



*thank you for
Closing with us!*



MARIE FARBER
Branch Manager / Escrow Officer
TeamFarber@TexasNationalTitle.com

TNT WIMBERLEY
13600 Ranch Road 12, Suite D,
Wimberley, TX 78676
(512) 337-0931

Need Further Assistance?

Call us anytime! We're always here, leading the way in the Texas Real Estate Industry.

BUYER CONTACT FORM

Escrow Number: T-188539

NAME(S): W&B Group, LLC / Francis X Rojas

PHONE NUMBER(S): 512-422-0210

EMAIL ADDRESS (copies and post-closing communication will be sent here):

frankr6591@gmail.com

After closing, will you reside at the property address? _____ Yes No

If NO, please advise on the mailing address:

177 Kingsway Dr
Wimberley Tx , 78676

POST-CLOSING DOCUMENT INSTRUCTIONS:

Copies of your closing package will be sent to you via email unless otherwise instructed.

Once prepared your title policy and a copy of your recorded deed will be sent to the email address that we have on file.

Texas National Title, Inc.

13600 Ranch Road 12
Suite D
Wimberley, TX 78676
(512) 337-0931

File Number: T-188539
Sales Price: \$220,000.00
Close Date: 8/25/2025
Disbursement Date: 8/26/2025

BUYER(S) CLOSING STATEMENT

Type: Sale
Property: 805 HIGH MESA DRIVE
WIMBERLEY, TX 78676 (HAYS)
(R22884)

Buyer(s): W&B GROUP, LLC
177 Kingsway Dr
Wimberley, TX 78676

Sellers: ELIZABETH REAGAN ORTEGA
10143 Raven Field Dr
San Antonio, TX 78245

Description	Debit	Credit
Deposits, Credits, Debits		
Sale Price of Property	\$220,000.00	
Deposit or Earnest Money from W&B Group, LLC		\$5,000.00
Option Money from W&B Group, LLC		\$300.00
Prorations		
County taxes 1/1/2025 to 8/25/2025 @ \$2,568.37/Year		\$1,660.64
Homeowners Association Dues 8/25/2025 to 1/1/2026 @ \$100.00/Year	\$35.34	
Title Charges		
Title - Lender's coverage Premium \$0.00 to Texas National Title, Inc.		
Title - Settlement or closing fee \$1,250.00 to Texas National Title, Inc.	\$625.00	
Title - E-Recording Service Fee to Texas National Title, Inc.	\$8.00	
Government Recording and Transfer Charges		
Recording fees: Deed \$29.25	\$29.25	
Additional Settlement Charges		
HOA Resale Certificate to Cedar Oak Mesa Property Owners Association	\$100.00	
HOA Transfer Fees to Cedar Oak Mesa Property Owners Association	\$100.00	
Totals	\$220,897.59	\$6,960.64

Balance Due FROM Buyer: \$213,936.95

APPROVED AND ACCEPTED**BUYER(S)**

W&B Group, LLC, a Texas
limited liability company



Francis X Rojas, Member

Addendum to Closing Statement

File Number: T-188539

Date:

Legal Description:

Lot 81, WIMBERLEY CAMPFIRE NO 2, SECTION TWO (AMENDED), a subdivision in Hays County, Texas, according to the map or plat of record in Volume 1, Page 332, Plat Records, Hays County, Texas.

I have carefully reviewed the Closing Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. The Company has deposited the earnest money that it has received in a demand deposit account that is federally insured to the maximum extent permitted by law. Demand deposit accounts are non-interest bearing pursuant to federal law, but offer immediately available funds for withdrawal after a check has cleared.

The Company may receive other benefits from the financial institution where the funds are deposited. Based upon the deposit of escrow funds in demand accounts and other relationships with the financial institution, Title Company is eligible to participate in a program offered by the financial institution whereby the Title Company may (i) receive favorable loan terms and earn income from the investment of loan proceeds and (ii) receive other benefits offered by the financial institution.

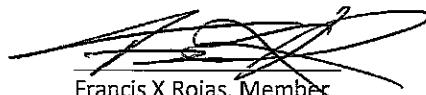
The Seller's and Purchaser's/Borrower's signatures hereon acknowledge their approval and signify their understanding that tax and insurance pro-rations and reserves are based on figures for the preceding year or supplied by others or estimated for the current year, and in the event of any change for the current year, all necessary adjustments will be made between Purchaser/Borrower and Seller directly. Any deficit in delinquent taxes or mortgage payoffs will be promptly reimbursed to the Settlement Agent by the Seller.

The parties have read and understood the above sentences, and recognize that the above relations herein are material and important. The parties agree to these statements, and recognize Title Company is relying on these recitations in closing this transaction. I certify and acknowledge that I have received a copy of this Closing Statement and have read and understood the disclosure stated above.

