



COMMITMENT FOR TITLE INSURANCE (T-7)
Issued by
FIRST NATIONAL TITLE INSURANCE COMPANY

We, First National Title Insurance Company, will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN **SCHEDULE A**, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

Authorized Countersignature
Select Title, LLC
1333 West Loop South, Suite 930
Houston, TX 77027
GF File: 122419214



FIRST NATIONAL TITLE INSURANCE COMPANY

By: 
J. Christopher Phillips, President/CEO

Patrick McMillan, Treasurer

TEXAS TITLE INSURANCE INFORMATION

<p>Title insurance insures you against loss resulting from certain risks to your title.</p> <p>The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.</p>	<p>El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.</p> <p>El Compromiso para Seguro de Titulo es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.</p>
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CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- **MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.
- **EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.
- **CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-944-3684 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.
- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

IMPORTANT NOTICE

FOR INFORMATION,
OR TO MAKE A COMPLAINT
CALL OUR TOLL-FREE NUMBER

1-888-944-3684

ALSO YOU MAY CONTACT
THE TEXAS DEPARTMENT OF
INSURANCE AT

1-800-252-3439

To obtain information on:

1. Filing a complaint against an insurance company or agent.
2. Whether an insurance company or agent is licensed.
3. Complaints received against an insurance company or agent.
4. Policyholder rights.
5. A list of consumer publications and services available through the Department.

YOU MAY ALSO WRITE TO
THE TEXAS DEPARTMENT OF INSURANCE
P.O. BOX 12030
AUSTIN, TEXAS 78711-2030
FAX NO. (512) 490-1007

AVISO IMPORTANTE

PARA INFORMACION, O
PARA SOMETER UNA QUEJA
LLAME AL NUMERO GRATIS

1-888-944-3684

TAMBIEN
PUEDE COMUNICARSE CON
EL DEPARTAMENTO DE SEGUROS
DE TEXAS AL

1-800-252-3439

Para obtener información sobre:

1. Como someter una queja en contra de una compañía de seguros o agente de seguros.
2. Si una compañía de seguros o agente de seguros tiene licencia.
3. Quejas recibidas en contra de una compañía de seguros o agente de seguros.
4. Los derechos del asegurado.
5. Una lista de publicaciones y servicios para consumidores disponibles a través del Departamento.

TAMBIEN PUEDE ESCRIBIR AL
DEPARTAMENTO DE SEGUROS
DE TEXAS
P.O. BOX 12030
AUSTIN, TEXAS 78711-2030
FAX NO. (512) 490-1007

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE A

Effective Date: **November 21, 2024 8:00 am**

GF No. **122419214**

Issued **December 4, 2024 8:00 am**

1. The policy or policies to be issued are:
 - a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)
(Not applicable for improved one-to-four family residential real estate)
Policy Amount: **\$750,000.00**
PROPOSED INSURED: **Stella Ln Development LLC, a Texas limited liability company**
 - b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
Policy Amount:
PROPOSED INSURED:
 - c. LOAN POLICY OF TITLE INSURANCE (Form T-2)
Policy Amount:
PROPOSED INSURED:
Proposed Borrower:
 - d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)
Policy Amount:
PROPOSED INSURED:
Proposed Borrower:
 - e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)
Binder Amount:
PROPOSED INSURED:
Proposed Borrower:
 - f. OTHER
Policy Amount:
PROPOSED INSURED:
2. The interest in the land covered by this Commitment is: **Fee Simple**
3. Record title to the land on the Effective Date appears to be vested in:
[**Raquel Fatiuk Family Trust, the Brandy Ray \(Solanick\) Family Trust, the Siobhan Murphy Family Trust, the Ciara Murphy Family Trust and the Charley Wilkerson-Kemp Family Trust**](#)

4.

