Advocus National Title Insurance Company

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

Commitment Number: 230041300704
Issuing Agent: Anne C. Rennick
Issuing Office's ALTA® Registry ID: 1055560
Property Address: R R
Wyoming, IL 61491

COMMITMENT FORM – SCHEDULE A

1. Commitment Date: November 02, 2023 at 9:00 am
2. Policy to be issued:
   a. [ ] 2021 ALTA Owner's Policy
      Proposed Insured:
      Proposed Amount of Insurance:
   b. [X] 2021 ALTA Loan Policy
      Proposed Insured: Morton Community Bank
      Proposed Amount of Insurance: $950,000.00
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:
   Randy Newton, Joni L. Carter Oberlander, V. Gail Maher, and Janet L. Quiring as Co-Trustees of a Trust Agreement dated July 26, 1997 and knowas Upside Down Acres
5. The Land is described as follows:
   Tract 1

   All that part of the Southeast Quarter (SE ¼) of the Southwest Quarter (SW ¼) of Section Twenty-two (22), Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, lying South of Illinois Route 93; situated in the County of Stark and State of Illinois.

   Tract 2

   All that part of the Southeast Quarter (SE ¼) of Section Twenty-two (22, Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, lying South of Illinois State Route 93; EXCEPTING, however, the following described tract heretofore sold to Randy W. Newton, being a 40 acre tract, to-wit: A tract of land located in the Southeast Quarter (SE ¼) of said Section Twenty-two (22), more particularly described as follows: Forty (40) acres of even width lying immediately South of Illinois State Highway # 93, and being bordered on the North by said Illinois State highway # 93 and on the West by County Highway #23, and on the East by the East line of the Southeast Quarter (SE ¼) of said Section Twenty-two

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Issued By:
Anne C. Rennick
120 East Williams,
P.O. Box 90
Wyoming, IL 61491
(309) 695-4701

413
Agent No.

Signature of Agent or Authorized Signatory

(22); situated in the County of Stark and State of Illinois.

Tract 3

The Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section Twenty-seven (27) and the West Half (W ½) of the Northeast Quarter (NE ¼) of Section Twenty- seven (27), Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 4

The Northeast Quarter (NE ¼) of Section Three (3), Township Thirteen (13) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, EXCEPTING, the following described tract, to-wit:

A tract of land located in a part of the Northeast Quarter (NE ¼) of Section 3,Township 13 North, Range 6 East of the Fourth Principal Meridian, Stark County, Illinois. More particularly bounded and described as follows and bearings are for the purpose of description only: Beginning at a Stone in the Southeast corner of the Northeast Quarter (NE ¼) of said Section3; thence North 01°21'30" West, along the East line of the Northeast Quarter NE ¼) of said Section 3, a distance of 1122.43 feet to a point; thence South 68°08'00" West, 189.71 feet to an iron rod; thence North 62°53'15" West, 427.76 feet to an iron rod; thence North 85°43'00" West, 153.38 feet to an iron rod; thence South 68°04'50" West, 1671.76 feet to an iron rod; thence South 75°36'00" West, 358.48 feet to an iron rod on the West line of the Northeast Quarter (NE ¼) of said Section 3; thence South 01°17'50" East, along the West line of the Northeast Quarter (NE ¼) of said Section 3, a distance of 549.99 feet to an iron rod at the Southwest corner of the Northeast Quarter (NE ¼) of said Section 3; Thence North 89°53'10" East, along the South line of the Northeast Quarter (NE ¼) of said Section 3, a distance of 2622.06 feet to the Place of Beginning.

Tract 5:

Lot 3 in the Northwest Quarter (NW ¼) of Section 12 as shown by Plat in Book 31, Page 603, in the Office of the Recorder of Stark County, Illinois; AND all that part of the Northwest Quarter (NW ¼) of Section 12 lying South and West of the Center of Jack Creek in the Center of Spoon River; AND the Southwest Quarter (SW ¼) of Section 12; all in Township 13 North, Range 6 East of the Fourth Principal Meridian, lying and being situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM the following described parcels of land;

Parcel 1: Beginning at an iron rod at the Northwest corner of the Southwest Quarter(SW ¼) of said Section 12; thence South 88°46'14" East, along the North line of the Southwest Quarter (SW ¼) of said Section 12, a distance of 1173.19 feet, more or less, to the centerline of Spoon River; thence South 27°30'00" East, along the centerline of said Spoon River, 348.72 feet; thence South 49°39'53" West, 1745.18 feet to an iron rod on the West line of the Southwest Quarter (SW ¼) of said Section 12; thence North 00°09'02" West, along the West line of the Southwest Quarter (SW ¼) of said Section 12, a distance of 1464.09 feet to the place of beginning and containing 26.53 acres, more or less.