Elizabeth Reagan Ortega

Elizabeth Reagan Ortega

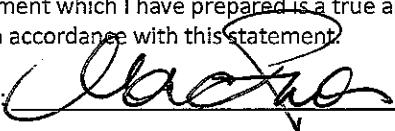
W&B Group, LLC, a Texas
limited liability company



Francis X Rojas, Member

The Closing Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:



Date:

8/26/25

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

Texas Disclosure

Form T-64

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Closing Information		Transaction Information	
Closing Disclosure Issued Date:	Property Address	805 High Mesa Drive, Wimberley, TX 78676	
Closing Date: August 25, 2025	Borrower(s)	W&B Group, LLC	
GF#: T-188539	Address(es)	177 Kingsway Dr Wimberley, TX 78676	
Sales Price: \$220,000.00	Seller(s)	Elizabeth Reagan Ortega	
Loan Amount:	Address(es)	10143 Raven Field Dr San Antonio, TX 78245	

Lender and Settlement Agent		
Lender:	Settlement Agent:	Texas National Title, Inc.
Address:	Address:	13600 Ranch Road 12, Suite D Wimberley, TX 78676

Title Insurance Premiums		
<i>If you are buying both an owner's policy and a loan policy, the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.</i>		
Title Agent:	Owner's Policy Premium	\$1,464.00
	Loan Policy Premium	\$0.00
Underwriter:	Endorsements	\$0.00
	Other	
	TOTAL	\$1,464.00

Of this total amount: \$219.60 (or 15%) will be paid to the Underwriter; the Title Agent will retain \$1,244.40 (or 85%); and the remainder of the premium will be paid to other parties as follows:

Amount (\$ or %)	To Whom	For Services
	Texas National Title	Title Evidence/Examination

Fees Paid to Settlement Agent			
<i>Fees Paid to the Settlement Agent on the Closing Disclosure includes:</i>			
Settlement or Closing Fee	\$1,250.00		

Texas Disclosure

Form T-64

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Real Estate Commission Disbursement

Portions of the Real Estate Commissions disclosed on the Closing Disclosure will be disbursed to:

\$8,800.00	Coldwell Banker Realty, Elizabeth Burnham
\$0.00	,

Other Disclosures

Although not required, this section may be used to disclose individual recording charges included on Line 01 of Section E of the Closing Disclosure, or to disclose a breakdown of other charges that were combined on the Closing Disclosure:

Document Name	Recording Fee	Document Name	Recording Fee
Deed	\$29.25	Release	\$0.00
Mortgage	\$0.00	Other	\$33.00
Closing Disclosure Charge Name	Included in Closing Disclosure Charge		
Lender Policy Endorsements			
Owner Policy Endorsements			

The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

Tax and insurance pro-rations and reserves were based on figures for the preceding year or supplied by others, or are estimates for the current year. If there is any change for the current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make expenditures and disbursements on the Closing Disclosure and I (We) approve those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if applicable, in the amount shown on the Closing Disclosure.

Buyer(s)/Borrower(s):

Seller(s):

W&B Group, LLC, a Texas limited liability company

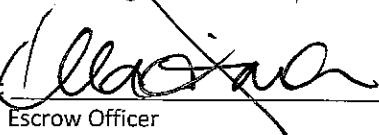
Elizabeth Reagan Ortega

Elizabeth Reagan Ortega



Francis X Rojas, Member

Settlement Agent:

By 
Escrow Officer

Law Office of Latra Szal, PC

ATTORNEY REPRESENTATION NOTICE

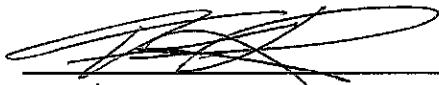
THE DOCUMENTS YOU ARE SIGNING HAVE IMPORTANT LEGAL CONSEQUENCES AFFECTING TITLE TO YOUR PROPERTY. YOU HAVE THE RIGHT TO HAVE AN ATTORNEY OF YOUR OWN CHOOSING PREPARE THESE DOCUMENTS ON YOUR BEHALF. DO NOT SIGN THESE DOCUMENTS IF YOU WISH TO BE REPRESENTED BY AN ATTORNEY OF YOUR OWN CHOOSING. BY EXECUTING THESE DOCUMENTS YOU CONSENT TO THE LIMITED SCOPE, OBJECTIVES AND GENERAL METHODS OF ATTORNEY REPRESENTATION SET FORTH BELOW.