Legal description of land:

A TRACT OR PARCEL CONTAINING 15.715 ACRES OR 684,532 SQUARE FEET OF LAND, SITUATED IN THE JOSEPH HOUSE SURVEY, ABSTRACT NO. 34, HARRIS COUNTY, TEXAS, BEING ALL OF LOT 24, BLOCK 4, TOMBALL HILLS ADDITION, AS RECORDED UNDER VOLUME (VOL.) 279, PAGE (PG.) 111, HARRIS COUNTY MAP RECORDS (H.C.M.R.), BEING PART OF A CALLED 23.1716 ACRES CONVEYED TO WILKERSON JUDY G TRUST, AS RECORDED UNDER HARRIS COUNTY CLERK'S FILE (H.C.C.F.) NO. RP-2020-96657, WITH ALL BEARINGS AND COORDINATES HEREON BEING GRID NAD 1983 BASED ON THE TEXAS STATE PLANE COORDINATE SYSTEM SOUTH CENTRAL ZONE #4204 AND DISTANCES BEING SURFACE WITH A SCALE FACTOR OF 1.0000466, SAID 15.715 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS,

BEGINNING AT A CAPPED 5/8 INCH IRON ROD FOUND ON THE EAST RIGHT-OF-WAY (R.O.W.) LINE OF STELLA LANE (50' R.O.W.) AS RECORDED UNDER VOL. 279, PG. 111, HARRIS COUNTY MAP RECORDS (H.C.M.R), MARKING THE SOUTHWEST CORNER OF LOT 25, BLOCK 4, OF SAID TOMBALL HILLS ADDITION, AND MARKING A NORTHWEST CORNER OF SAID LOT 24 AND OF THE POINT OF BEGINNING (P.O.B.) OF HEREIN DESCRIBED TRACT;

THENCE, NORTH 87 DEG. 40 MIN. 31 SEC. EAST, ALONG THE COMMON LINE OF SAID LOTS 24 AND 25, A DISTANCE OF 125.05 FEET TO A CAPPED 5/8 INCH IRON ROD STAMPED "AXIOM SURVEYING" SET MARKING THE SOUTHEAST CORNER OF SAID LOT 25 AND AN INTERIOR CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE, NORTH 02 DEG. 21 MIN. 38 SEC. WEST, ALONG THE COMMON LINE OF TOMBALL HILLS ADDITION AND SAID 23.1716 ACRES, A DISTANCE OF 795.90' FEET TO A FOUND 5/8 INCH IRON ROD WITH "LJA" CAP HAVING FOUND NAD 1983 TX SC ZONE 4204 GRID COORDINATES OF X=3,030,313.33, Y=13,969,921.99;

THENCE, NORTH 46 DEG. 22 MIN. 14 SEC. EAST, ALONG THE COMMON SOUTHERLY LINE OF A HARRIS COUNTY FLOOD CONTROL DRAINAGE EASEMENT FOR "SPRING CREEK" (J100-00-00) A DISTANCE OF 573.50' TO A PI AND POINT FOR CORNER ON SAID DRAINAGE EASEMENT;

THENCE, SOUTH 20 DEG. 38 MIN. 45 SEC. EAST, ALONG THE COMMON SOUTHERLY LINE OF SAID HARRIS COUNTY FLOOD CONTROL DRAINAGE EASEMENT OF "SPRING CREEK (J100-00-00) A DISTANCE OF 117.80' TO A PI AND POINT FOR CORNER ON SAID DRAINAGE EASEMENT;

THENCE, WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 50.00' AND A ARC LENGTH OF 30.47' WITH A CHORD BEARING AND DISTANCE OF NORTH 69 DEG. 21 MIN. 15 SEC. EAST AT 30.00' ALONG THE COMMON SOUTHERLY LINE OF SAID HARRIS COUNTY FLOOD CONTROL DRAINAGE EASEMENT OF "SPRING CREEK (J100-00-00) TO A POINT FOR CORNER ON SAID DRAINAGE EASEMENT;

THENCE, NORTH 20 DEG. 38 MIN. 45 SEC. WEST, ALONG THE COMMON SOUTHERLY LINE OF SAID HARRIS COUNTY FLOOD CONTROL DRAINAGE EASEMENT OF "SPRING CREEK (J100-00-00) A DISTANCE OF 130.52' TO A PI AND POINT FOR CORNER ON SAID DRAINAGE EASEMENT;

THENCE, NORTH 46 DEG. 22 MIN. 14 SEC. EAST, ALONG THE COMMON SOUTHERLY LINE OF SAID HARRIS COUNTY FLOOD CONTROL DRAINAGE EASEMENT OF "SPRING CREEK (J100-00-00) A DISTANCE OF 245.28' TO A FOUND 5/8 INCH IRON ROD FOUND FOR A PI AND POINT FOR CORNER OF HEREON DESCRIBED 15.715 ACRE TRACT AND ALSO BEING ON SAID SOUTHERLY LINE OF HARRIS COUNTY "SPRING CREEK" DRAINAGE EASEMENT, AND ALSO BEING ON THE COMMON WESTERLY LINE OF "NORTH STAR ESTATES SECTION 1" SUBDIVISION PER HARRIS COUNTY FILM CODE NUMBER 370058, HAVING FOUND NAD 1983 TX SC ZONE 4204 GRID COORDINATES OF X=3,030,929.44, Y=13,970,509.40;

