



American Land Title Association

Commitment for Title Insurance  
2021 v.01.00 (07-01-2021)

**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 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, 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

ATA NATIONAL TITLE GROUP, LLC

HOLLY M. JACKSON  
AUTHORIZED SIGNATORY

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111

By

President

Attest

Secretary

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

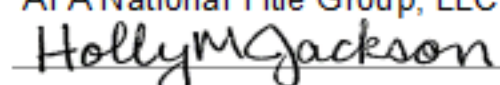
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Issuing Agent: ATA National Title Group, LLC  
Issuing Office: 8335 Keystone Crossing, Ste. 104  
Indianapolis, IN 46240  
Ph:(317) 808-9600 Fax:(317) 808-9619  
Issuing Office's ALTA® Registry ID: 1033513  
Issuing Office File Number: 24933384-NIN  
Property Address: 3101 State Street, Columbus, IN 47201  
Revision Number:

**SCHEDULE A**

1. Commitment Date: October 16, 2024, at 8:00 am
2. Policy to be issued: Proposed Policy Amount
  - (a) ALTA® OWNERS POLICY WITH STANDARD EXCEPTIONS **\$3,800,000.00**  
Proposed Insured: **Piper Logistics**
  - (b) ALTA® LOAN POLICY WITH STANDARD EXCEPTIONS **\$2,700,000.00**  
Proposed Insured: **First Merchants Bank, its successors and/or assigns, as their interest may appear**
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:  
[S.C.C. Merger Corporation](#)
5. The Land is described as follows: Situated in the County of Bartholomew, State of Indiana

**SEE EXHIBIT A**

ATA National Title Group, LLC  
  
Holly M. Jackson  
AUTHORIZED SIGNATORY

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**Exhibit "A"**

The Land is described as follows: Situated in the County of Bartholomew, State of Indiana

Part of the Southwest Quarter of Section 29, Township 9 North, Range 6 East lying in Columbus Township, Bartholomew County, Indiana, and more particularly described as follows, to-wit:

Commencing at an iron pin marking the Northwest corner of said Southwest Quarter; thence South zero degrees zero two minutes zero five seconds West ( $S0^{\circ} 02' 05''W$ ) two hundred seventy-three point one seven (273.17) feet along the West line of said Southwest Quarter to its intersection with the centerline of State Road 7 said intersection being marked by a spike; thence South sixty-one degrees zero two minutes thirty seconds East ( $S61^{\circ} 02' 30''E$ ) one thousand five hundred seventy-nine point twenty-six (1579.26) feet along the centerline of State Road 7 to P.I. 1028+30.0 as shown on the Indiana State Highway Dept. plans for State Road 7 dated March 3, 1932; thence South sixty degrees fifty-one minutes thirty seconds East ( $S60^{\circ} 51' 30''E$ ) three hundred forty-eight point zero (348.0) feet to P.I. 1024+62.0 as shown on the aforesaid State Road 7 plans; thence South sixty-one degrees zero nine minutes thirty seconds East ( $S61^{\circ} 09' 30''E$ ) six hundred sixty-seven (667.67) feet along said centerline to a point; thence South twenty-nine degrees eighteen minutes thirty seconds West ( $S29^{\circ} 18' 30''W$ ) seventy (70) feet to point on the Westerly line of State Road 7 and the true point of beginning; thence South twenty-nine degrees eighteen minutes thirty seconds West ( $S29^{\circ} 18' 30''W$ ) eight hundred point zero one (800.01) feet to a monument; thence South sixty degrees forty-one minutes thirty seconds East ( $S60^{\circ} 41' 30''E$ ) six hundred forty-two point thirty-three (624.33) feet to a monument set on the South line of said Southwest Quarter; thence North eighty-eight degrees forty-two minutes zero five seconds East ( $N88^{\circ} 42' 05''E$ ) sixty-seven point zero (67.0) feet along said South line to a monument; thence North twenty-nine degrees eighteen minutes thirty seconds East ( $N29^{\circ} 18' 30''E$ ) four hundred twenty point zero seven (420.07) feet to a monument set on the East line of said Southwest Quarter; thence North zero degrees zero three minutes fifty seconds East ( $N0^{\circ} 03' 50''E$ ) three hundred ninety-seven point seventy-one (397.71) feet to a point on the Westerly line of State Road 7; thence along said Westerly line North sixty degrees thirty-one minutes thirty seconds West ( $N60^{\circ} 31' 30''W$ ) twenty point forty (20.40) feet; thence Northwesterly four hundred eighty-five point fifty-nine (485.59) feet, more or less, along an arce to the left and having a radius of forty-five thousand one hundred sixty-three point fifty-one (45,163.51) feet and subtended by a long chord having a bearing of North sixty degrees forty-nine minutes fifty-nine seconds West ( $N60^{\circ} 40' 59''W$ ) a length of four hundred eighty-five point fifty-nine (485.59) feet, to the point of beginning.