The instruments listed in the related invoice were prepared by Law Office of Latra Szal, at the special instance, direction, and request of the referenced Title Company and were not prepared with the intent to provide legal representation to any party in this transaction. Should the transaction be in assumption (or subject to) any existing indebtedness and contain a "Due on Sale" or like clauses, you should obtain the consent or waiver of the lienholder thereof. Failure to do so may give the lienholder the right to accelerate the maturity of such indebtedness. Law Office of Latra Szal has acted herein solely as a scrivener and, even though one party may be charged all or a portion of the fee invoiced, no legal representation has been undertaken on such party's behalf. **ALL PARTIES HAVE THE RIGHT AND OPPORTUNITY TO ENGAGE AN ATTORNEY OF THEIR OWN SELECTION TO REPRESENT THEIR INTEREST IN THIS TRANSACTION, AND, BY SIGNING BELOW, WAIVE SUCH OPPORTUNITY, BUT ONLY INSOFAR AS THE DOCUMENTS PROVIDED HEREBY.**

Law Office of Latra Szal has not conducted a title search on the Property and makes no representation or warranty about condition of the title, access to the Property or any other matters that might be revealed from an examination or a survey of the Property itself.

No charge has been made for the loan documentation other than the legal instruments affecting title to the Property. Specifically, there has been no charge made for any disclosures required by the Real Estate Settlement and Procedures Act or the Truth-in-Lending Act.

By signing below, each Party acknowledges receiving and understanding this Notice.



Buyer/Borrower

Elizabeth Reagan Ortega

Buyer/Borrower

Seller

Seller

General Warranty Deed

Notice of confidentiality rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

Date: August 25, 2025

Grantor: Elizabeth Reagan Ortega f/k/a Elizabeth R. Danford f/k/a Elizabeth Reagan Danford f/k/a Elizabeth Ann Reagan

Grantor's Mailing Address: 10143 Raven Field Drive
San Antonio Tx 78245

Grantee: W&B Group, LLC

Grantee's Mailing Address: 177 Kingsway Dr
Wimberley, TX 78676

Consideration: TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable consideration.

Property (including any improvements):

Lot 81, WIMBERLEY CAMPFIRE NO 2, SECTION TWO (AMENDED), a subdivision in Hays County, Texas, according to the map or plat of record in Volume 1, Page 332, Plat Records, Hays County, Texas.

Reservations from Conveyance: None.

Exceptions to Conveyance and Warranty: This conveyance is made and accepted subject to all restrictions, covenants, conditions, rights-of-way, assessments, outstanding royalty and mineral reservations and easements, if any, affecting the above described property that are valid, existing and properly of record, as reflected by the records of the County Clerk of the aforesaid County, and subject further to the taxes for the current year and subsequent years, which Grantee assumes and agrees to pay.

Grantor, for the Consideration and subject to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty, grants, sells, and conveys to Grantee the Property, together with all and singular the rights and appurtenances thereto in any way belonging, to have and to hold it to Grantee and Grantee's heirs, successors, and assigns forever. Grantor binds Grantor and Grantor's heirs and successors to warrant and forever defend all and singular the Property to Grantee and Grantee's heirs, successors, and assigns against every person whomsoever lawfully claiming or to claim the same or any part thereof, except as to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty.

When the context requires, singular nouns and pronouns include the plural.

Elizabeth Reagan Ortega

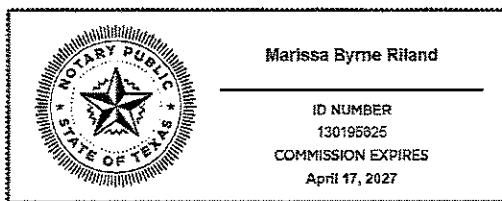
Elizabeth Reagan Ortega f/k/a Elizabeth R.
Danford f/k/a Elizabeth Reagan Danford f/k/a
Elizabeth Ann Reagan

STATE OF TEXAS)
COUNTY OF Travis)

This instrument was acknowledged before me on August 25th, 2025, by Elizabeth Reagan
Ortega f/k/a Elizabeth R. Danford f/k/a Elizabeth Reagan Danford f/k/a Elizabeth Ann Reagan.

Notary Public: check the appropriate - **and only one box** - as applicable to this notarial act:

- This notarial act is a traditional notarization. The person(s) acknowledging is physically appearing before me.
- This notarial act is an online notarization. The person(s) acknowledging is appearing before me by interactive two-way audio and video communication that meets the on-line notarization requirements under Subchapter C, Chapter 406, TX Government Code, and rules adopted under that subchapter.



Martha

Notary Public, State of Texas

Return to:

W&B Group, LLC
177 Kingsway Dr
Wimberley, TX 78676

Electronically signed and notarized online using the Proof platform.



