

# 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, (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 Amount of Insurance 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.

Tri-State Title, L.L.C. dba Moody County Abstract  
807 W. Pipestone, PO Box 287  
Flandreau, SD 57028  
(605)997-3723

\_\_\_\_\_  
*Authorized Officer or Agent*

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
*A Stock Company*  
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607  
(612) 371-1111 [www.oldrepublictitle.com](http://www.oldrepublictitle.com)

By

President

Attest

Secretary

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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; [ and ]
- 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 is not liable for any other amendment to this Commitment.

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ORT Form 4757DD

ALTA Commitment for Title Insurance 2021 v. 01.00

07/01/2021

## 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

## 6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. 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<sup>1</sup> and authenticated by a person authorized by the Company<sup>2</sup>.
- 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 IS 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 closing, settlement, escrow, or any other purpose.

## 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. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.


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**SCHEDULE A**

Address reference (not applicable to coverage):  
, SD

Office File Number: 06-25-00061

1. Commitment Date: March 13, 2025 at 07:30 AM
2. Policy or policies to be issued:
  - a. 2021 ALTA Owner's Policy (07/01/2021)  
 Standard Coverage     Extended Coverage  
 Proposed Insured: Auction Prelim - No Insurance is being provided at this time  
 Proposed Amount of Insurance: \$ 1,000.00  
 The estate or interest to be insured: Fee Simple
  - b. 2021 ALTA Loan Policy (07/01/2021)  
 Standard Coverage     Extended Coverage  
 Proposed Insured:  
 Proposed Amount of Insurance:  
 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:  
Agnes Nadine Jones, as of the date of her death
5. The Land is described as follows:  
The Northwest Quarter (NW<sup>1</sup>/<sub>4</sub>) of Section Four (4), Township One Hundred Eight (108) North, Range Forty Nine (49) West of the 5th P.M. Moody County, South Dakota

By:   
 \_\_\_\_\_  
**Tri-State Title, L.L.C. dba Moody County Abstract**  
 807 W. Pipestone, PO Box 287, Flandreau, SD 57028  
 (605)997-3723

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**SCHEDULE B - PART I**  
ALTA COMMITMENT

Office File Number: 06-25-00061

**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.
5. \*\*\*This is a Preliminary Title Commitment and Requirements will be added to this once a buyer/lender are in place\*\*\*

The marital status of all grantors and/or mortgagors must be stated in all documents, and the spouses of said grantors or mortgagors, and anyone who does or will have a Homestead interest in the property, must join in the execution of the documents.

6. If it is desired that any liens listed on Schedule B - Part II not be shown on the final policy to be issued, we require a satisfaction release for each lien be obtained and duly filed for record.

**END OF SCHEDULE B - PART I**

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**SCHEDULE B - PART II**  
ALTA COMMITMENT

Office File Number: 06-25-00061

**Exceptions From Coverage**

**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:

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.
2. Rights or claims of parties in possession not shown by the public records.
3. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey or inspection of the premises including, but not limited to, insufficient or impaired access or matters contradictory to any survey plat shown by the public records.
4. Easements, or claims of easements, not shown by the public records.
5. 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.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
7. Taxes or special assessments which are not shown as existing lien by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

**SPECIAL EXCEPTIONS:**

8. Any service, installation or connection charge for sewer, water or electricity.
9. Any right, title, or interest in any minerals, mineral rights, or related matters, including but not limited to oil, gas, coal, and other hydrocarbons.
10. No title examination was made regarding and no coverage is afforded hereunder for the minerals or the mineral estate underlying, associated with, or severed from the land described in Schedule A, if any, including rights and easements granted or reserved along therewith or arising by operation of law.