THENCE, SOUTH 02 DEG. 24 MIN. 52 SEC. EAST, ALONG THE COMMON LINE OF SAID "NORTH STAR ESTATES SECTION 1" A DISTANCE OF 1,241.34' FEET TO A POINT FOR CORNER FROM WHICH A FOUND BENT IRON PIPE AT FENCE POST THAT BEARS S 50° W AT 0.50' FOR THE SOUTHEAST CORNER OF HEREIN DESCRIBED 15.715 ACRE TRACT, SAID POINT FOR CORNER HAVING FOUND NAD 1983 TX SC

ZONE 4204 GRID COORDINATES OF X=3,030,981.83, Y=13,969,269.21;

THENCE, SOUTH 70 DEG. 38 MIN. 24 SEC. WEST, ALONG THE COMMON LINE OF SAID TOMBALL HILLS ADDITION AND SAID 23.1716 ACRES, A DISTANCE OF 670.36 FEET TO A CAPPED 5/8 INCH IRON ROD SET MARKING AN ANGLE POINT OF THE HEREIN DESCRIBED 15.715 ACRE TRACT;

THENCE, SOUTH 87 DEG. 36 MIN. 52 SEC. WEST, ALONG THE COMMON LINE OF SAID TOMBALL HILLS ADDITION AND SAID 23.1716 ACRES, A DISTANCE OF 125.00 FEET TO A CAPPED 5/8 INCH IRON ROD SET ON THE WEST R.O.W. LINE OF SAID STELLA LANE MARKING THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED 15.715 ACRE TRACT;

THENCE, NORTH 02 DEG. 23 MIN. 47 SEC. WEST, ALONG THE WEST R.O.W. LINE OF SAID STELLA, A DISTANCE OF 80.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 15.715 ACRES OR 684,532 SQUARE FEET OF LAND.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE B

EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below (We must either insert specific recording data or delete this exception):

Restrictive covenants recorded in Volume 279, Page 111 and Volume 353, Page 41 of the Map Records of Harris County, Texas; and by instrument(s) filed for record under Harris County Clerk's File No(s). F789599, 20060081319, 20090324634, 20090495103, 20090558756, 20120349463, 20120503304, 20120503305, 20120503316 and 20120510083, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and to the extent that the covenant, condition or restriction (a) is exempt under title 42 of the United States Code or (b) relates to handicap, but does not discriminate against handicapped persons.

[Click Here for Restrictive Covenants](#)

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
 - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.(Applies to the Owner's Policy only.)
5. Standby fees, taxes and assessments by any taxing authority for the year **2024**, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year _____ and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)

9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only.) Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):
- a. **Rights of Parties in Possession. (Owner Policy Only)**
 - b. **Any and all leases, recorded or unrecorded, with rights of tenants in possession.**
 - c. **Subject to any visible or apparent easement over, under or across subject property which a survey or physical inspection of the premises might disclose.**
 - d. **All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.**
 - e. **An undivided 1/2 interest of all oil, gas and other minerals, the royalties, bonuses, rentals and all other rights in connection with same are excepted herefrom as set forth in instrument recorded in Volume 191, Page 733 in the Contract Records of Harris County, Texas. Title to said interest not checked subsequent to the date of aforesaid instrument.**
 - f. **Oil, gas and mineral lease recorded under File No. F319386 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - g. **Oil, gas and mineral lease recorded under File No. F570147 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - h. **Oil, gas and mineral lease recorded under File No. G15016 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - i. **Oil, gas and mineral lease recorded under File No. G406168 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - j. **Oil, gas and mineral lease recorded under File No. G064060 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - k. **Oil, gas and mineral lease recorded under File No. H147820 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - l. **Oil, gas and mineral lease recorded under File No. J857255 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - m. **Oil, gas and mineral lease recorded under File No. J857256 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - n. **Oil, gas and mineral lease recorded under File No. J825526 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**
 - o. **Oil, gas and mineral lease recorded under File No. K44420 in the Official Public Records of Harris County, Texas. Title to said lease not checked subsequent to the date of aforesaid instrument.**