13600 Ranch Road 12, Suite D ♦ Wimberley, TX 78676
(512) 337-0931 ♦ Fax: (512) 233-0699

INSURANCE FORM – CASH PURCHASE

Escrow Number: T-188539

The undersigned Buyer's herein acknowledge that Homeowners, Property and/or Casualty Insurance is not a requirement of this escrow since it is a CASH PURCHASE. The parties hereto agree that:

X Homeowners, Property and/or Casualty Insurance will be handled **OUTSIDE OF ESCROW**, at the expense of the appropriate parties. Escrow shall **NOT** be concerned with same.

Homeowners, Property and/or Casualty Insurance will be paid in Escrow. The undersigned parties will order the insurance with the following agent and escrow **SHALL** pay the bill from the Buyer's funds at the close of escrow.

Insurance Agent:

Company:

Phone Number: _____

Quoted premium: \$ _____

W&B Group, LLC, a Texas limited liability company

A handwritten signature in black ink.

Francis X Rojas, Member

Received Texas National Title, Inc.

By: A handwritten signature in black ink.

Date: 8/26/25 Time: 11:00AM

Property Address: 805 High Mesa Drive, Wimberley, TX 78676

File No: T-188539

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

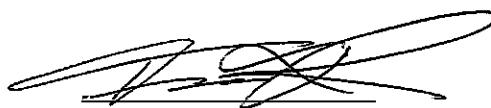
This disclosure is intended to provide notice that Texas National Title, Inc. has a business relationship with the service providers listed below. These providers are under the common control or are related to Texas National Title, Inc.. Their charges for their services are not greater than the market price for such services. Because of this relationship, this referral may provide Texas National Title, Inc. a financial or other benefit. You are not required to use the services listed below as a condition for the settlement of your transaction. You are free to shop around to make the determination that you are receiving the best service and best rate for these services.

Provider:	Service:	Charge or Range of Charges
Law Office of Latra Szal	Document Preparation	\$30.00 - \$1,000.00*
Capital City Tax Reports	Tax Reports	\$70.00 - \$134.00
Capital City RON	Notary	\$75.00 - \$150.00

*This assumes the transaction involves a single tract of land and preparation of common documents like a Warranty Deed or Release of Lien. If additional documents are required the cost could increase.

Elizabeth Reagan Ortega
Elizabeth Reagan Ortega

W&B Group, LLC, a Texas
limited liability company


Francis X Rojas, Member

36-T-188539

NOTICE TO PURCHASER

STATE OF TEXAS

§

COUNTY OF Hays

§
§

The real property, described below, which you are about to purchase is located within Hays County Special Road District (the "District"). The District has taxing authority separate from any other taxing authority, and may, subject to voter approval, issue an unlimited amount of bonds and levy an unlimited rate of tax in payment of such bonds. As of this date, the rate of taxes levied by the District on real property located in the District is \$0.041500 on each \$100.00 of assessed valuation. The total amount of bonds, excluding refunding bonds and any bonds or any portion of bonds issued that are payable solely from revenues received or expected to be received under a contract with a governmental entity, approved by the voters of the District and which have been or may, at this date, be issued is \$0. The District has aggregate principal amount of bonds outstanding.

The District has the authority to adopt and impose a standby fee on property in the District that has water, sanitary sewer or drainage facilities and services available but not connected and which does not have a house, building, or other improvement located thereon and does not substantially utilize the utility capacity available to the property. The District may exercise the authority without holding an election on the matter. As of this date, the most recent amount of the standby fee is \$0.00. An unpaid standby fee is a personal obligation of the person that owned the property at the time of imposition and is secured by a lien on the property. Any person may request a certificate from the District stating the amount, if any, of unpaid standby fees on a tract of property in the District.

The purpose of this District is to provide water, sewer, drainage, or flood control facilities and services within the District through the issuance of bonds payable in whole or in part from property taxes. The cost of these utility facilities is not included in the purchase price of your property, and these utility facilities are owned or to be owned by the District.

The legal description of the property which you are acquiring is:

Lot 81, WIMBERLEY CAMPFIRE NO 2, SECTION TWO (AMENDED), a subdivision in Hays County, Texas, according to the map or plat of record in Volume 1, Page 332, Plat Records, Hays County, Texas.

SELLER:

08/25/2025

Date

Elizabeth Reagan Ortega

Elizabeth Reagan Ortega

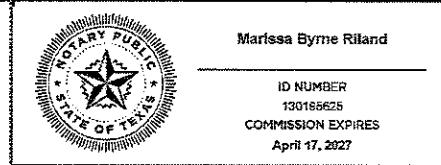
STATE OF Texas

COUNTY OF Travis

This instrument was acknowledged before me on 25th day of August, 2025 by Elizabeth Reagan Ortega.