Parcel 2:

Beginning at an iron rod at the Southwest corner of the Northwest Quarter (NW ¼) of said Section 12; thence North 00°10'03" West, along the West line of the Northwest Quarter (NW ¼) of said Section 12, a distance of 1466.34 feet to the centerline of Jack Creek; thence South 44°47'00" East, 419.75 feet; thence South 25°40'15" East 469.09 feet; thence South 79°25'29" East, 234.42 feet; thence South 42°18'18" East, 240.27 feet to the centerline of Spoon River. The last four (4) named courses being along the centerline of said Jack Creek; thence South 27°30'00" East, along the centerline of said Spoon River, 620.14 feet to the South line of the Northwest Quarter (NW ¼) of said Section 12; thence North 88°46'14" West, along the South line of the Northwest Quarter (NW ¼) of said Section 12, a distance of 1173.39 feet, more or less, to the place of beginning and containing 21.42 acres, more or less.

Tract 6

The South Half (S ½) of the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of Section 12, Township 13 North, Range 6 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 7

The North Half (N ½) of the Northwest Quarter (NW ¼) AND the South Half (S ½) of the Northwest Quarter (NW ¼) all of Section Thirteen (13), Township Thirteen (13) North, Range Six(6) East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM the following described tract, to-wit: A rectangular tract of land with approximate

dimensions of 850 feet in width by 1400 feet in length, being a part of the Southeast Quarter (SE ¼) of the Northwest Quarter(NW ¼) of said Section 13, commencing at a point in the middle of said Section Thirteen (13) and being on the Northern edge of the right-of-way of the East-West Township Road running through the middle of said Section Thirteen (13); thence North along the Eastern border of the Northwest Quarter (NW ¼) of said Section Thirteen (13), a distance of 1400 feet; thence West a distance of 850 feet to a point; thence South a distance of 1400 feet to a point lying on the Northern right-of-way of said Township Road; thence East along the Northern border of said right-of-way of the Township Road to the place of beginning.

Tract 8

A part of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) of Section 13, Township 13 North, Range 6 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois, being further described as follows: Beginning at the Southwest corner of said Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence Northerly along the West line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼), a distance of 933.38 feet; thence Easterly a distance of 933.38 feet; thence Southerly to the South line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼); thence Westerly along the South line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼), a distance of 933.38 feet.

Tract 9

The East Half (E ½) of the Northeast Quarter (NE ¼) of Section 13; ALSO, a part of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) of Section 13, more particularly described as follows: Commencing at the Southeast corner of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence West 346 ½ feet to the creek; thence North 99 feet; thence East 346 ½ feet more or less to the East line of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence South 99 feet to the place of beginning; ALSO, a part of the Southwest Quarter (SW ¼) of the Northeast Quarter (NE ¼) of Section 13, more particularly described as follows: Commencing at the Southeast corner of the Southwest Quarter (SW ¼) of the Northeast Quarter (NE ¼) of Section 13; thence North 330 feet; thence West 480 feet; thence South 30 feet, thence West 650.54 feet; thence North 1031.41 feet; thence East1130.54 feet; thence South 1001.41 feet; ALL situated in Township13 North, Range 6 East of the Fourth Principal Meridian; in the County of Stark and State of Illinois.

Tract 10

A part of the Southwest Quarter (SW ¼) of Section 7, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois, described as follows: Commencing at the Southwest corner of said Southwest Quarter (SW ¼) and running thence North to a point 1583 feet South of the Northwest corner of said Southwest Quarter; thence East 815 feet, more or less, to the centerline of the public road; thence South along the centerline of said public road to the South line of said Southwest Quarter (SW ¼) and thence West to the place of beginning.

Tract 11

The Southeast Quarter (SE ¼) of the Southwest Quarter (SW ¼) of Section 10, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 12

The East Half (E ½) of the Northwest Quarter (NW ¼) of Section 15, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM one (1) acre in the Southwest corner thereof; AND ALSO EXCEPTING THEREFROM the following described tract of land: Commencing at the Southeast corner of the East One-half (E ½) of the Northwest Quarter (NW ¼) of said Section 15, thence West along the South line of said East One-half (E ½), a distance of 310 feet to the place of beginning of the tract to be described; thence in a Westerly direction along the South line of said East One-half (E ½), a distance of 500 feet to a point; thence North a distance of 360 feet to a point; thence in an Easterly direction parallel to the South line of said East One-half (E ½), a distance of 500 feet to a point, thence South, a distance of 360 feet to the place of beginning and being on the South line of said East One-half (E ½), such tract containing 4.132 acres, more or less.