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**SCHEDULE B - PART II**  
**EXCEPTIONS**  
(Continued)

Office File Number: 06-25-00061

11. No search of the records on file at the Office of the South Dakota Secretary of State has been or will be conducted in connection with any of the land described in Schedule A and any such records and/or their effect on title to said land are hereby excluded from coverage hereunder.
12. Conditions, Reservations and Provisions contained in any United States or State Patent, or any applicable enabling acts.
13. Address noted on Schedule A hereof is for reference only and is not applicable to coverage.
14. \*Note\* We have been aware there is a delay in the recording of County Aide/Poor Liens in the Register of Deeds office. As of the effective date of this commitment/policy there were no county aide liens of record for any one of interest in the last ten (10) years except for those listed below if any.
15. Real Estate Taxes for 2024 payable in 2025 as shown below, Real Estate Taxes for all subsequent years, and any Special Assessments hereafter levied. (1st installment due April 30 & 2nd installment due October 31)  
Parcel/Record No. 108.49.04.200: 1st ½: \$1,585.20 unpaid; 2nd ½: \$1,585.20 unpaid
16. Statutory easement for public right-of-way along the section line (or lines) bounding (or within) the land herein described.
17. Vested Drainage Right. Dated February 22, 1991 and recorded February 22, 1991 in Book 48 of misc, Page 53-54.
18. Vested Drainage Right. Dated February 22, 1991 and recorded February 22, 1991 in Book 48 of misc, Page 61-62.
19. Resolution and Order Vacating Roadway for the North South Section line road on the West boundary of the proposed insured property (474th Avenue) Dated March 6, 2012 and recorded April 20, 2012 as document 120847

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Note: Please review the Requirements found on Schedule B-1. Requirements not met may result in additional Special Exceptions on your Final Title Policy, including but not limited to any Special Exceptions listed below.

20. Subject to the probate administration of the Estate of Agnes Nadine Jones 50PRO25-01 pending in Moody, SD.
21. Any claims or liabilities arising from the possible existence of a lien for Federal Estate Taxes stemming from the Estate of Agnes Nadine Jones
22. Subject to the First Right of Refusal to Purchase of David Jones, as devised in the Last Will and Testament of Agnes Nadine Jones filed in the Probate Docket 50PRO25-01 of Moody County, South Dakota.

**END OF SCHEDULE B - PART II**

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**Certification of Buyer/Borrower**

**File Number: 06-25-00061**

In order to induce Tri-State Title, L.L.C. dba Moody County Abstract (Title Company) and its underwriter to issue its policy or policies of title insurance the undersigned, hereinafter referred to as Declarant (whether one or more) of lawful age, states to the best of Declarant's knowledge that, EXCEPT AS STATED herein below.

1. Declarant is a citizen of the United States of America.
  
2. Except as stated below, there are no pending court proceedings (marriage dissolutions, probate, etc); unsatisfied liens (federal, state, county, small claims or other money judgments, etc.); or bankruptcies, against the Declarant and any such matters against parties with the same or similar names are not against the Declarant.

Exceptions (if none, write N/A):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Signature, Alias, & Former Name Information

Declarant's legal name is: \_\_\_\_\_

Declarant also uses or is known by the following names/alias(es)

\_\_\_\_\_

Declarant's prior legal name(s) is/are:

\_\_\_\_\_

DECLARANT(S) KNOWS AND CERTIFIES THE MATTERS HEREIN STATED ARE TRUE. Declarant therefore agrees to fully defend, indemnify and save harmless as of the date hereof the Title Company and their Underwriter from any loss or damage, including attorneys fees and expenses which the said Title Company and Underwriter may suffer as a result of issuing its Policy or Policies of Title Insurance covering the subject property without objection to the matters shown above.

\_\_\_\_\_  
Auction Prelim

\_\_\_\_\_  
Date



**Certification of Buyer/Borrower**

**File Number: 06-25-00061**

In order to induce Tri-State Title, L.L.C. dba Moody County Abstract (Title Company) and its underwriter to issue its policy or policies of title insurance the undersigned, hereinafter referred to as Declarant (whether one or more) of lawful age, states to the best of Declarant's knowledge that, EXCEPT AS STATED herein below.