Notary Public: check the appropriate – and only one box – as applicable to this notarial act:

- This notarial act is a traditional notarization. The person(s) acknowledging is/are physically appearing before me.
- This notarial act is an online notarization. The person(s) acknowledging is/are appearing before me by interactive two-way audio and video communication that meets the on-line notarization requirements under Subchapter C, Chapter 406, TX Government Code, and rules adopted under that subchapter.



Marissa

Notary Public Signature

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHES TAX RATES DURING THE MONTHS OF SEPTEMBER THROUGH DECEMBER OF EACH YEAR, EFFECTIVE FOR THE YEAR IN WHICH THE TAX RATES ARE APPROVED BY THE DISTRICT. PURCHASER IS ADVISED TO CONTACT THE DISTRICT TO DETERMINE THE STATUS OF ANY CURRENT OR PROPOSED CHANGES TO THE INFORMATION SHOWN ON THIS FORM.

The undersigned purchaser hereby acknowledges receipt of the foregoing notice at or prior to execution of a binding contract for the purchase of the real property described in such notice or at closing of purchase of the real property.

8/26/25
Date

PURCHASER:

W&B Group, LLC, a Texas limited liability company

[Signature]
Francis X Rojas, Member

Electronically signed and notarized online using the Proof platform.

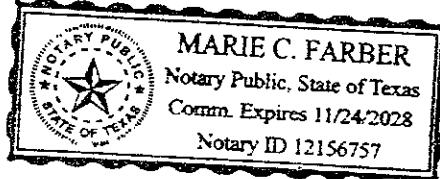
STATE OF Texas

COUNTY OF Hays

This instrument was acknowledged before me on 26 day of August, 2025 by Francis X Rojas, as Member, of W&B Group, LLC, a Texas limited liability company, on behalf of said entity.

Notary Public: check the appropriate – **and only one box** – as applicable to this notarial act:

- This notarial act is a traditional notarization. The person(s) acknowledging is/are physically appearing before me.
- This notarial act is an online notarization. The person(s) acknowledging is/are appearing before me by interactive two-way audio and video communication that meets the on-line notarization requirements under Subchapter C, Chapter 406, TX Government Code, and rules adopted under that subchapter.



A handwritten signature in black ink, appearing to read "Francis X Rojas". Below the signature is the text "Notary Public Signature".

Return to:

13600 Ranch Road 12, Ste D
Wimberley, TX 78676

PROPERTY TAX DISCLOSURE

FILE NO.: T-188539
 SELLER (whether one or more) Elizabeth Reagan Ortega
 BUYER (whether one or more) W&B Group, LLC
 PROPERTY: 805 High Mesa Drive, Wimberley, TX 78676

In accordance with the contract pertaining to the above referenced transaction, and excepting properties in Hays County which may not have current year data available, the property taxes for the current year have been prorated between BUYER and SELLER. BUYER and SELLER each acknowledge and understand that these prorations are based upon the most current tax information available to Texas National Title, Inc.. As of the date of your closing, the most current information available was (check one):

(a) Last year's actual taxes

Last Year's Taxes:

X

(b) The most current appraised value available and the most current tax rate available, or

Current Available Value	Taxing Authority	Current Available Tax Rate	Tax Per Taxing Authority
\$176,520.00	Hays County et al	1.455	\$2,568.37
TOTAL ESTIMATED TAX		\$2,568.37	

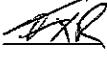
(c) The current year's actual taxes.

By initialing below, the parties hereby acknowledge their understanding of the proration calculations used on the above referenced file.

SELLER INITIALS ERO _____

BUYER INITIALS EKR _____

Additionally, by initialing some or all of the following items as may be appropriate for this transaction, each SELLER and/or BUYER acknowledges their understanding of the disclosures being made by Texas National Title, Inc. (hereinafter called "TITLE COMPANY"). Each disclosure is being made to BUYER and SELLER on behalf of both TITLE COMPANY and its title insurance underwriter.

 <hr/>	Buyer's Initials	1) EXEMPTIONS. The undersigned parties hereby confirm that they have been made aware of the tax exemptions that are currently applied against the subject property, which include:	
	<input type="checkbox"/> Over 65 <input type="checkbox"/> Disabled		
	<input type="checkbox"/> Homestead <input type="checkbox"/> Agricultural		
	<input checked="" type="checkbox"/> NONE		
The undersigned parties hereby acknowledge that they have been informed that we must apply for our own exemptions that may be available to us. Furthermore, we are aware that when these exemptions are removed, our tax bill will increase and our reserve account, if any, could be adjusted accordingly by the lender.			

