
LAND TITLE COMPANY OF ALABAMA

600 NORTH 20TH STREET, SUITE 100 BIRMINGHAM, AL 35203
Phone: (205)251-2871 Fax: (205)226-9280

FAX/E-MAIL COVER SHEET

March 6, 2019

**To: Knox Realty
Attention: Bryan Knox
Fax No.:
E-Mail Address: bryan@bryanknox.net**

**From: Land Title Company of Alabama - Production
Phone: (205)251-2871
Main Fax No: (205)226-9280**

Our File No.: 4380P-19

Buyer/Borrower: Legally Qualified Purchaser

Short Legal: The of Section 4, Township 16 S, Range 3 W in Jefferson County, Alabama.

NOTES:

Thank you for your order – we appreciate your business.

www.land-title.net

LAND TITLE COMPANY OF ALABAMA

600 NORTH 20TH STREET, SUITE 100 BIRMINGHAM, AL 35203
Phone: (205)251-2871 Fax: (205)226-9280

FAX/E-MAIL COVER SHEET

March 6, 2019

To: Land Title Company of Alabama
Attention: Benjamin Miller
Fax No.: (205)226-9280
E-Mail Address: bhm@land-title.net

From: Land Title Company of Alabama - Production
Phone: (205)251-2871
Main Fax No: (205)226-9280

Our File No.: 4380P-19

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NOTES:

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Invoice

Remit payment to:

Land Title Company of Alabama
600 North 20th Street, Suite 100
Birmingham, AL 35203
(205)251-2871

Billed to:

0993218
Knox Realty
1124 Main Street PO Box 1021
Gardendale, AL 35071
Attn: Bryan Knox

Our file number: 4380P-19

Invoice version: LWB/ORIGINAL INVOICE

Invoice date: March 6, 2019

Underwriter name: Chicago Title Insurance
Company

Buyer: Legally Qualified Purchaser

Brief legal: The of Section 4, Township 16 S,
Range 3 W in Jefferson County,
Alabama.

Seller: E and C, LLC, an Alabama limited liability company

Address: 5904 Meadowview Lane, Mount Olive, AL 35117

DESCRIPTION

AMOUNT

Preliminary Binder Only

\$0.00

Invoice total amount due:

\$0.00

Final Amount to be determined
upon receipt of purchase amount
and/or mortgage amount



CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE ISSUED BY CHICAGO 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.

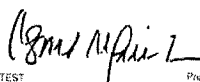

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Chicago Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 Days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

CHICAGO TITLE INSURANCE COMPANY

By:


ATTEST  Secretary

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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ALTA Commitment for Title Insurance 8-1-16



File No.: 4380P-19



CHICAGO TITLE INSURANCE COMPANY

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements; 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 shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;

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ALTA Commitment for Title Insurance 8-1-16



File No.: 4380P-19



CHICAGO TITLE INSURANCE COMPANY

- (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
- (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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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**Land Title Company of Alabama
Privacy Statement
July 1, 2015**

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("NPI"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect NPI about you from the following sources:

- o From applications or other forms we receive from you or your authorized representative;
- o From your transactions with, or from the services being performed by, us, our affiliates, or others;
- o From our internet websites;
- o From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others, and;
- o From consumer or other reporting agencies.

Our Policies Regarding the Protection of the Confidentiality and Security of Your NPI

We maintain physical, electronic and procedural safeguards to protect your NPI from unauthorized access or intrusion. We limit access to NPI only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Our Policies and Practices Regarding the Sharing of Your NPI

We may share your NPI with our affiliates, such as our underwriters, closing attorneys, and other real estate settlement service providers. We also may disclose your NPI to agents, brokers or representatives to provide you with services you have requested. In addition, we will disclose your NPI when you direct or give us permission, when we are required by law to do so, or when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One important aspect of real estate transactions is the recording of documents in the public domain. Such documents may contain your NPI.