1. Declarant is a citizen of the United States of America.
  
2. Except as stated below, there are no pending court proceedings (marriage dissolutions, probate, etc); unsatisfied liens (federal, state, county, small claims or other money judgments, etc.); or bankruptcies, against the Declarant and any such matters against parties with the same or similar names are not against the Declarant.

Exceptions (if none, write N/A):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Signature, Alias, & Former Name Information

Declarant's legal name is: \_\_\_\_\_

Declarant also uses or is known by the following names/alias(es)

\_\_\_\_\_

Declarant's prior legal name(s) is/are:

\_\_\_\_\_

DECLARANT(S) KNOWS AND CERTIFIES THE MATTERS HEREIN STATED ARE TRUE. Declarant therefore agrees to fully defend, indemnify and save harmless as of the date hereof the Title Company and their Underwriter from any loss or damage, including attorneys fees and expenses which the said Title Company and Underwriter may suffer as a result of issuing its Policy or Policies of Title Insurance covering the subject property without objection to the matters shown above.

\_\_\_\_\_  
To be Agreed Upon Date

**Certification of Seller**

**File Number: 06-25-00061**

In order to induce Tri-State Title, L.L.C. dba Moody County Abstract (Title Company) and its underwriter to issue its policy or policies of title insurance the undersigned, hereinafter referred to as Declarant (whether one or more) of lawful age, states to the best of Declarant's knowledge that, EXCEPT AS STATED herein below.

1. Declarant is a citizen of the United States of America.
  
2. Except as stated below, there are no pending court proceedings (marriage dissolutions, probate, etc); unsatisfied liens (federal, state, county, small claims or other money judgments, etc.); or bankruptcies, against the Declarant and any such matters against parties with the same or similar names are not against the Declarant.

Exceptions (if none, write N/A):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Signature, Alias, & Former Name Information

Declarant's legal name is: \_\_\_\_\_

Declarant also uses or is known by the following names/alias(es)

\_\_\_\_\_

Declarant's prior legal name(s) is/are:

\_\_\_\_\_

DECLARANT(S) KNOWS AND CERTIFIES THE MATTERS HEREIN STATED ARE TRUE. Declarant therefore agrees to fully defend, indemnify and save harmless as of the date hereof the Title Company and their Underwriter from any loss or damage, including attorneys fees and expenses which the said Title Company and Underwriter may suffer as a result of issuing its Policy or Policies of Title Insurance covering the subject property without objection to the matters shown above.

\_\_\_\_\_  
Agnes N. Jones Date

**Certification as to Property**

**File Number: 06-25-00061**

In order to induce Tri-State Title, L.L.C. dba Moody County Abstract (Title Company) and its underwriter to issue its policy or policies of title insurance on the property legally described as shown on the attached Exhibit A, (hereinafter referred to as "the property")

**See Exhibit A**

the undersigned, hereinafter referred to as Declarant (whether one or more), of lawful age, states to the best of Declarant's knowledge that for the property referenced above, the following is true unless so indicated, and with Exceptions listed where indicated:

1. Declarant has owned the property exclusively and continuously for more than six (6) months immediately preceding the date hereof, and no one other than the Declarant is in possession of the property.
  
2. The property has actual pedestrian and vehicular access.
  
3. Declarant has no knowledge of any of the following matters which may be applicable to the property. There are:
  - a. no unrecorded contracts, leases, or other legal documents;
  - b. no unpaid bills for labor, services or material for construction of improvements, alterations, or repairs;
  - c. no unpaid bills for services, including utility bills, homeowners' association dues, or condo fees;
  - d. no public utilities & services work in the vicinity in the last 6 months, and no notice of future work;
  - e. no disputes with neighbors regarding boundaries, encroachments, etc.;
  - f. no party walls or shared driveways;
  - g. no violations of restrictions and covenants;
  - h. no pipes, cables, ditches, drain tiles, wires, etc. servicing other properties;
  - i. no unpaid real estate taxes or assessments;
  - j. no processing of perishable goods being done on the property;
  - k. no mobile homes on the property.

Exception Notations for Items 1-3 above.

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Declarant therefore agrees to fully defend, indemnify and save harmless as of the date hereof the Title Company and their Underwriter from any loss or damage, including attorneys fees and expenses which the said Title Company and Underwriter may suffer as a result of issuing its Policy or Policies of Title Insurance covering the subject property without objection to the matters shown above.

Date: \_\_\_\_\_

Agnes N. Jones

BY: \_\_\_\_\_

**File Number: 06-25-00061**

**Exhibit A**

**The Northwest Quarter (NW<sup>1</sup>/<sub>4</sub>) of Section Four (4), Township One Hundred Eight (108) North,  
Range Forty Nine (49) West of the 5th P.M. Moody County, South Dakota**

**Tri-State Title, L.L.C. dba Moody County Abstract  
PRIVACY POLICY NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing non-public personal information about you with a non-affiliated 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 Tri-State Title, L.L.C. dba Moody County Abstract.

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

- Information we receive from you such as on applications or other 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 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 non-public 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 non-affiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of non-affiliated companies that perform services on our behalf or with whom we have joint 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 NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to non-public 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 non-public personal information.

 <b>OLD REPUBLIC TITLE</b>	
<b>FACTS</b>	<b>WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?</b>

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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	Does Old Republic Title share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>No</b>	<b>We don’t share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don’t share</b>
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We don’t share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don’t share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don’t share</b>

	Go to <a href="http://www.oldrepublictitle.com">www.oldrepublictitle.com</a> ( <i>Contact Us</i> )
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Who we are	
<b>Who is providing this notice?</b>	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
<b>How does Old Republic Title protect my personal information?</b>	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 <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a>
<b>How does Old Republic Title collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver’s license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can’t I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates’ everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <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., and Mississippi Valley Title Services Company</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn’t jointly market.</i></li> </ul>



<b>Affiliates Who May be Delivering This Notice</b>				
<b>American First Title &amp; Trust Company</b>	<b>American Guaranty Title Insurance Company</b>	<b>Attorneys' Title Fund Services, LLC</b>	<b>Compass Abstract, Inc.</b>	<b>eRecording Partners Network, LLC</b>
<b>Genesis Abstract, LLC</b>	<b>Guardian Consumer Services, Inc.</b>	<b>iMarc, Inc.</b>	<b>L.T. Service Corp.</b>	<b>Lenders Inspection Company</b>
<b>Lex Terrae National Title Services, Inc.</b>	<b>Lex Terrae, Ltd.</b>	<b>Mississippi Valley Title Services Company</b>	<b>Old Republic Branch Information Services, Inc.</b>	<b>Old Republic Diversified Services, Inc.</b>
<b>Old Republic Escrow of Vancouver, Inc.</b>	<b>Old Republic Exchange Company</b>	<b>Old Republic National Ancillary Services, Inc.</b>	<b>Old Republic Title and Escrow of Hawaii, Ltd.</b>	<b>Old Republic National Title Insurance Company</b>
<b>Old Republic Title Company</b>	<b>Old Republic Title Company of Conroe</b>	<b>Old Republic Title Company of Nevada</b>	<b>Old Republic Title Company of Oklahoma</b>	<b>Old Republic Title Company of Oregon</b>
<b>Old Republic Title Company of St. Louis</b>	<b>Old Republic Title Information Concepts</b>	<b>Old Republic Title Insurance Agency, Inc.</b>	<b>Old Republic Title, Ltd.</b>	<b>RamQuest Software, Inc.</b>
<b>Republic Abstract &amp; Settlement, LLC</b>	<b>Sentry Abstract Company</b>	<b>Surety Title Agency, Inc.</b>	<b>Trident Land Transfer Company, LLC</b>	