Tract 13

All that portion of the Northwesterly 150 feet of Burlington-Northern Railroad Company's 300 foot wide station ground and right-of-way property at Castleton, Illinois, on the Wyoming to Lombardville, Illinois Branch Line right-of-way, now discontinued, being 150 feet wide on each side of the main track centerline, being 150 feet wide on each side of the main track centerline, as originally located and constructed upon and across the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) and the Northeast Quarter(NE ¼) of the Northwest Quarter (NW ¼) of Section16, Township 13 North, Range 7 East of the Fourth Principal Meridian,

Stark County, Illinois, lying between two lines drawn at right angles to said main track centerline distant 703 feet and 103 feet respectively from the North-South centerline of said Section 16 as measured along said main track centerline.

Advocus National Title Insurance Company™

COMMITMENT FORM – SCHEDULE B

Commitment No.: 230041300704

Commitment Date: November 02, 2023 at 9:00 am
State Issued: IL
File Name:

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.
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. The following additional requirements must be satisfied at or prior to the closing:
   a. The borrower and seller must bring a valid government issued photo ID bearing their signature to the closing.
   b. Each seller must provide a valid forwarding address and social security number to be submitted to the IRS for 1099 purposes.
   c. Payoff letters must be current and not subject to additional terms. We reserve the right to verify payoff figures prior to disbursement. Any additional funds required to satisfy a lien in full must be deposited by the parties involved immediately.
   d. All funds brought to closing must be in the form of wire transfer, certified check, or cashier's check.
6. If the Property is Commercial and Extended Coverage over the five General Exceptions is requested, the Company should be furnished with the following:

   a. A current ALTA/NSPS or Illinois Land Title Survey Certified to Attorneys' Title Guaranty Fund, Inc.;

   b. A Properly executed ALTA Statement;

   Matters disclosed by the above documentation will be shown specifically on Schedule B.

   NOTE: There will be an additional charge for this coverage.
7. The Good Funds provision of the Illinois Title Insurance Act (215 ILCS 155/26) became effective January 1, 2010. This law imposes stricter rules on the type of funds that can be accepted for real estate closings and requires wired funds in many circumstances. Contact your settlement agent to confirm the type of funds that are required for your transaction.
8. Per Illinois law, for closings on or after January 1, 2011, the Company will issue Closing Protection Letters to the parties to the transaction if it is closed by the Company or its approved title insurance agent.
9. If you are a lender, your Company Closing Protection Letter will be valid only if you receive it in one of the following two ways, (1) as an email from the domain "@advocustitle.com" or (2) as a fax from fax number 312.372.9509 or 217.403.7401.

The following are additional requirements that must be met:

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Issued By:
Anne C. Rennick
120 East Williams,
P.O. Box 90
Wyoming, IL 61491
(309) 695-4701

413
Agent No.

Signature of Agent or Authorized Signatory

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:

Standard Exceptions

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment that would be disclosed by an inspection or 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; and
5. Taxes or special assessments that are not shown as existing liens by the Public Records.

Special Exceptions

1. Defects, liens, encumbrances, adverse claims, or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the Commitment Date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any Loan Policy issued pursuant to this Commitment will be subject to the following exceptions (a) and (b), in the absence of the production of the data and other matters contained in the ALTA Statement form or an equivalent form:
   a. 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;
   b. Consequences of the failure of the lender to pay out properly the whole or any part of the loan secured by the mortgage described in Schedule A, as affecting: (i) the validity of the lien of said mortgage; and (ii) the priority of the lien over any other right, claim, lien, or encumbrance that has or may become superior to the lien of said mortgage before the disbursement of the entire proceeds of the loan.
3. The lien of taxes assessed for the year 2023 and thereafter.

   First installment 2022 taxes in the amount of $ 553.90 is paid.
   Second installment 2022 taxes in the amount of $ 553.90 is paid.

   Taxes for the year 2023 are a lien, but not yet due and payable.

   Permanent Index No. 01-22-300-004. (Tract 1)
4. The lien of taxes assessed for the year 2023 and thereafter.

   First installment 2022 taxes in the amount of $ 354.57 is paid.
   Second installment 2022 taxes in the amount of $354.57 is paid.

