



**Fidelity National Title**  
Insurance Company

File No.: 203307-K

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.

**COMMITMENT FOR TITLE INSURANCE T-7**  
**ISSUED BY**  
**FIDELITY NATIONAL TITLE INSURANCE COMPANY**

We (FIDELITY 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.

Countersigned:

Dionne H. Blunt, License #: 1877895  
Authorized Signatory

Envision Title Katy, LLC  
23302 West Fernhurst Drive  
300  
Katy, TX 77494  
T: (346) 338-9504  
F: (346) 338-9505  
License#:2786425

**Fidelity National Title Insurance Company**

By:   
Michael J. Nolan  
President

ATTEST:   
Marjorie Nemzura  
Secretary

## 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.

## 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 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-(800) 442-7067 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 parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.”

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Signature

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Date



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## SCHEDULE A

Effective Date: 12/05/2023 at 8:00 AM

GF No.: 203307-K

Commitment No.203307-K, issued 8th day of January, 2024

1. 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: \$  
PROPOSED INSURED:
- b. Texas Residential Owner's Policy of Title Insurance  
One-to-Four Family Residences (T-1R)  
Policy Amount: \$770,000.00  
PROPOSED INSURED: Real Estate Prospective Solutions LLC, a Texas Limited Liability Company
- 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)  
Policy 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 Effective Date appears to be vested in:  
Nicholas Hluchan and Panagiota Hluchan

4. Legal Description of Land:

2.4229 acres of land situated in the H. & T.C. R.R. Survey, A-202, Waller County, Texas being a part of and out of the original survey of the H. & T.C. R.R. Survey, Section 123, A- 202, Waller County, Texas dated January 31, 1854; said 2.4229 acres being more particularly described by metes and bounds as follows:

COMMENCING at a 5/8 inch iron rod found for the northeasterly corner of the H. & T.C. R.R. Survey, Section 123, A-202 being the centerline intersection of Morton Road {based on a width of 60.00 feet} and Bartlett Road (based on a width of 60.00 feet);

Thence, West, along the centerline of Morton Road, a distance of 50.00 feet to a point for corner;

Thence, S 00° 04' 34" W, a distance of 65.00 feet to a 5/8 inch iron rod set for the northeasterly corner and the POINT OF BEGINNING of the herein described lot;

Thence, S 00° 04' 34" W, a distance of 488.28 feet to a 5/8 inch iron rod set for the southeasterly corner of the herein described lot;

Thence, N 89° 54' 26" W, a distance of 210.00 feet to a 5/8 inch iron rod set for the southwesterly corner of the herein described lot;

Thence, N 00° 04' 34" E, a distance of 502.94 feet to a 5/8 inch iron rod set for the northwesterly corner of the herein described lot;

Thence, East a distance of 195.00 feet to a 5/8 inch iron rod set for corner;

Thence, S 44° 58' 03" E, a distance of 21.20 feet to the POINT OF BEGINNING and containing 2.4229 acres (105,540 square feet) of land, more or less.

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

Countersigned:



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Authorized Signatory  
Dionne H. Blunt, License #: 1877895  
Envision Title Katy, LLC