Seller's Initials <u>ERO</u>		2) SELLER'S WARRANTY. SELLER warrants and represents that there are no past due taxes owed on the Property and if such warranty and representation is untrue, the SELLER shall reimburse TITLE COMPANY, on demand, for any sums paid by the TITLE COMPANY to pay such taxes, and any related penalty and interest.
	Buyer's Initials <u>ZXR</u>	3) BUYER RESPONSIBLE. BUYER hereby understands and agrees that they are responsible for the taxes for the entire year when the taxes become due and payable. BUYER further understands that they should receive a tax bill from the taxing authority. If the taxing authority fails to mail the tax bill to the buyer's address of record BUYER understands that they are responsible for payment of the tax bill, irrespective of their actual receipt of the invoice. BUYER agrees to contact the tax office directly if a tax bill has not been received by November 1st of this year.
Seller's Initials <u>ERO</u>	Buyer's Initials <u>ZXR</u>	4) AGREEMENT OF THE PARTIES. TITLE COMPANY has prorated taxes on real property based on the latest figures available from the Tax Collector as of close of escrow. Assessments neither shown on the Collector's tax rolls as of close of escrow, nor specifically disclosed to Escrow Holder in writing prior to close of escrow are to be adjusted by the parties outside of escrow without liability to TITLE COMPANY. Any funds returned to TITLE COMPANY after close of escrow will be returned to the party against whom payment was charged, and any adjustments will be made by the parties outside of escrow without liability to TITLE COMPANY. BUYER and SELLER each agree that, when the amount of the current year's taxes become known and payable, if an adjustment is required the parties agree that they will adjust any changes of the proration and reimbursement between themselves and the TITLE COMPANY shall have no liability or obligation with respect to these prorations.
	Buyer's Initials <u>ZXR</u>	5) TAX RENDITION AND EXEMPTIONS. Although the Tax Appraisal District may independently determine BUYER'S new ownership and billing address, BUYER is still obligated by law to "render" the Property for taxation by notifying the Tax Appraisal District of the change in the Property's ownership and of BUYER'S proper address for tax billing. BUYER is advised that current year's taxes may have been assessed on the basis of various exemptions obtained by SELLER (i.e., homestead or over 65). It is the BUYER'S responsibility to qualify for BUYER'S own tax exemptions and to meet any requirements prescribed by the taxing authorities. BUYER acknowledges and understands these obligations and the fact that TITLE COMPANY assumes no responsibility for future accuracy of Tax Appraisal District records concerning ownership, tax-billing address, or status of exemptions. Furthermore, it is the BUYER'S responsibility to provide the Warranty Deed to the taxing authority in order to properly set up their account with the taxing authority. BUYER acknowledges and understands these obligations and the fact that TITLE COMPANY assumes no responsibility for future accuracy of Tax Appraisal District records concerning ownership, tax-billing address, or status of exemptions.

Seller's Initials <i>ERO</i>	Buyer's Initials <i>JHR</i>	<p>6) SUPPLEMENTAL PROPERTY TAXES Buyer and Seller herein acknowledge that there may be supplemental and/or additional taxes which may be assessed by the applicable taxing authority against the subject property by reason of change in ownership and/or completion of construction of improvements. TITLE COMPANY shall not be responsible for any supplemental taxes assessed after the close of escrow. TITLE COMPANY shall also not be responsible for, or liable for payment, adjustment or proration of supplemental taxes assessed prior to close of escrow, unless said supplemental tax assessments are specifically reflected on the Tax Collector's rolls, or Seller provides any supplemental tax bills to Escrow Holder with an explanation of time periods covered by the tax bill(s) for proration purposes. All assessments not shown on the tax rolls, nor specifically disclosed to TITLE COMPANY in writing are to be adjusted by the parties outside of escrow without liability to TITLE COMPANY. Notwithstanding the foregoing, under no circumstances shall TITLE COMPANY be concerned with, or responsible for identifying, determining or paying the amount of any supplemental assessment(s).</p>
Seller's Initials <i>ERO</i>	Buyer's Initials <i>JHR</i>	<p>7) COUNTY UPDATE NOTICE Each county updates the ownership records at different times in the year. The county does not normally update as soon as the deed is recorded and many only update once annually. This can mean that a search of the tax records may not reflect the Buyer's name immediately post-closing and updates could be later in the year or the beginning of the following year. This may also mean that if the Tax Assessor does not update the records prior to issuing tax bills the tax bill may not be sent to the current owner at the time of issuance.</p> <p>SELLER SELLER has been made aware that SELLER may receive the tax bill for a property that has been sold. Seller will need to forward the tax bill to the buyer for payment. Their address can be found on the Warranty Deed document provided in the copy package.</p> <p>BUYER BUYER has been made aware that they may need to obtain a copy of the tax bill and send it to their lender. For any cash buyers or buyers that did not escrow Buyer has been made aware that they will need to contact the Tax Assessor before the end of the year to get the tax bill.</p>