- p. **An undivided 1/2 interest of all oil, gas and other minerals, the royalties, bonuses, rentals and all other rights in connection with same are excepted herefrom as set forth in instrument recorded under File No. J802686 in the Official Public Records of Harris County, Texas. Title to said interest not checked subsequent to the date of aforesaid instrument.**
- q. **Building set back line 25 feet wide along the westerly property line(s) abutting Stella Lane, as shown by map or plat thereof recorded in Volume 279, Page 111 of the Map Records of Harris County, Texas and in Volume 353, Page 41 of the Map Records of Harris County, Texas.**
- r. **Building set back line 5 feet wide along the north and south property line(s) of Lot 24, as shown by the map or plat thereof recorded in Volume 279, Page 111 and Volume 353, Page 41 of the Map Records of Harris County, Texas.**
- s. **Building set back line 16 feet wide along the west, southeast and east property line(s), as shown by the map or plat thereof recorded in Volume 353, Page 41 of the Map Records of Harris County, Texas.**
- t. **A utility easement 16 feet traversing through the subject property, as shown by map or plat thereof recorded in Volume 279, Page 111 of the Map Records of Harris County, Texas and in Volume 353, Page 41 of the Map Records of Harris County, Texas.**
- u. **Drainage easement twenty five (25) feet wide on each side of the center line of all natural drainage courses, as shown by the recorded plat of said subdivision. (OWNER POLICY ONLY)**
- v. **Unlocated pipeline right-of-way granted to Viking Resources Corporation, as set out in instrument recorded under Harris County Clerk's File No. F366691; having been assigned to Allied Production Corporation as set forth in instrument filed for recorded under Harris County Clerk's File No. G032964, and conveyed to James H. Wilkerson as set forth in instrument filed for record under Harris County Clerk's File No. N174943.**
- w. **Intentionally deleted.**
- x. **This Company shall have no liability for, nor any responsibility to defend, any portion of the property described herein against any right, title, interest, or claim (valid or invalid) of any character had or asserted by the State of Texas or by any governmental authority or by the public generally, (1) in and to portions of the above described property that may be within the bed, shore, or banks of a perennial stream or lake, whether navigable in fact or law; or within the bed or shore of the beach adjacent thereto of a body of water affected by the ebb and flow of the tide; and (2) in and to portions of the above described property which may be between the water's edge and a line of vegetation on the upland or for any claim or right for ingress and egress thereto.**
- y. **No liability is assumed by virtue of the fact that the fence(s) do not follow the property line(s), as shown on the Survey dated December 2, 2024, revised December 3, 2024 by Michael R. O'Dell, Registered Professional Land Surveyor No. 4942. (Owner's Policy Only)**

[Click Here for Exception Documents](#)

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

FIRST NATIONAL TITLE INSURANCE COMPANY

SCHEDULE C

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. **NOTE: We find no outstanding liens of record affecting the subject property. Inquiry should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any security interest claim in the subject property.**
6. **Notice of Lien dated September 20, 2017, filed for record under Harris County Clerk's File No(s). [RP-2017-425747](#), by the City of Tomball, Texas, in the amount of Ninety Five and 00/100 (\$95.00).**
7. **Notice of Lien dated August 2, 2017, filed for record under Harris County Clerk's File No(s). [RP-2017-352363](#), by the City of Tomball, Texas, in the amount of Ninety Five and 00/100 (\$95.00).**
8. **Notice of Lien dated November 17, 2016, filed for record under Harris County Clerk's File No(s). [RP-2016-529489](#), by the City of Tomball, Texas, in the amount of Seventy and 00/100 (\$70.00).**
9. **Intentionally deleted.**
10. **The following documents are required for review prior to the closing of the transaction and issuance of any title insurance predicated upon a conveyance or encumbrance from Stella In Development LLC, a Limited Liability Company:**
 - a) **Certificate of Formation (or Articles of Organization), including any amendments, registered with the Secretary of State;**
 - b) **Satisfactory evidence that the Limited Liability Company is in good standing in the State of Texas;**
 - c) **Company Agreement (or Operating/Management Agreement), including any amendments, showing the Membership of the Company and identity of and authority of the person or persons, acting on behalf of the Limited Liability Company, to execute the transaction documents.**

Upon review, the Company reserves the right to make additional requirements and/or exceptions.

11. Intentionally deleted.

12. NOTE: The following Deed(s) have been filed for record in the last 24-Months: NONE.

13. The purchaser(s) in this transaction, Stella In Development, LLC , has/have only been checked for the existence of a TEXAS WORKFORCE COMMISSION LIENS and FEDERAL JUDGMENT LIENS IN FAVOR OF THE UNITED STATES or AGENT THEREOF and U.S. BANKRUPTCY PROCEEDINGS. In connection therewith, we find the following possible involuntary liens and/or possible Bankruptcy proceedings against person(s) with a name similar to that of the applicant purchaser(s), named above: None

COMMITMENT FOR TITLE INSURANCE T-7

SCHEDULE D

GF No. 122419214

Effective Date: **November 21, 2024, 8:00 am**

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The following individuals are directors and/or officers, as indicated, of the Title Insurance Company issuing this Commitment

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the Writing of Title Insurance in the State of Texas, the following disclosures are made:

1. As to each Commitment for Title Insurance, the issuing Title Insurance Company, **First National Title Insurance Company**, a Texas corporation, shall disclose:
 - (a) Each shareholder owning or controlling, directly or indirectly, ten percent (10%) or more of the share of the Title Insurance Company; there shall also be disclosed all individuals, partnerships, corporations, trusts or other entities owning ten percent (10%) or more, of those entities directly owning ten percent (10%), or more, of the Title Insurance Company: William C. Shaddock - Texas National Holdings, LLC
 - (b) Directors: William C. Shaddock, J. Christopher Phillips, Mark E. Mitchell, Patrick G. McMillan, Jr., William C. Shaddock, Jr., Andrew C. Shaddock, Billy Vaughn
 - (c) Officers:
 - Chairman: William C. Shaddock
 - Chief Executive Officer: J. Christopher Phillips
 - President: Chad L. Hansen
 - Treasurer and Controller: Patrick G. McMillan, Jr.
 - Chief Financial Officer: Heather Riddle
 - Secretary: David M. Hays
 - Assistant Secretary: Geri S. Hosterman
 - General Counsel: David M. Hays
 - Senior Vice Presidents: Geri S. Hosterman; Ellen T. Wied; Donald O. Horn; Errin H. Froggatt; Lauren Wright; Cheri Swanson, and Jennifer Shaw

2. The following disclosures are made by the Select Title, LLC (Title Insurance Agent),

B-1. If Agent is a corporation, the shareholders owning or controlling, directly or indirectly 1% or more of the shares of Agent as of the last day of the year preceding the date hereinabove set forth are as follows (or owning or controlling 10% or more of an entity that owns 1% or more of the Agent): Select Title Holdings, LLC

B-2. Individuals, firms, partnerships, associations, corporations, trusts or other entities owning 10% or more of those entities referred to in item no B-1 hereinabove as of the day of the year preceding the date hereinabove set forth are as follow: Elder Family Holdings, LLC, Tell Holdings, LLC

B-3. If Undersigned Agent is a corporation, the following is a list of the members of the Board of Directors, as of the last day of the year preceding the date hereinabove set forth: Bradley W. Elder

B-4. If the Agent is a corporation, the names of any of the directors, president, executive or senior vice president, secretary and treasurer if any of the Title Insurance Agent are as follows: Bradley W. Elder

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium* is:

Owner's Policy	<u>\$4,258.00</u>
Loan Policy	<u>\$0.00</u>
Endorsement Charges	<u>\$638.70</u>
Other	<u>\$0.00</u>
Total	<u>\$4,896.70</u>

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

<u>Amount</u>	<u>To Whom</u>	<u>For Services</u>
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" *The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance."

COMMITMENT FOR TITLE INSURANCE (Form T-7)

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.

El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.