Right to Access Your NPI and Ability to Correct Errors or Request Changes or Deletion

Certain states afford you the right to access your NPI and, under certain circumstances, to find out to whom your NPI has been disclosed. Also, certain states afford you the right to request correction, amendment or deletion of your NPI. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.

All requests must be made in writing to the following address:

Land Title Company of Alabama
600 North 20th Street, Suite 100
Birmingham, AL 35203



CHICAGO TITLE INSURANCE COMPANY

lwb
ORIGINAL VERSION
Print Date: 03/06/2019 at 12:23:59

Transaction Identification Data for reference only:

Issuing Agent: Land Title Company of Alabama Loan ID No.:
ALTA® Universal ID: 0000016
Commitment: 4380P-19
Property Address: 5904 Meadowview Lane, Mount Olive, AL 35117

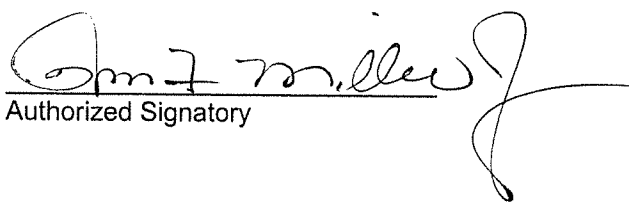
SCHEDULE A

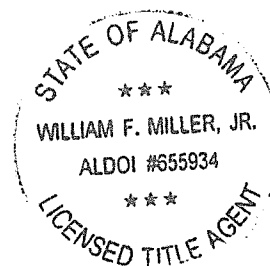
1. Commitment Date: **March 4, 2019 at 08:00 AM**
2. Policy to be issued:
 - (a) ALTA Owners Policy (06/17/06)
 - Proposed Insured: **Legally Qualified Purchaser**
 - Proposed Policy Amount: **\$0.00**
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple
4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:

E and C, LLC, an Alabama limited liability company
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

By: Land Title Company of Alabama
License No.: 0187964


Authorized Signatory



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CHICAGO TITLE INSURANCE COMPANY

EXHIBIT A

The Land is described as follows:

Commence at the SE corner of the SE 1/4 of the NW 1/4 of Section 4, Township 16 South, Range 3 West and run North along the East line thereof 1,199.90 feet to the Point of Beginning; thence continue along the last described course 786.34 feet to the Northeast corner of the South 1/2 of the NE 1/4 of the NW 1/4 of said section; thence 88°34'21" left and run West along the North line of said 1/2 - 1/4 - 1/4 line 829.49 feet; thence 91°08'28" left and run 332.96 feet; thence 6°44'17" left and run 50.02 feet; thence 17°14'55" left and run 79.53 feet to a point of the end of the Northwesterly right of way of Meadowview Drive; thence 63°45'02" left and run Easterly along the end of said right of way for 58.62 feet to the end of the Southeasterly right of way of said road; thence 17°48'05" right and run 242.70 feet; thence 71°03'58" right and run Southerly 128.95 feet; thence 89°58'39" right and run Westerly for 107.30 feet; thence 91°21'17" left and run Southerly for 443.76 feet; thence 26°32'59" right and run Southwesterly 429.38 feet; thence 26°34'38" left and run Southerly 387.94 feet; thence 88°46'45" left and run Easterly 173.78 feet; thence 113°29'31" right and run Southwesterly 114.49 feet to the South line of the SE 1/4 of the NW 1/4 of said Section; thence 113°29'31" left and run East along said line 54.52 feet; thence 66°30'29" left and run Northeasterly for 995.26 feet to a curve to the left with a radius of 675.00 feet and a central angle of 24°43'29"; thence run along the arc of said curve 291.28 feet; thence 90°00' right from the tangent of said curve and run Easterly for 151.69 feet to the Point of Beginning.