   Taxes for the year 2023 are a lien, but not yet due and payable.
   Permanent Index No. 01-22-400-005 (Tract 2)
5. The lien of taxes for the year 2023 and thereafter.

   First installment 2022 taxes in the amount of $ 2068.97 is paid.
   Second installment 2022 taxes in the amount of $ 2068.97 is paid.

   Taxes for the year 2023 are a lien, but not yet due and payable.
   Permanent Index No. 01-27-200-001 (Tract 3)
6. The lien of taxes assessed for the year 2023 and thereafter.

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First installment 2022 taxes in the amount of $ 1327.33 is paid.
Second installment 2022 taxes in the amount of $ 1327.33 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 04-03-200-002 (Tract 4)

7. The lien of taxes assessed for the year 2023 and thereater.

First installment 2022 taxes in the amount of $ 766.67 is paid.
Second installment 2022 taxes in the amount of $ 766.67 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 04-12-100-004 (Tract 5)

8. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 00.00 is paid.
Second installment 2022 taxes in the amount of $00.00 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable
Permanent Index No. 04-12- 200-007 (Tract 5)

9. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 2475.16 is paid.
Second installment 2022 taxes in the amount of $2475.16 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 04-12-300-002. (Tract 5)

10. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 377.83 is paid.
Second installment 2022 taxes in the amount of $ 377.83 is paid.

Taxes for the year 2023 are a lien, but no yet due and payable.
Permanent Index No. 04-12-400-002 (Tract 6)

11. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 640.38 is paid.
Second installment 2022 taxes in the amount of $ 640.38 is paid.

Taxes for the year 2023 are a line, but not yet due and payable.
Permanent Index No. 04-13-100-002. (Tract 7)

12. The lien of taxes assessed for the year of 2023 and thereafter.

First installment 2022 taxes in the amount of $ 116.02 is paid.
Second installment 2022 taxes in the amount of $ 116.02 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 04-13-200-007 (Tract 8)

13. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 1647.03 is paid.
Second installment 2022 taxes in the amount of $ 1647.03 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 04-13-200-013 (Tract 9).

14. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 982.88 is paid.
Second installment 2022 taxes in the amount of $982.88 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 05-07-300-003 (Tract 10)

15. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 958.85 is paid.
Second installment 2022 taxes in the amount of $958.85 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 05-10-300-003 (Tract 11)

16. The lien of taxes assessed for the year 2023 and thereafter.

First installment 2022 taxes in the amount of $ 1479.38 is paid.
Second installment 2022 taxes in the amount of $1479.38 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 05-15-100-005 (Tract 12)

17. The lien of taxes assessed for the 2023 and thereafter.

First installment 2022 taxes in the amount of $98.69 is paid.
Second installment 2022 taxes in the amount of $ 98.69 is paid.

Taxes for the year 2023 are a lien, but not yet due and payable.
Permanent Index No. 05-16-200-025 (Tract 13)

18. Mortgage dated May 1, 2019, and recorded May 9, 2019, as Document No. 2019-105942, executed by L. Lynn Newton, Randy W. Newton, Joni L. Oberlander, Veronica Gail Maher, and Janet L. Quirling, all as Co-Trustees of Upside Down Acres Revocable Living Trust dated July 26, 1997 and given to Morton Community Bank to secure a note in the amount of $325,000.00 and a note in the amount of $9,262.12, and such other sums as provided therein. (Affects Tracts 4, 5, 9, and 10 only).

19. Right of Way to Central Illinois Light Company dated September 9, 1960, and recorded on January 9, 1961, in the Recorder's Office of Stark County, as Document No. 50700. (Affects Tract 4 only)

20. Easement to GTE North, Incorporated dated April 23, 1993 and recorded May 27, 1993 as Document No 56139 in the Stark County Recorder's Office. (Affects Tract 5 only).

21. Easement for ingress and egress to Gary S. Hulin and Susan L. Hulin recorded January 7, 2000 in the Stark County Recorder's Office as Document No. 82702 (Affects Tract 5 only).

22. Subject to Reservation of Mineral Interests as per Notice of Intention to Preserve Mineral Interests dated March 4, 2021 and recorded in the Stark County Recorder's Office on March 15, 2021 as Document No. 2021-107973. (Affects Tracts 5,6, and 10 only).

23. Plat of Coal Mine dated February 5, 1938 and recorded in the Stark County Recorder's Office on February 25, 1938 in Plat Book 1, Page 83. (Affects Tract 9 only)

24. Rights of the Public, the State of Illinois, the municipality, the County and the Township in and to that part of the premises in question taken, used, or dedicated for roads, street, alley, or highways.

25. Rights of way for drainage ditches, feeders, laterals and underground pipe or tile, if any.

26. Easements for public or quasi public utilities over, across, and under premises, if any.

27. DecedentL. Lynn Newton, owner of the property, died testate, leaving a will filed with theStark Circuit Clerk on . In connection therewith, the following is noted:

(a) A satisfactory table of the heirship and of the value of the estate of L. Lynn Newton deceased, should be furnished; and this commitment is subject to such further exceptions, if any, as may then be deemed necessary.

(b) Expenses of administration and claims against the estate of L. Lynn Newto, deceased.

(c) Federal and Illinois Estate Taxes, which may be charged against said estate.

(d) Statutory rights, powers and duties of the personal representative of said decedent, if and when appointed.

(e) Legacies created by the Will;

28. The Company 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 the Company a properly certified copy of the original trust agreement, under which title to the land is held, together with all amendments thereto.

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

29. The Company 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.

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

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

32. In any sale of trust property for which the Company 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 the Company, its agents, or closers. If the trust is not a grantor trust, then the trustee must provide its taxpayer identification number to the Company, its agents, or closers. A taxpayer identification number may be obtained at https://irs.gov

End of Schedule B

Advocus National Title Insurance Company™
and
Affiliated Companies

PRIVACY POLICY NOTICE

This Notice sets forth the privacy policies and practices of Advocus National Title Insurance Company (Advocus™) and its affiliated companies, Advocus Title Agency, LLC, ATG Trust Company, NLT Title, and The Judicial Sales Corporation. This Notice identifies the sources of nonpublic, personal information we collect regarding our customers, and specifies what measures we take to secure that information.

The words **"you"** and **"your"** mean all of our consumer customers who have a business relationship with us, such as:

- Insureds under Advocus title insurance policies;
- Parties to real estate transactions;
- Persons with a trust account; and
- Borrowers who have a loan account or who have applied for a loan.

"We," "our," and **"us"** mean Advocus and its affiliated companies listed above.

"Nonpublic personal information" means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An **"affiliate"** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning a sufficient share to have control.

A **"nonaffiliated third party"** is a company that is not an affiliate of ours.

THE INFORMATION WE COLLECT

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

- Information we receive from you on title insurance applications or other forms associated with your transaction with us;
- Information from a consumer reporting agency;
- Miscellaneous information about your transaction that becomes part of our file on your transaction with us; and
- Information about your transactions with nonaffiliated third parties.

We do not disclose any nonpublic, personal information about you to anyone, except as authorized by law.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic, personal information about you to only 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 protect your nonpublic personal information from unauthorized use.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

You have entrusted us with important personal information about you, and we will not disclose your nonpublic, personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic, personal information about former customers, except as permitted by law.

© ADVOCUS (REV. 4/23)

Advocus
National Title Insurance Company

Commitment No. **230041300704**

ALTA COMMITMENT FOR TITLE INSURANCE

American Land Title Association Commitment for Title Insurance—adopted July 1, 2021

Issued by

ADVOCUS 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 EXTRACONTRACTUAL 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, Advocus National Title Insurance Company, an Illinois 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 Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Advocus National Title Insurance Company

Peter J. Birnbaum
President and Chief Executive Officer

COMMITMENT CONDITIONS

1. DEFINITIONS

"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

This page is only a part of a 2021 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; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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;

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. **THE 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.

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.

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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 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 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.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at **www.alta.org/arbitration**.

Advocus National Title Insurance Company™

DISCLOSURE STATEMENT
CONTROLLED BUSINESS ARRANGEMENT

Commitment No. (if available): 230041300704

This disclosure is made to (check one or both):

☐ Seller/Owner: ☑ Buyer: Upside Down Acres

Regarding the property located at:

Street Address	City	State	Zip Code
R R	Wyoming	IL	61491

This disclosure is made by the undersigned as an agent of Advocus National Title Insurance Company ("Advocus").

In connection with the property described above, the undersigned will issue title insurance and/or provide escrow services through Advocus. The undersigned producer is a title insurance agent of Advocus and has a financial interest in that company and, therefore, makes, or has made, the following estimate of the fees and charges that are known and which will be made in connection with the recommended title and/or escrow services.

Only those charges that may be paid by the parties to whom this disclosure is made are disclosed herein. If there are additional parties who choose to utilize services from Advocus, there may be additional charges for those services.

Thank you for selecting Advocus.

*Owner Title Policy:	$0.00
*Mortgagee Title Policy:	$2,250.00
Escrow or Closing Fee:	$0.00
Closing Protection Letter(s)	$75.00
Other Fees: Title Search	$900.00
Total Estimated Charges:	$3,225.00

*These estimated figures include all charges/services such as title search, title examination, title insurance premiums, and final issuance of policies. These estimates may be revised if any unusual circumstances occur, unusual risks are "insured over," and/or lenders require special endorsements, which extend their coverage.

You are not required to use Advocus as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property. There are frequently other settlement service providers 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.

The undersigned does hereby certify that the above disclosure was made to the above named parties on 11/6/2023 (Date)

Signature of Agent: Anne C. Rennick

Name of Agent: Anne C. Rennick

Date:

ACKNOWLEDGMENT

I/WE have read this disclosure form and understand that the above-named agent is referring me/us to purchase the above described settlement services from Advous and may receive a financial or other benefit as a result of this referral.

Seller/Owner: _____ Date: _____

_____ Date: _____

Buyer: _____ Date: _____

_____ Date: _____

NOTE: **(IN ILLINOIS) PURSUANT TO SECTION 18(B) OF THE TITLE INSURANCE ACT, THE TITLE INSURANCE COMPANY, INDEPENDENT ESCROWEE, OR TITLE INSURANCE AGENT SHALL MAINTAIN THIS DISCLOSURE FORM FOR A PERIOD OF 3 YEARS.**

Advocus National Title Insurance Company

PERSONAL UNDERTAKING

WHEREAS, Advocus National Title Insurance Company, an Illinois corporation (the "Company"), is considering the issuance of one of its title insurance policies to insure Morton Community Bank against loss by reason of defects in the title to certain real estate located in STARK County, State of IL, and described as follows:

Tract 1

All that part of the Southeast Quarter (SE ¼) of the Southwest Quarter (SW ¼) of Section Twenty-two (22), Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, lying South of Illinois Route 93; situated in the County of Stark and State of Illinois.

Tract 2

All that part of the Southeast Quarter (SE ¼) of Section Twenty-two (22, Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, lying South of Illinois State Route 93; EXCEPTING, however, the following described tract heretofore sold to Randy W. Newton, being a 40 acre tract, to-wit: A tract of land located in the Southeast Quarter (SE ¼) of said Section Twenty-two (22), more particularly described as follows: Forty (40) acres of even width lying immediately South of Illinois State Highway # 93, and being bordered on the North by said Illinois State highway # 93 and on the West by County Highway #23, and on the East by the East line of the Southeast Quarter (SE ¼) of said Section Twenty-two (22); situated in the County of Stark and State of Illinois.

Tract 3

The Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼) of Section Twenty-seven (27) and the West Half (W ½) of the Northeast Quarter (NE ¼) of Section Twenty- seven (27), Elmira Township, Township Fourteen (14) North, Range Six (6) East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 4

The Northeast Quarter (NE ¼) of Section Three (3), Township Thirteen (13) North, Range Six (6) East of the Fourth Principal Meridian, Stark County, Illinois, EXCEPTING, the following described tract, to-wit:

A tract of land located in a part of the Northeast Quarter (NE ¼) of Section 3,Township 13 North, Range 6 East of the Fourth Principal Meridian, Stark County, Illinois. More particularly bounded and described as follows and bearings are for the purpose of description only: Beginning at a Stone in the Southeast corner of the Northeast Quarter (NE ¼) of said Section3; thence North 01°21'30" West, along the East line of the Northeast Quarter NE ¼) of said Section 3, a distance of 1122.43 feet to a point; thence South 68°08'00" West, 189.71 feet to an iron rod; thence North 62°53'15" West, 427.76 feet to an iron rod; thence North 85°43'00" West, 153.38 feet to an iron rod; thence South 68°04'50" West, 1671.76 feet to an iron rod; thence South 75°36'00" West, 358.48 feet to an iron rod on the West line of the Northeast Quarter (NE ¼) of said Section 3; thence South 01°17'50" East, along the West line of the Northeast Quarter (NE ¼) of said Section 3, a distance of 549.99 feet to an iron rod at the Southwest corner of the Northeast Quarter (NE ¼) of said Section 3; Thence North 89°53'10" East, along the South line of the Northeast Quarter (NE ¼) of said Section 3, a distance of 2622.06 feet to the Place of Beginning.