Your Commitment of Title insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment's Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- **MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

- **EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

- **CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 8889443684 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

DELETION OF ARBITRATION PROVISION

(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

SIGNATURE

DATE

THE LANGUAGE SET FORTH BELOW *MUST* BE INCORPORATED INTO A COVER LETTER AND SUCH LETTER MUST BE ATTACHED TO ALL TITLE INSURANCE COMMITMENTS. EXCEPTION: IF THE RECIPIENT IS AN OUT-OF-COUNTY TITLE COMPANY, USE THE OUT-OF-COUNTY TITLE COMPANY LETTER

Required Language for a Title Insurance Commitment Cover Letter

The attached title insurance commitment contains information which has been obtained or derived from records and information owned by Title Data, Inc. or one of its subsidiaries (collectively "Title Data"). Title Data owns and maintains land title plants for various Texas Counties. Title Data created its title plants through the investment of extensive time, labor, skill and money. **The information contained in the title plants is protected by federal copyright law and Texas common law on trade secrets and contract.**

Title Data has granted our company a license to use one or more of its title plants. Our company's right to access and use Title Data's title plant is governed by our contract with Title Data. Our contract with Title Data restricts who can receive and/or use a title insurance commitment which is based, in whole or in part, upon Title Data's records and information.

Under the terms of our contract with Title Data, we are permitted to provide you with the attached title insurance commitment **for limited use and distribution only**. Specifically, you are sublicensed to deliver, exhibit, or furnish, or furnished attached title insurance commitment (or any copies thereof) **ONLY** to your bona fide employees and a third party who is a bona fide role in this proposed real estate transaction. Including a lawyer, a lender, a surveyor, a real estate broker or agent, and the parties to this proposed transaction.

For purposes of our agreement with Title Data, "deliver, exhibit, or furnish" includes, without limitation, copying this title insurance commitment (whether such copying be by means of a photocopier, facsimile machine, another electronic scanning device, or any other method of reproduction) and providing such copy to any third party.

Your furnishing of the attached title insurance commitment to anyone not specifically enumerated above is not permitted by our contract with Title Data and constitutes to anyone not specifically enumerated above is also a violation of federal copyright law and Texas common law.

Therefore, as an express condition of us providing you with the attached title insurance commitment, you specifically agree to limit its uses to those herein, and to provide a copy of this letter to any party to whom you deliver, exhibit, or furnish the attached title insurance commitment (or any copies thereof).

In the event you are unable or unwilling to comply with conditions, immediately return the attached title insurance commitment to our company, without reviewing, copying, or otherwise utilizing in a way the information contained therein.

A COPY OF THIS LETTER MUST ACCOMPANY THE ATTACHED TITLE INSURANCE COMMITMENT AT ALL TIMES. ALL DOWNSTREAM RECIPIENTS MUST PROVIDE A COPY OF THE LETTER TO ANY OTHER AUTHORIZED USERS OF THE ATTACHED TITLE INSURANCE COMMITMENT.

Select Title, LLC PRIVACY NOTICE GF# 122419214

WHAT DOES SELECT TITLE, LLC DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Select Title, LLC, pursuant to title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Select Title, LLC, need to share consumers' personal information to run their everyday business – to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customer personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your person information	Do we Share?	Can you limit this sharing?
For our everyday business purposes – to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services and responding to court orders and legal investigations.	Yes	No
For our marketing purposes – to offer products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share

For our affiliates everyday business purposes – information about our transaction and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates may include companies with a;, Select Title, First National Title Insurance Company and .	Yes	No
For our affiliates everyday business purposes – information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For non affiliates to market to you. Non affiliates are companies not related but common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non affiliates as permitted by law. If you request a transaction with a non affiliated, such as a third party insurance company, we will disclose your personal information to that non affiliated. (We do not control their subsequent use of information, and suggest you refer to their privacy notices.)

Sharing Practices

How often does Select Title, LLC notify me about its practices?	We must notify you about our sharing practices when you request a transaction.
How does Select Title, LLC protect my person information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How does Select Title, LLC collect my personal information?	To protect your personal information. For example, when you <ul style="list-style-type: none"> - Request insurance-related services - Provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g.,opt out) in certain instances, we do not share your personal information in those instances.

Contact Us	If you have any questions about this privacy notice, please contact us at: Select Title, LLC
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Figure: 28 TAC §1.601(a)(3):

1 IMPORTANT NOTICE

To obtain information or make a complaint:

2 You may contact your agent at **979-618-7354**.

3 You may call **First National Title Insurance Company's** toll-free telephone number for information or to make a complaint at:

1-8889443684

4 You may also write to **First National Title Insurance Company** at:

**2400 Dallas Parkway #580
Plano, Texas 75093**

5 You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

6 You may write the Texas Department of Insurance:

P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 475-1771
Web: www.tdi.texas.gov
E-mail: ConsumerProtection@tdi.texas.gov

7 PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim you should contact the agent or the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

8 ATTACH THIS NOTICE TO YOUR POLICY: This notice is for information only and does not become a part or condition of the attached document.