PROPERTY TAX DISCLOSURE SELLER SIGNATURE

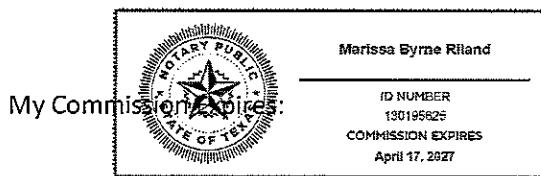
Elizabeth Reagan Ortega

Elizabeth Reagan Ortega

State of Texas

County of Travis

This instrument was acknowledged before me on 25th day of August, 2025, by Elizabeth Reagan Ortega.



Marissa

Notary Public, State of Texas

Marissa Byrne Riland
Printed Name of Notary

Electronically signed and notarized online using the Proof platform.

PROPERTY TAX DISCLOSURE BUYER SIGNATURE

W&B Group, LLC, a Texas
limited liability company

Francis X Rojas
Francis X Rojas, Member

Title Company Disclosure Form

TITLE COMPANY File No. T-188539

RE: 805 High Mesa Drive, Wimberley, TX 78676

On undersigned date(s) came **W&B Group, LLC**, known as **BUYER(s)** and Elizabeth Reagan Ortega known as **SELLER(s)** acknowledged receipt and disclosure of the following items. Said party(s) also acknowledge that **Texas National Title, Inc.** and in and for the State of Texas ("known collectively as "**COMPANY**" or "**TITLE COMPANY**") is relying on the foregoing, and without such acknowledgement, the said **COMPANY** would not issue its Policy(s) of Title Insurance:

This form to be used for Purchase transactions; to be initialed by SELLER and BUYER where indicated

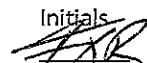
BUYER

Initials



BUYER

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BUYER

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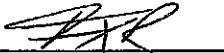


1) WAIVER OF INSPECTION. Since **Texas National Title, Inc.** examines only the record title and does not actually see the property, we hereby waive inspection by **Texas National Title, Inc.** of this property and accept our policy subject to the rights of parties in possession. We agree that it is our responsibility to inspect said premises and to obtain possession of it from the present occupants, if any.

2(A) Unsurveyed Property. Buyer understands that no survey of the Property has been provided in connection with this transaction and that the Owner Title Policy to be issued to Buyer will not provide title insurance coverage against encroachments and/or protrusions of improvements, boundary conflicts, or other matters that would be found by a current survey.

2(B) ACCEPTANCE OF SURVEY. **BUYER** has received and reviewed a copy of the survey, if any, of the Property made in connection with this transaction and acknowledges being aware of the following matters of encroachment, protrusion, conflict, or discrepancy disclosed by the survey.

2(C) BOUNDARY COVERAGE. Buyer received information regarding Survey Deletion (a/k/a Boundary Coverage) with the title commitment. As proposed to be issued, **BUYER's** Owner Policy will contain a general exception to any discrepancies or conflicts in area or Boundary lines, and any encroachments, protrusions, or overlapping of improvements. On payment of an additional Owner Policy premium (~~T 1R Residential - 5% or T 1 Non-Residential - 15%~~), policy coverage against these matters is available, subject to **TITLE COMPANY**'s approval of a current survey of the Property and without limiting specific exceptions to matters disclosed by the survey.

If you want to decline this coverage please initial here: 

2(D) ENHANCED COVERAGE. Buyer received information the T19.1 Restrictions, Encroachments and Minerals Endorsement with the title commitment. As proposed to be issued, **BUYER's** Owner Policy will include this endorsement. If a T 1R Owner's Policy is being issued the premium is 10% if purchased alone or 5% if purchased in tandem with the Survey Coverage. If a T 1R Owner's Policy is being issued the premium is 10% if purchased alone or 5% if purchased in tandem with the Survey Coverage.

If you want to decline this coverage please initial here: 

BUYER

Initials



3) HOMEOWNER'S ASSOCIATION. **BUYER** acknowledges that ownership of the Property involves membership in a Homeowner's, Condominium or other Property Owner's Association, to which monthly or annual dues or assessments may be owed. These dues or assessments may be enforceable by a lien against the Property. **BUYER** understands that the Association (or its managing agent) should be contacted by **BUYER** immediately to ascertain the exact amount of future dues or assessments. **TITLE COMPANY** has made no representations with respect to such Association's annual budget, pending repairs or deferred maintenance, if any, or other debts of the Association. **BUYER** accepts sole responsibility to obtain such information and verify its accuracy to **BUYER'S** satisfaction. Buyer authorizes Title Company to provide buyer's contact information through the processing of this file to homeowner's association.