LESS AND EXCEPT that land deeded to the State of Indiana under Instrument Number [200700011220](#) and further described as follows:

A part of the Southwest Quarter of Section 29, Township 9 North, Range 6 East, Bartholomew County, Indiana, and being that part of the grantor's land lying within the right-of-way lines depicted on the attached Right-of-Way Parcel Plat, marked Exhibit "B", described as follows:

Commencing at the Northwest corner of said Southwest Quarter; thence South zero degrees zero two minutes, zero five seconds West ( $S0^{\circ} 02' 05''W$ ) two hundred seventy-three point one seven (273.17) feet along the West line of said Southwest Quarter to its intersection with the centerline of State Road 7 said intersection being marked by a spike; thence South sixty-one degrees zero two minutes thirty seconds East ( $S61^{\circ} 02' 30''E$ ) one thousand five hundred seventy-nine point twenty-six (1579.26) feet along the centerline of State Road 7 to P.I. 1028+30.0 as shown on the Indiana State Highway Dept. plans for State Road 7 dated March 3, 1932; thence South sixty degrees fifty-one minutes thirty seconds East ( $S60^{\circ} 51' 30''E$ ) three hundred forty-eight point zero (348.0) feet to P.I. 1024+62.0 as shown on the aforesaid State Road 7 plans; thence South sixty-one degrees zero nine minutes thirty seconds East ( $S61^{\circ} 09' 30''E$ ) six hundred sixty-seven (667.67) feet along said centerline to a point; thence South twenty-nine degrees eighteen

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minutes thirty seconds West (S29° 18' 30"W) seventy (70.0) feet (the foregoing portion of this description beginning with the words "commencing at" is quoted from Instrument No. [91-6005](#)) to the north corner of the grantor's land and on the southwestern boundary of S.R. 46 (formerly S.R. 7) and the point of beginning of this description: thence South 61 degrees 14 minutes 39 seconds East 26.35 feet along the southwestern boundary of said S.R. 46 to point "604" as designated on said Parcel Plat; thence South 74 degrees 23 minutes 36 seconds West 37.19 feet to the northwestern line of the grantor's land and the southeastern boundary of Marr Road and point "605" as designated on said Parcel Plat; thence North 29 degrees 16 minutes 36 seconds East 26.00 feet along said northwestern line to the point of beginning and containing 0.008 acres, more or less.

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SCHEDULE B, PART I  
REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. A disclosure of Sales Information form prescribed by the State Board of Tax Commissioners pursuant to IC 6-1.1-5.5, must be filed with the subject property's domiciled county auditor's office prior to recording the deed conveying the property to be insured herein.
6. By virtue of Indiana Code 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of the policy for each policy issued in conjunction with closings occurring on or after July 1, 2006. The fee should be designated in the 1100 series of the HUD form as a TIEFF. (Title Insurance Enforcement Fund Fee).
7. Effective July 1, 2006, no document executed in the State of Indiana may be accepted for recording unless the document includes the following affirmative statement: "I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (name)." See Indiana Code 36-2-11-15.
8. Effective July 1, 2009, HEA 1374 (enacting Indiana Code 27-7-3.7) requires Good Funds for real estate transactions. Funds received from any party to the transaction in an amount of \$10,000 or more must be in the form of irrevocable wire transfer. Funds received from any party in an amount less than \$10,000.00 may be in the form of irrevocable wire transfer, cashier's check, certified check, check drawn on the escrow account of another closing agent, or check drawn on the trust account of a licensed real estate broker.
9. Our search did not disclose any open or outstanding mortgages of record. Please contact the Company prior to closing with the existing mortgage information, if any.
10. Submit information demonstrating the connection between S.C.C. Merger Corporation, the owner of record, to Westrock CP, LLC, the seller on the Purchase Agreement. The Company may amend this commitment after the documentation is received.
11. Submit Articles of Organization, Operating Agreement and all amendments and Roster of Members relative to Westrock CP, LLC. This commitment may be subject to such further requirements as deemed necessary after examination of the aforementioned documents.
12. Submit a copy of the Resolution of the Board of Directors of the recited purchaser authorizing the corporation to borrow \$2,700,000.00 from the recited mortgagee and directing the proper officers to execute the proposed mortgage as security for said loan on behalf of the corporation.

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13. Execute and deliver an Owners Affidavits in a form satisfactory to Company.
14. Warranty Deed from recited owner to recited purchaser.
15. Mortgage executed by recited purchaser to recited mortgagee in the amount indicated.
16. ATA National Title Group, LLC completed a judgment and bankruptcy search against the current owner(s) of record and found the following: None.

