

# Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687  
919.968.2200 | invtitle.com

**This Commitment is not complete without appropriate Schedules and corresponding Jacket unless otherwise agreed in writing.**

## **Transaction Identification Data for reference only:**

Issuing Agent: West Virginia Bankers Title, LLC  
Commitment No.: 209910065NR  
Issuing Office File No.: 209910065NR  
Property Address: 3681 Main Street, Anytown, WV 26157

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update required at  
recording

## **SCHEDULE A**

1. Commitment Date: **March 28, 2022** at 11 :00 AM
2. Policy to be issued:
  - a. **ALTA Loan Policy (06/17/06)** **Policy Amount: \$301,500.00**  
**Proposed Insured: Your Local Bank**, its successors and/or assigns as their interests may appear
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. The Title is, at the Commitment Date, vested in:  
**Your Business, LLC, a West Virginia Limited Liability Company**

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Investors 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; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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## SCHEDULE A

(Continued)

5. The Land is described as follows:

### PARCEL ONE

FIRST TRACT: Beginning at a Dogwood and running thence, S 61 ½ E 53 poles to a stake; thence S 29 ¼ W 82 poles to a C.C.; thence N 36 W 45 poles to a W.O.; thence N 41 W 27 poles to a R.O.; thence N 8 E 18 ½ poles to a W.O.; thence N 48 E 36 poles to the place of beginning, containing 25 acres and 113 poles, more or less,

SECOND TRACT: Beginning at a Beech and running from thence N 20 E 72 poles crossing Upper Bear Run to a W.O.; thence N 3 E 83 poles to a Beech; thence S 72 W 142 poles crossing Laurel Fork to a C.O.; thence S 39 E 45 poles to a Chestnut; S 15 E 60 poles to a Spa Oak; S 86 E 60 poles crossing said Laurel Fork to the beginning, containing 78 acres, more or less;

THIRD TRACT: Beginning at a Beech and running thence S 72 W 142 poles to a C.O.; thence N 29 ¼ E 82 poles to a stake; thence S 68 ¼ E 99 poles to the place of beginning, containing 27 acres and 144 poles, more or less

### PARCEL TWO

Beginning at a hickory, thence S 11 E 11 poles to a stone and hickory pointers; thence S 7 4 E 11 ½ poles to a dogwood; thence N 41 ½ E 2-4/5 poles to a sassafras; N 67 E 18 poles to a stone; N 84 E 6-4/5 poles to a hickory; S 61 E 6-1/5 poles to a black oak; S 52-3/4 E 6-3/5 poles to a stone; N 74 E 19-4/5 poles to a black walnut; N 73 ½ E 30- 3/4 poles to a stone; S 37 ¼ E 4 poles to a stone; N 27 E 8 poles to a stake in the road; N 30-1/4 W 22-2/5 poles; N 70-1/2 W 6 ¼ poles, N 44-3/4 W 25-3/4 poles to a beech (gone); thence 78 ¼ W 9 ½ poles to a stone; S 50 W 6 poles to a stone; S 54 W 22-2/5 poles to a stone; S 36 W 38 poles to a hickory; S 73 W 11 poles to the place of beginning, containing twenty two (22) acres and seven and one-half (7 ½) poles, more or less.

Issued through the Office of:  
West Virginia Bankers Title, LLC  
PO Box 151  
Kingmont, WV 26578  
Tel. (877) 439-4910 Fax 877-451-8826  
Email wvbt@titlesinsured.com

*Jane Smith*

Authorized Countersignature

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## SCHEDULE B, PART I Requirements

Deed and deed of trust needs to read exactly as shown in requirements 5 and 6

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. Duly authorized and executed deed from Your Business, LLC, a West Virginia Limited Liability Company, vesting fee simple title in John Q. Public.
6. Duly authorized and executed Deed of Trust by John Q. Public in favor of Your Local Bank in the amount of \$301,500.00.
7. Receipt of a properly executed Notice of Availability of Owner's Title Insurance.
8. If this transaction meets the following criteria, you may qualify for a reduced premium:
  - (a) Title Insurance has been issued on the same property within the last 10 years.If you meet this criterion, please contact the issuing Agent.
9. Receipt of Attorney's Final Certificate, along with all additional required documents, in order to issue a final policy or policies.
10. Receipt of satisfactory, notarized Seller/Borrower Affidavit (Form SB-1, copy attached).
11. Provide the attached ITC Privacy Statement to the Borrower/Buyer at the time of closing.

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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. Taxes for the year 2021, and subsequent years, not yet due and payable.
2. Title to all minerals within and underlying the Land, together with all mining rights and other rights, privileges and immunities relating thereto.
3. Easement(s) for a sanitary septic system and drain field recorded in Book 843 at Page 212 and in Book 836 at Page 602.
4. Title to that portion of the Land within the right-of-way of County Road No 7/8.

NOTE: The following endorsement is incorporated by reference to the mortgagee and/or owners final policy: ALTA 8.1-06, 9-06, and WV Arbitration

If additional endorsements  
are required please let us  
know

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Form No. 201-16-B

ALTA Commitment Form - 2016  
(Adopted 08-01-16) (Technical Corrections 04-02-2018)  
Schedule B  
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