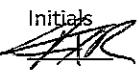
SELLER

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BUYER

Initials



4) CLOSING DISCLAIMER. **SELLER** and **BUYER** each acknowledge and understand that the above transaction has not yet "closed". Any change in possession of the Property takes place AT **BUYER'S AND SELLER'S OWN RISK. THIS TRANSACTION IS NOT "CLOSED" UNTIL:**

- A) ALL TITLE REQUIREMENTS ARE COMPLETED TO THE SATISFACTION OF TITLE COMPANY;**
- B) ALL NECESSARY DOCUMENTS ARE PROPERLY EXECUTED, REVIEWED, AND ACCEPTED BY THE PARTIES TO THIS TRANSACTION AND BY TITLE COMPANY; AND,**
- C) ALL FUNDS ARE COLLECTED AND DELIVERED TO BY THE PARTIES TO WHOM THEY ARE DUE.**

SELLER

Initials

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5) IRS REPORTING. **SELLER** acknowledges having received at closing a copy of the HUD-1 Settlement Statement or Closing Disclosure as a Substitute Form 1099-S. A separate 1099 is not issued after closing. In accordance with Federal tax regulations, information from the HUD-1 Statement or Closing Disclosure will be furnished to the Internal Revenue Service.

If this is a reportable transaction the sale will be reported to the IRS under our parent company Mother Lode Holding Company ("MLHC"), 189 Fulweiler Ave. Auburn, CA 95603. Any notices sent to you from the IRS will include this name as the reporting entity.

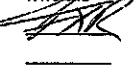
SELLER

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BUYER

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6) ERRORS/OMISSIONS AND POWER OF ATTORNEY. In the event that any of the documents prepared in connection with the closing of this transaction contain errors which misstate or inaccurately reflect the true and correct terms, conditions and provisions of this closing, and the inaccuracy or misstatement is due to a clerical error or to a unilateral mistake on the part of the **TITLE COMPANY**, or to a mutual mistake on the part of the **TITLE COMPANY AND/OR the SELLER and/or the BUYER**, the undersigned agree to execute, in a timely manner, such correction documents as **TITLE COMPANY** may deem necessary to remedy such inaccuracy or misstatement.

BUYER

Initials



7) ATTORNEY REPRESENTATION AND NOTICE OF POTENTIAL LITIGATION. **BUYER** may wish to consult an attorney to discuss the impact of potential litigation or out-of-court settlement or for matters shown on Schedule B or C of the Commitment for Title Insurance that was issued in connection with this transaction. The Title Insurance Policy will be a legal contract between **BUYER** and the Underwriter. Neither the Commitment for Title Insurance nor the Title Insurance Policy are abstracts of title, title reports or representations of title. They are contracts of indemnity. No representation is made that your intended use of the Property is allowed under law or under the restrictions or exceptions affecting the property.

BUYER

Initials



8) FLOOD PLAIN/FLOOD HAZARD ACKNOWLEDGEMENT. Title Company has not attempted to determine if the Property lies in a special flood hazard area, and Title Company has not made any representation concerning proximity of the Property in relation to any flood plain or flood hazard area. Buyer is advised that information concerning special flood hazard areas may be available from county or municipal offices, a qualified surveyor or land engineering company.

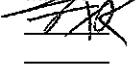
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BUYER

Initials



9) Privacy Consent. The undersigned hereby authorize Title Company to provide copies of any closing statements, loan documents, financial information, commitments, approval letters, appraisals, inspection reports, insurance policies, contracts, payoffs, transaction documents, and other non-public personal information in connection with our transaction to the real estate broker and real estate agent.

SELLER SIGNATURE

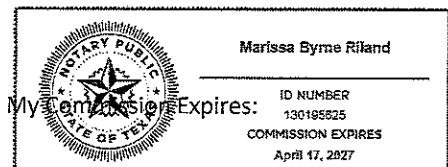
Elizabeth Reagan Ortega

Elizabeth Reagan Ortega

State of Texas

County of Travis

This instrument was acknowledged before me on 25th day of August, 2025, by Elizabeth Reagan Ortega.



04/17/2027

Clayton

Notary Public, State of Texas

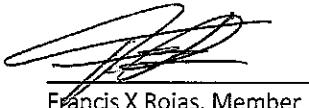
Marissa Byrne Riland

Printed Name of Notary

Electronically signed and notarized online using the Proof platform.

BUYER SIGNATURE

W&B Group, LLC, a Texas limited liability company



Francis X Rojas, Member



WWW.TEXASNATIONALTITLE.COM

Need Further Assistance?

Call us anytime! We're always here, leading the way in the Texas Real Estate Industry.