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SCHEDULE B, PART II  
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. Rights or claims of parties in possession not shown by the Public Records.
2. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof of the Land.
3. Easements, claim of easements or encumbrances that are not shown in the Public Records and existing water, mineral, oil and exploration rights.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
5. Any lien or right to lien for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. The lien, if any, of real estate taxes, assessments, and/or water and sewer charges, not yet due and payable or that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records; including the lien for taxes, assessments, and/or water and sewer charges, which may be added to the tax rolls or tax bill after the effective date. The Company assumes no liability for the tax increases occasioned by the retroactive revaluation or changes in the Land usage.
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met
8. Real estate taxes assessed in the year 2023, payable in two installments, due by May 10 and November 10, 2024

Assessed in the name of: Stone Container Corporation Rock Tenn

Parcel No.: 03-96-29-340-000.300-005

County Parcel No.: 19-96-29.34-300

Taxing Unit/Code: Columbus Township

Land: \$998,400.00

Improvements: \$893,700.00

May installment of \$24,770.43 Paid

November installment of \$24,770.43 Unpaid

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9. Taxes for the year 2024 and all subsequent years are undetermined and a lien, but not yet due and payable.
10. Terms and conditions of that Environmental Disclosure for Transfer of Real Property recorded June 21, 2011 as Instrument Number [201100005797](#).
11. Matters shown on that Location Control Route Survey recorded May 20, 2003 as Instrument Number [2003010066](#).
12. Survey matters referenced on that Corporate Warranty Deed recorded February 26, 1986 as Instrument Number [8601214](#).
13. Rights of drains, ditches, tiles, feeders and laterals, as applicable.
14. Rights of the Public, the State of Indiana, and the Municipality in and to that part of the premises in question taken or used for roadway purposes.
15. Leases, grants, exceptions, or reservation of minerals or mineral rights, if any, appearing in the public records.
16. Any reference to acreage in the legal description is for description purposes only and is not an assurance of the quantity of land.

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## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that under applicable law 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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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 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 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.

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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 <http://www.alta.org/arbitration>.

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## PRIVACY POLICY NOTICE

ATA National Title Group, LLC and its family of affiliated companies (collectively "ATA") respect the privacy of our customers' personal information. This Notice explains the ways in which we may collect and use personal information under the ATA Privacy Policy.

ATA, as an agent for First American Title Insurance Company, Old Republic Title Insurance, American Guaranty Title Insurance Company, Stewart Title Guaranty, Fidelity National Title Insurance Company and its family of companies, Westcor Land Title Insurance Company, and WFG National Title Insurance Company, provides title insurance products and other settlement and escrow services to customers. The ATA Privacy Policy applies to all ATA customers, former customers and applicants

***What kinds of information we collect:*** Depending on the services you use, the types of information we may collect from you, your lender, attorney, real estate broker, public records or from other sources include:

- information from forms and applications for services, such as your name, address and telephone number
- information about your transaction
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, certain non-public personal information is provided to us in order to provide the services requested. and
- information about your transactions and experiences as a customer..

***How we use and disclose this information:*** We use your information to provide you with the services, products and insurance that you, your lender, attorney, or real estate brokers have requested. We disclose information to our affiliates and unrelated companies as needed to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, to provide information to government and law enforcement agencies and as otherwise permitted by law. As required to facilitate a transaction, we record documents that are part of your transaction in the public records as a legal requirement for real property notice purposes.

We do not share any nonpublic personal information we collect from you with unrelated companies for their own use.

We do not share any information regarding your transaction that we obtain from third parties (including credit report information) except as needed to enable your transaction.

We may also disclose your name, address and property information to other companies who perform marketing services such as letter production and mailing on our behalf, or to other financial service companies (such as insurance companies, banks, mortgage brokers, credit companies) with whom we have joint marketing arrangements

***How we protect your information:*** We maintain administrative, physical, electronic and procedural safeguards to guard your nonpublic personal information. We reinforce our privacy policy with our employees and our contractors. Joint marketers and third parties service providers who have access to nonpublic personal information to provide marketing or services on our behalf are required by contract to follow appropriate standards of security and confidentiality.

If you have any questions about this privacy statement or our practices at ATA, please write us at: **ATA National Title Group, LLC, 31440 Northwestern Highway, Ste. 300, Farmington Hills, Michigan 48334** or email us at [legal\\_dept@atatitle.com](mailto:legal_dept@atatitle.com) or visit our website [www.atatitle.com](http://www.atatitle.com)

(Effective January 2023)





## FACTS

WHAT DOES OLD REPUBLIC TITLE  
DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <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> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	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	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Go to [www.oldrepublictitle.com](http://www.oldrepublictitle.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 <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a>
How does Old Republic Title collect my personal information?	<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>
Why can't I limit all sharing?	<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	
Affiliates	<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., Mississippi Valley Title Services Company</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial 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>
Joint marketing	<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>

Affiliates Who May be Delivering This Notice				
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	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company
Old Republic Title Company	Old Republic Title Company of Conroe	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 Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.
Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC	