East half of Fractional Section 1, Township 42, Range 31, Cass County, Missouri described as follows: beginning at a point 24 rods North of the Southeast corner of the West half of the East half of said Fractional Section 1; running thence West 80 rods; thence North 37.5 rods; thence East 80 rods; thence South to the place of beginning; except the South 9 acres thereof.

Tract II
All of the East half of Fractional Section 2, lying North of Grand River, in Township 42, Range 31, Cass County, Missouri.

Tract III
All of the Northwest Quarter of Section 12, lying North of Grand River, all being in Township 42, Range 31, Cass County, Missouri.

Tract IV
All right, title and interest in the Northeast Quarter of Section 11, lying North of Grand River in Township 42, Range 31, Cass County, Missouri.

SELLER: William A Warner Trust
BUYER:
PROPERTY ADDRESS: MO

Enclosed is your Commitment for Title Insurance and applicable privacy policies, along with a preliminary estimate of charges.

Upon request from the above escrow office, the closing protection letter, wire instructions and estimated statement will be sent.

Schedule of Fees

Standard Seller Closing Fee	\$200.00
Standard Buyer Loan Closing Fee/Refinance	\$360.00
Standard Buyer Cash Closing Fee	\$200.00
Closing Protection Letter	\$25.00 each buyer/seller (Missouri only)
Wire Transfer or Delivery Service	\$30.00 each buyer/seller
E-file Fee	\$5.00 per recorded document

Title Policy Costs
FSBO

See Schedule A of Title Commitment
Please contact your closer

CLOSING INFORMATION NOTE: If the closing for the subject property is to be conducted by Coffelt Land Title, Inc., we require all monies due from the purchaser to be in the form of a Cashier's Check, Certified Check or Wire Transfer. If the sale proceeds or any "payoffs" pursuant to the closing require "Good Funds," then monies received by us for such must be by bank or wire transfer. The above applies to all closings unless other specific arrangements are made. Due to wide variances in banking practices and lack of control over the funds "on the wire," we cannot accept financial responsibility for delays in the clearing of funds.

FOR INFORMATIONAL PURPOSES ONLY: Please read the exceptions and the terms shown or referred to herein carefully. The exceptions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

If you have any questions regarding the commitment, the closing of your transaction or the related fees, please contact the closing office listed above. We appreciate the opportunity to do business with you and look forward to servicing your closing and title insurance needs.

ALTA COMMITMENT FOR TITLE INSURANCE



Issued By Old Republic National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

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

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Minnesota 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:

Coffelt Land Title, Inc
401 S. Lexington Street, P.O. Box 208
Harrisonville, MO 64701

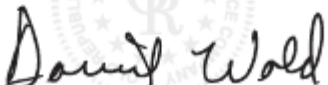
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

Coffelt Land Title Inc.

John J. Bastion, Title Manager

Authorized Officer or Agent

By  President

Attest  Secretary

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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
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.

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- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I— Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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.

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SCHEDULE A
ALTA COMMITMENT

1. Commitment Date: September 28, 2020 at 08:00 AM

2. Policy to be issued:

(a) ALTA Owners Policy (6/17/06)

Proposed Insured:	To Be Determined
Proposed Policy Amount:	\$0.00
Premium:	\$0.00
Title Services Fee:	\$0.00

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:

William A Warner and Clissie May Warner, Trustees of the William A. Warner and Clissie May Warner Living Trust dated November 8, 2007, and to their successor trustees in office

5. The Land is described as follows:

Tract I

All of the West half of Fractional Section 1, and a part of the West half of the East half of Fractional Section 1, Township 42, Range 31, Cass County, Missouri described as follows: beginning at a point 24 rods North of the Southeast corner of the West half of the East half of said Fractional Section 1; running thence West 80 rods; thence North 37.5 rods; thence East 80 rods; thence South to the place of beginning; except the South 9 acres thereof.

Tract II

All of the East half of Fractional Section 2, lying North of Grand River, in Township 42, Range 31, Cass County, Missouri.

Tract III

All of the Northwest Quarter of Section 12, lying North of Grand River, all being in Township 42, Range 31, Cass County, Missouri.

Tract IV

All right, title and interest in the Northeast Quarter of Section 11, lying North of Grand River in Township 42, Range 31, Cass County, Missouri.

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SCHEDULE B-I ALTA COMMITMENT

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. 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.
5. The recording of a properly executed trustee's deed from William A. Warner and Clissie May Warner, Trustees of the William A. Warner and Clissie May Warner Living Trust Dated November 8, 2007 to TBD.
6. The Trustee's Deed must make reference to the terms and provisions of the trust agreement, be made pursuant to the powers conferred by said agreement, state that the trust agreement remains in full force and effect at this time and that the same has not been amended or revoked.
7. Provide for our records a Certification of Trust executed by the Trustee(s) of the William A. Warner and Clissie May Warner Living Trust Dated November 8, 2007 . Upon review of the same, we reserve the right to make further requirements.

For Your Information Regarding Taxes

Property Address: 35608 S Barnard Rd. (Section 1)
Tax I.D. No.: 55600
2019 St./Co./Ci. Real Estate Tax: \$344.26 (paid)
Drainage Ditch: \$14.13 (paid)
2019 Assessed Value: \$5,820.00
2019 Mill Levy: .059148
2018 and prior are paid

Property Address: S Barnard Rd. (Section 2)
Tax I.D. No.: 56000
2019 St./Co./Ci. Real Estate Tax: \$2007.22 (paid)
Drainage Ditch: \$6.70 (paid)
2019 Assessed Value: \$3,390.00
2019 Mill Levy: .059148
2018 and prior are paid

Property Address: S Barnard Rd. (Section 11)
Tax I.D. No.: 56100
2019 St./Co./Ci. Real Estate Tax: \$10.06 (paid)
Drainage Ditch: \$1.17 (paid)

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SCHEDULE B-I

(Continued)

2019 Assessed Value: \$170.00
2019 Mill Levy: .059148
2018 and prior are paid

Property Address: S Barnard Rd. (Section 12)
Tax I.D. No.: 56600
2019 St./Co./Ci. Real Estate Tax: \$413.44 (paid)
Drainage Ditch: \$12.86 (paid)
2019 Assessed Value: \$6,990.00
2019 Mill Levy: .059148
2018 and prior are paid

For Your Information Regarding 24 Month Chain of Title

Missouri Warranty Deed executed by William A. Warner and Clissie May Warner, his wife to William A. Warner and Clissie May Warner, Trustees of the William A. Warner and Clissie May Warner Living Trust Dated November 8, 2007 filed 11/16/2007 as Document No. 400205 in Book 3062 at Page 547, and no other conveyances have been filed of record since this deed other than those contained within the form of this Commitment.

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**SCHEDULE B-II
ALTA COMMITMENT**

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:

1. 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.

Standard Exceptions

2.
 - (a) Rights or claims of parties in possession not shown by the public records.
 - (b) Easements, or claims of easements, not shown by the public records.
 - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
 - (d) 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.

Special Exceptions

3. The paragraph titled "Arbitration" in the conditions of this policy is hereby deleted.
4. Taxes for 2020 and subsequent years.
5. Any inaccuracy in the area, square footage, or acreage of land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the land.
6. Oil and Gas Lease granted to Pense Brothers Drilling Company, Inc. recorded May 24, 1990 in Book 1124 at Page 337.
7. The premises herein described may lie within the boundaries of Public Water Supply District No. 11 as shown by decree recorded June 2, 1992 in Book 1225 at Page 233 and January 20, 1993 in Book 1274 at Page 90 and may be subject to assessment by reason thereof.
8. Easement granted to Akawa Natural Gas, LLC as set forth in instrument filed January 9, 2003 in Book 2215 at Page 119, over a portion of the premises described herein.
9. Lease granted to Osborn Energy, LLC recorded January 9, 2003 in Book 2215 at Page 120.

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SCHEDULE B-II

(Continued)

10. Oil and Gas Lease granted to L & B Leasing, Inc. recorded October 31, 1980 in Indenture Book 257 at Page 478 and assigned to Landmark Production, Inc-80% recorded January 22, 1981 in Indenture Book 258 at Page 554; further assigned to Citation Energy-90% and Nemaha Resources-10% recorded March 24, 1981 in Book 788 at Page 160 and further assigned to Forest Energy Group-8/18 and L & B Leasing-10.18 recorded April 7, 1982 in Indenture Book 271 at Page 101. Affidavit of Non-production recorded January 28, 1994 in Book 1354 at Page 67.
11. The premises herein described may lie within the boundaries of Public Water Supply District No. 12 as shown by decree recorded August 20, 1992 in Book 1241 at Page 188 and may be subject to assessment by reason thereof.
12. Oil and Gas Lease in favor of Associated Resources, Inc. as shown by instrument recorded November 13, 2006 filed of record in Book 2901 at Page 783.
13. Right of way in favor of Associated Resources Inc. as shown by instrument recorded November 13, 2006 filed of record in Book 2901 at Page 789.

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FACTS
WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>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.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	<p>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.</p>

Reasons we can share your personal information	Does Old 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

Questions

 Go to www.oldrepublic.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 http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • 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?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>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.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Old Republic Title doesn't jointly market.</i>

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	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.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				

COFFELT LAND TITLE, INC

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 Coffelt Land Title, Inc.

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

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that 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 fulfillment 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 nonpublic personal 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.

ATTENTION!!!!!!!

DON'T BECOME A VICTIM OF WIRE FRAUD.

Call Your Closer!

**DO NOT WIRE FUNDS
WITHOUT VOICE VERIFYING
WIRING INSTRUCTIONS WITH
YOUR CLOSER**

Wire Fraud, Email Spoofing and Phishing Schemes are at an all-time high. To protect yourself and/or your clients, please make sure that any wiring instructions you receive are authentic, regardless how legitimate they look. These fraudsters are very talented in generating emails which look very similar to or identical to those you might receive from your closer.

Thank you for choosing Coffelt Land Title, Inc. and for helping us to protect your funds.