1 AVISO IMPORTANTE

Para obtener información o para presentar una queja:

2 Usted puede comunicarse con su agente al **979-618-7354**.

3 Usted puede llamar al número de teléfono gratuito de **First National Title Insurance Company** para obtener información o para presentar una queja al:

1-8889443684

4 Usted también puede escribir a **First National Title Insurance Company**:

**2400 Dallas Parkway #580
Plano, Texas 75093**

5 Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañías, coberturas, derechos, o quejas al:

1-800-252-3439

6 Usted puede escribir al Departamento de Seguros de Texas a:

P.O. Box 12030
Austin, TX 78711-2030
Fax: (512) 490-1007
Sitio web: www.tdi.texas.gov
E-mail: ConsumerProtection@tdi.texas.gov

7 DISPUTAS POR PRIMAS DE SEGUROS O RECLAMACIONES:

Si tiene una disputa relacionada con su prima de seguro o con una reclamación, usted debe comunicarse con (el agente) (la compañía) (el agente o la compañía) primero. Si la disputa no es resuelta, usted puede comunicarse con el Departamento de Seguros de Texas.

8 ADJUNTE ESTE AVISO A SU PÓLIZA: Este aviso es solamente para propósitos informativos y no se convierte en parte o en condición del documento adjunto.

TEXAS TITLE INSURANCE INFORMATION

<p>Title insurance insures you against loss resulting from certain risks to your title.</p> <p>The Commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The Commitment is a legal document. You should review it carefully to completely understand it before your closing date.</p>	<p>El seguro de titulo le asegura en relacion a perdidas resultar de ciertos riesgos que pueden afectar el titulo de su propiedad.</p> <p>El Compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de seguro de titulo. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transaccion.</p>
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Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Mineral and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown on Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- EXCEPTIONS are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

- EXCLUSIONS are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

- CONDITIONS are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-678-1700 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the Policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

First National Title Insurance Company

Mobile Notary Disclosure

If any party to a transaction, including a buyer, borrower, or seller, requires the use of a mobile notary, please notify your title company representative immediately. A mobile notary is a third-party service provider, with no affiliation to the title company nor its underwriters. Since this is a third-party servicer, there will be a cost to the person requesting the service, which is paid at closing. This cost is paid directly to the mobile notary service. The estimated cost of a mobile notary is \$150.00 - \$200.00 and final cost is determined by many variables such as remoteness of signing location, time of day (inside or outside of business hours), and current demand. The final cost can be confirmed to you in advance at the time the mobile notary service is ordered on your behalf.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

GF. NO.: 122419214

Buyer: **Stella Ln Development LLC, a Texas limited liability company**

Seller: **Judy G. Wilkerson Trust**

Property: **0 Stella Ln., TomballTX 77375**

This is to give you notice that Bradley W. Elder, (the “Disclosed Group”) has a business relationship with Select Title, LLC (“Select Title”). Bradley W. Elder has an ownership interest in Select Title as well as Title Tax, LLC. Because of this relationship, this referral may provide the Disclosed Group a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for the purchase of the subject property. THERE ARE FREQUENTLY OTHER TAX CERTIFICATE COMPANIES 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.

<u>Provider and Service Provided</u>	<u>Charge or range of charges</u>
Title Tax, LLC – Tax Certificate	\$85.00-\$95.00
The Elder Law Firm	Per their current rate sheet

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that the Disclosed Group, or one of them, is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

URGENT WARNING REGARDING WIRE FRAUD AND WIRING INSTRUCTIONS

Important Instructions for Buyers and Sellers:

- i **Select Title** will only send you wiring instructions if you specifically request them. No one from our offices will send you wiring instructions if you have not asked us for them. If you receive wiring instructions from anyone and you have not requested them, call us immediately at a previously verified number or at the number on our website. Do not call us at the number you received via an email.
- i **DO NOT** rely on wiring instructions sent from any other party in the transaction.
- i Pay very close attention to email addresses on your emails. They should only come from **individual@select-title.com**. A common tactic lately has been changing the address by one letter or by punctuation only so at quick glance you cannot detect fraud.
- i **NEVER** send money by wire transfer without calling a Select Title team member at a number from our website to verify the wiring instructions first, even if those instructions were emailed from Select Title.