## 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:  
**Those restrictive covenants recorded in Volume (2000) 643, Page 459 (Clerk's File No. 2000000730), Real Property Records, Waller County, Texas, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only 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.**
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 2024 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.
  - 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. **Estate created in that certain Oil, Gas and Mineral Lease dated September 16, 1933 and executed between A. W. Robertson, et al as Lessors and Chas. Mabry Lessee recorded in Volume 62 at Page 386 of the Deed Records of Waller County, Texas, together with all rights incident thereto.**
  - e. **Undivided one-half (1/2) interest in and to all the oil gas and other minerals in on and under and that may be produced from the herein described property conveyed In E. C. Stockdick in deed dated December 15, 1934 as referred to in that certain deed dated December 18, 1934 and recorded in Volume 64 at Page 434 of the Deed Records of Waller County, Texas wherein E. C. Stockdick reconveyed an undivided one-fourth (1/4) interest to Rollie Robertson and Henry Robertson and ratified in that certain instrument dated March 18, 1935 and recorded in Volume 66 at Page 458 of the Deed Records of Waller County Texas. Said conveyance later clarified in that certain instrument dated January 22 1936 and recorded in Volume 68 at Page 174 of the Deed Records of Waller County Texas.**
  - f. **Blanket right-of-way easement for purposes of installing maintaining and operating a pipe line and necessary appurtenances with rights to lay additional lines of pipe together with all rights incident thereto granted by Rollie Robertson to Stanolind Oil and Gas Company in instrument Dated December 2. 1938 and recorded in Volume 74 at Page 516 of the Deed Records of Waller County, Texas.**
  - g. **Blanket right-of-way easement for purposes of installing, maintaining and operating a pipe line and necessary appurtenances, together with all rights incident thereto, granted by R. Robertson and John F. Robertson to Houston Pipe Line Company in instrument dated April 24 1942 and recorded in Volume 87 at Page 246 of the Deed Records of Waller County Texas.**
  - h. **Blanket right-of-way easement for purposes of installing, maintaining and operating a pipe line and necessary appurtenances, together with all rights incident thereto, granted by R. Robertson and John F. Robertson to Houston Pipe Line Company in instrument dated April 24 1942 and recorded in Volume 87 at Page 246 of the Deed Records of Waller County Texas.**
  - i. **Reservation of all the oil gas and other minerals in, on and under and that may be produced from an undivided 89/100ths interest in the herein described property together with all rights relating thereto express or implied contained in deed dated March 19, 1946, from G L Robertson et al, to Cecil Beckendorff recorded in Volume 102 at Page 311 of the Deed Records, of Waller County Texas.**
  - j. **Reservation of all the oil, gas and other minerals in, on and under and that may be produced from an undivided 11/100ths interest in the herein described property, together with all rights relating thereto, express or implied, contained in deed dated April 9, 1946 from the Estate of Ella C Lee, N.C.M, to Cecil Beckendorff, recorded in Volume 102 at Page 374 of the Deed Records of Waller County, Texas.**
  - k. **Blanket right-of-way easement for purposes of installing, maintaining and operating a pipe line and necessary appurtenances with rights to lay additional lines of pipe, together with all rights incident thereto, granted by Cecil Beckendorff to Tennessee Gas Transmission Company in instrument dated April 7, 1948 and recorded in Volume 109 at Page 320 of the Deed Records of Waller county, Texas.**
  - l. **Blanket right-of-way easement for purposes of installing, maintaining and operating a pipe line and necessary appurtenances with rights to lay additional lines of pipe, together with all rights incident thereto, granted lay Cecil Beckenddorff to Tennessee Gas Transmission Company in instrument dated April 7, 1948 and recorded in Volume 124 at Page 75 of the Deed Records of Waller County, Texas.**
  - m. **Blanket right-of-way casement for purposes of installing, maintaining and operating a pipe line and necessary appurtenances with rights to lay additional lines of pipe, together with all rights incident**



**thereto, granted by Cecil Beckendorff to Tennessee Gas Transmission Company in instrument dated June 24, 1970, and recorded in Volume 221 at Page 409 of the Deed Records of Waller County, Texas.**