ALSO:

Commence at the SE corner of the SE 1/4 of the NW 1/4 of Section 4, Township 16 South, Range 3 West and run West along said South line thereof for 684.52 feet to the Point of Beginning; thence continue along the last described course 125.91 feet; thence 88°46'45" right and run Northerly for 105.02 feet; thence 91°13'15" right and run Easterly for 173.78 feet; thence 113°29'31" right and run Southwesterly 114.49 feet to the Point of Beginning.

LESS AND EXCEPT Moore's Addition to Mt. Olive, as recorded in Map Book 227, page 27, in the Probate Office of Jefferson County, Alabama.



CHICAGO TITLE INSURANCE COMPANY

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.
 - a. **Warranty Deed from E and C, LLC, an Alabama limited liability company to Legally Qualified Purchaser.**
 - b. **We will require the following documents in regards to E and C, LLC, an Alabama limited liability company**
 1. **A Copy of the Articles of Organization**
 2. **A Copy of the Operating Agreement, if any**
 3. **Proper resolution regarding authorized party to sign transactional documents on behalf of the entity (unless covered in the Operating Agreement)**
 4. **Certificate of Existence from Alabama Secretary of State (website: sos.alabama.gov)**
 - c. **NOTE: This binder is furnished for information purposes only. We assume liability hereunder only after receiving the proper name(s) of the purchaser(s). This Commitment is conditioned upon approval by Company underwriting counsel, and the Company reserves the right to impose additional Requirement and/or add Exceptions.**
 - d. **We require execution of a Litigation & Lien Affidavit certifying that the owner/purchasers are not subject to any court orders or a party to any litigation (including insolvency proceedings) which would affect this transaction. (Form available upon request).**
 - e. **All papers to be filed in the Probate Office of JEFFERSON County, Alabama.**

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ALTA Commitment for Title Insurance 8-1-16 - Schedule B

AMERICAN
LAND TITLE
ASSOCIATION



File No.: 4380P-19

SCHEDULE B

(Continued)

5. Satisfactory evidence that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractor, labor and materialmen are all paid. NOTE: Upon receipt of a properly executed Owner/Seller Affidavit, this item shall be omitted from the Loan Policy, as applicable. (Form available upon request)
6. Unrecorded easements, if any, on above or below the surface, and any discrepancies or conflicts in boundary lines or shortages in area or encroachments, which a correct survey or an inspection of the premises would disclose. NOTE: Upon approval of a proper survey, this item shall be omitted from the Loan Policy, as applicable.
7. **Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable. 2018 taxes PAID in the amount of \$462.57 under Parcel ID Number 14-00-04-2-001-044.000.**

The above tax information is provided for informational purposes only. Tax information has been based on the present assessment rolls, but is subject to any changes or future adjustments that may be made by the Tax Assessor or by the County Board of Equalization. No liability is assumed for the accuracy of the amount of taxes paid or for any changes imposed by county authorities.

8. Sanitary sewer service charges, if any, due local sewer authority. (Jefferson County Sewer Service Office - 205-325-5390).
9. We require a letter from the appropriate fire district as to any past due and current fire service charges dues on subject property AND proof of payment of said dues.

THIS IS THE END OF SCHEDULE B, PART I

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ALTA Commitment for Title Insurance 8-1-16 - Schedule B



File No.: 4380P-19

SCHEDULE B
(Continued)

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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. All taxes for the year 2019 and subsequent years, not yet due and payable.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete survey of the land.
4. Rights or claims of parties in possession not shown by the public records.
5. Easements, or claims of easements, not shown by the public records.
6. Any lien, or right to a lien, for services, labor, or material heretofore or herein after furnished, imposed by law and not shown by the public records.
7. Taxes or special assessments which are not shown as existing liens by the public records.
8. Any prior reservation or conveyance, together with release of damages of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in , on and under subject property.

THIS IS THE END OF SCHEDULE B, PART II

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ALTA Commitment for Title Insurance 8-1-16 - Schedule B



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