Tract 5:

Lot 3 in the Northwest Quarter (NW ¼) of Section 12 as shown by Plat in Book 31, Page 603, in the Office of the Recorder of Stark County, Illinois; AND all that part of the Northwest Quarter (NW ¼) of Section 12 lying South and West of the Center of Jack Creek in the Center of Spoon River; AND the Southwest Quarter (SW ¼) of Section 12; all in Township 13 North, Range 6 East of the Fourth Principal Meridian, lying and being situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM the following described parcels of land;

Parcel 1: Beginning at an iron rod at the Northwest corner of the Southwest Quarter(SW ¼) of said Section 12; thence South 88°46'14" East, along the North line of the Southwest Quarter (SW ¼) of said Section 12, a distance of 1173.19 feet, more or less, to the centerline of Spoon River; thence South 27°30'00" East, along the centerline of said Spoon River, 348.72 feet; thence South 49°39'53" West, 1745.18 feet to an iron rod on the West line of the Southwest Quarter (SW ¼) of said Section 12; thence North 00°09'02" West, along the West line of the Southwest Quarter (SW ¼) of said Section 12, a distance of 1464.09 feet to the place of beginning and containing 26.53 acres, more or less.

Parcel 2:

Beginning at an iron rod at the Southwest corner of the Northwest Quarter (NW ¼) of said Section 12; thence North 00°10'03" West, along the West line of the Northwest Quarter (NW ¼) of said Section 12, a distance of 1466.34 feet to the centerline of Jack Creek; thence South 44°47'00" East, 419.75 feet; thence South 25°40'15" East 469.09 feet; thence South 79°25'29" East, 234.42 feet; thence South 42°18'18" East, 240.27 feet to the centerline of Spoon River. The last four (4) named courses being along the centerline of said Jack Creek; thence South 27°30'00" East, along the centerline of said Spoon River, 620.14 feet to the South line of the Northwest Quarter (NW ¼) of said Section 12; thence North 88°46'14" West, along the South line of the Northwest Quarter (NW ¼) of said Section 12, a distance of 1173.39 feet, more or less, to the place of beginning and containing 21.42 acres, more or less.

Tract 6

The South Half (S ½) of the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of Section 12, Township 13 North, Range 6 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 7

The North Half (N ½) of the Northwest Quarter (NW ¼) AND the South Half (S ½) of the Northwest Quarter (NW ¼) all of Section Thirteen (13), Township Thirteen (13) North, Range Six(6) East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM the following described tract, to-wit: A rectangular tract of land with approximate dimensions of 850 feet in width by 1400 feet in length, being a part of the Southeast Quarter (SE ¼) of the Northwest Quarter(NW ¼) of said Section 13, commencing at a point in the middle of said Section Thirteen (13) and being on the Northern edge of the right-of-way of the East-West Township Road running through the middle of said Section Thirteen (13); thence North along the Eastern border of the Northwest Quarter (NW ¼) of said Section Thirteen (13), a distance of 1400 feet; thence West a distance of 850 feet to a point; thence South a distance of 1400 feet to a point lying on the Northern right-of-way of said Township Road; thence East along the Northern border of said right-of-way of the Township Road to the place of beginning.

Tract 8

A part of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) of Section 13, Township 13 North, Range 6 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois, being further described as follows: Beginning at the Southwest corner of said Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence Northerly along the West line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼), a distance of 933.38 feet; thence Easterly a distance of 933.38 feet; thence Southerly to the South line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼); thence Westerly along the South line of said Northwest Quarter (NW ¼), Northeast Quarter (NE ¼), a distance of 933.38 feet.

Tract 9

The East Half (E ½) of the Northeast Quarter (NE ¼) of Section 13; ALSO, a part of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) of Section 13, more particularly described as follows: Commencing at the Southeast corner of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence West 346 ½ feet to the creek; thence North 99 feet; thence East 346 ½ feet more or less to the East line of the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼); thence South 99 feet to the place of beginning; ALSO, a part of the Southwest Quarter (SW ¼) of the Northeast Quarter (NE ¼) of Section 13, more particularly described as follows: Commencing at the Southeast corner of the Southwest Quarter (SW ¼) of the Northeast Quarter (NE ¼) of Section 13; thence North 330 feet; thence West 480 feet; thence South 30 feet, thence West 650.54 feet; thence North 1031.41 feet; thence East1130.54 feet; thence South 1001.41 feet; ALL situated in Township13 North, Range 6 East of the Fourth Principal Meridian; in the County of Stark and State of Illinois.

Tract 10

A part of the Southwest Quarter (SW ¼) of Section 7, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois, described as follows: Commencing at the Southwest corner of said Southwest Quarter (SW ¼) and running thence North to a point 1583 feet South of the Northwest corner of said Southwest Quarter; thence East 815 feet, more or less, to the centerline of the public road; thence South along the centerline of said public road to the South line of said Southwest Quarter (SW ¼) and thence West to the place of beginning.

Tract 11

The Southeast Quarter (SE ¼) of the Southwest Quarter (SW ¼) of Section 10, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois.

Tract 12

The East Half (E ½) of the Northwest Quarter (NW ¼) of Section 15, Township 13 North, Range 7 East of the Fourth Principal Meridian; situated in the County of Stark and State of Illinois; EXCEPTING THEREFROM one (1) acre in the Southwest corner thereof; AND ALSO EXCEPTING THEREFROM the following described tract of land: Commencing at the Southeast corner of the East One-half (E ½) of the Northwest Quarter (NW ¼) of said Section 15, thence West along the South line of said East One-half (E ½), a distance of 310 feet to the place of beginning of the tract to be described; thence in a Westerly direction along the South line of said East One-half (E ½), a distance of 500 feet to a point; thence North a distance of 360 feet to a point; thence in an Easterly direction parallel to the South line of said East One-half (E ½), a distance of 500 feet to a point, thence South, a distance of 360 feet to the place of beginning and being on the South line of said East One-half (E ½), such tract containing 4.132 acres, more or less.

Tract 13

All that portion of the Northwesterly 150 feet of Burlington-Northern Railroad Company's 300 foot wide station ground and right-of-way property at Castleton, Illinois, on the Wyoming to Lombardville, Illinois Branch Line right-of-way, now discontinued, being 150 feet wide on each side of the main track centerline, being 150 feet wide on each side of the main track centerline, as originally located and constructed upon and across the Northwest Quarter (NW ¼) of the Northeast Quarter (NE ¼) and the Northeast Quarter(NE ¼) of the Northwest Quarter (NW ¼) of Section16, Township 13 North, Range 7 East of the Fourth Principal Meridian, Stark County, Illinois, lying between two lines drawn at right angles to said main track centerline distant 703 feet and 103 feet respectively from the North-South centerline of said Section 16 as measured along said main track centerline.

AND, WHEREAS, the Company agent who has examined the title to said real estate has raised certain objections to said title as follows:

Schedule B, Exception 27 regarding payment of Federal Estate Tax, Illinois Estate Tax, claims and expenses against the Estate of L.Lynn Newton_____

AND, WHEREAS, the Company may hereafter in the ordinary course of business, issue another policy or policies insuring against loss by reason of defects in the title to said real estate, or to some part or parts thereof or interest therein, without mention of said objections;

NOW, THEREFORE, in consideration of the issuance of said title insurance policy, and the sum of one dollar ($1) in hand paid to the undersigned by the Company, receipt whereof is hereby acknowledged, the undersigned do hereby, for themselves, their heirs, personal representatives and assigns, covenant and agree with the Company:

1. To fully protect, defend, and save the Company harmless from and against said defects in title, and each of them;

2. To forever fully protect, defend, and save harmless the Company from any and all loss, cost, damages, attorneys' and solicitors' fees and expenses of every kind and nature which it may suffer, expend, or incur under or by reason, or in consequence of, said title insurance policy or policies, on account or in consequence of or growing out of said defects in title, or any of them, or on account of the assertion or enforcement, or attempted assertion or enforcement thereof, or of any rights existing or hereafter arising, or which may at any time be claimed to exist under or by reason, or in consequence of or growing out of these said defects in title or any of them;

3. That each and every provision hereof shall extend to and be enforced concerning any and every other title insurance policy or policies which the Company may at any time or times hereafter issue, insuring against loss by reason of said defects in the title to said real estate, or any part or parts thereof or interests therein.

In case the liens, claims, encumbrances, defects in or objections to the title aforesaid are paid, discharged, satisfied, or removed from the title to said real estate to the satisfaction of the Company (as to which the Company shall be the sole judge), then the above obligation to be void otherwise to remain in full force and effect.

Dated this _____ day of _____, 20____

Name	Signature
Address	
City, State, Zip	
Name	Signature
Address	
City, State, Zip	
Name	Signature
Address	
City, State, Zip	
Name	Signature
Address	
City, State, Zip	