- n. Insofar as it may affect the herein described property: Undefined right-of-way easement for purposes; of installing, operating and maintaining pipelines and necessary appurtenances, granted by F. Glenn Beckendorff to Acacia Natural Gas Corporation in instrument dated September 23, 1997 and recorded in Volume (98) 582 at Page 411 of the Official Public Records of Waller County, Texas.**
- o. Right-of-way easement for purposes of constructing and maintaining a drainage canal and necessary appurtenances, granted by Floyd Glenn Beckendorff to Brookshire-Katy Drainage District in instrument dated April 13, 1998, and recorded in Volume (98) 585 at Page 30 of the Official Public Records of Waller County, Texas.**
- p. GRANTORS reserved unto themselves, their heirs and assigns any and all rice base on the subject property. No part of the rice base will be transferred with the property, as set out in Deed, recorded in Volume (2000) 643, Page 459 (Clerk's File No. 2000000730), Real Property Records, Waller County, Texas.**
- q. Right of way easement granted to Tennessee Gas and Transmission Company as set forth in instrument recorded in Volume 94, Page 121 of the Deed Records of Waller County, Texas.**
- r. Right of way easement granted to Magnolia Petroleum Company as set forth in instrument recorded in Volume 48, Page 287 of the Deed Records of Waller County, Texas.**
- s. Right of way easement granted to Acacia Natural Gas Corporation as set forth in instruments recorded in Volume (98) 580, Page 100, of the Official Public Records of Waller County, Texas, together with the terms conditions and provisions contained therein.**
- t. 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.**
- u. All conveyances, contracts, deeds, reservations, exceptions, limitations, leases, and similar interests in or to any geothermal energy and associated resources below the surface of land, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not, all as provided by Section 2703.056 (a) of the Texas Insurance Code.**

## 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. We find no outstanding liens of record affecting the subject property. Inquiry should be made concerning the existence of any unrecorded lien(s) or other indebtedness which could rise to any security interest claim in the subject property.
6. **Company requires marital history of record owner shown on Schedule A hereof from date of acquisition to date of closing. Company requires joinder of spouse as facts indicate. Subject to any change in marital status since said date which would result in an outstanding interest.**
7. Articles of organization of Real Estate Prospective Solutions LLC, a limited liability company, must be filed with the Secretary of State and Certificate of Organization for said company must be issued by the Secretary of State. Copies of both documents as well as a copy of the limited liability company's regulations must be furnished to our closing department for review.
8. **Title vested by virtue of General Warranty Deed, recorded in Volume 1380, Page 437, Real Property Records of Waller County, Texas.**

# Fidelity National Title Insurance Company

## SCHEDULE D

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 issuing Title Insurance Company, Fidelity National Title Insurance Company, is a corporation whose shareholders owning or controlling, directly or indirectly, 10% of said corporation, directors and officers are listed below:  
Shareholders: Fidelity National Title Group, Inc., which is owned 100% by FNTG Holdings, LLC, which is owned 100% by Fidelity National Financial, Inc., a publicly held company.  
Directors: Steven G. Day, Roger S. Jewkes, Marjorie Nemzura, Michael J. Nolan, Anthony J. Park  
Officers: COB/President/CEO, Michael J. Nolan; EVP/CFO/Treasurer, Anthony J. Park; VP/Corporate Secretary, Marjorie Nemzura

2. The following disclosures are made by the Title Insurance Agent issuing this Commitment: Envision Title Katy, LLC

- (a) A listing of each shareholder, owner, partner, or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium.  
Andrew Franklin, Sarah Savard, Nate and Jamie McMartin
- (b) A listing of each shareholder, owner, partner, or other person having, owning or controlling 10 percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium:
- (c) If the Agent is a corporation: (i) the name of each director of the Title Insurance Agent, and (ii) the names of the President, the Executive or Senior Vice-President, the Secretary and the Treasurer of the Title Insurance Agent.

**Officers/Directors:**

Maria DeForest

- (d) The name of any person who is not a full-time employee of the Title Insurance Agent and who receives any portion of the title insurance premium for services performed on behalf of the Title Insurance Agent in connection with the issuance of a title insurance form; and, the amount of premium that any such person shall receive. None
  - (e) For purposes of this paragraph 2, "having, owning or controlling" includes the right to receipt of a percentage of net income, gross income, or cash flow of the Agent or entity in the percentage stated in subparagraphs (a) or (b).
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 any sum 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>\$4,363.00</u>
Loan Policy	<u>\$0.00</u>
Endorsement Charges	<u>\$0.00</u>
Other	\$
Total	<u>\$4,363.00</u>

Of this amount: \$654.45 (or 15 %) will be paid to the policy issuing Title Insurance Company; \$3,708.55 (or 85 %) will be retained by the Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

AMOUNT	TO WHOM	FOR SERVICES
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\*The estimated premium is based upon information furnished us as the date of this Commitment for Title Insurance. Final determination of the amount of premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance.