ALTA COMMITMENT FOR TITLE INSURANCE



Issued by OLD REPUBLIC NATIONAL TITLE INS. CO.

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

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

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

Pike County Title Company

By: Kenzie Hart

Title: Closing Agent

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607 (612) 371-1111 www.oldrepublictitle.com

Ву

President

Attest

Secretary

Commitment Conditions

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
- 2. If all of the Schedule B, Part I Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
- 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - a. the Notice:
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A:
 - e. Schedule B, Part I Requirements; and
 - f. Schedule B, Part II Exceptions; and
 - g. a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

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

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

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

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Pike County Title Company

Issuing Office: 317 W. Main Street, Bowling Green, MO 63334

Issuing Office's ALTA® Registry ID:

Loan ID No.:

Commitment No.: 2025109320 Issuing Office File No.: 2025109320

Property Address: 38411 Hwy K, Laddonia, MO 63352

HWY K, LADDONIA, MO 63352

HWY K AND AUDRAIN COUNTY ROAD 636, LADDONIA, MO 63352

SCHEDULE A COMMITMENT

1. Commitment Date: November 17, 2025 at 08:00 AM

- 2. Policy to be issued:
 - a. ALTA Owners Policy (07/01/21)

Proposed Insured: To Be Determined Proposed Amount of Insurance: TBD

The estate or interest to be insured: FEE SIMPLE

3. The estate or interest in the Land at the Commitment Date is:

FEE SIMPLE

4. The Title is, at the Commitment Date, vested in:

Edward and Gertrude Sprock Revocable Trust dated May 21, 2014, as amended - Survivor's Trust

5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

SCHEDULE B I COMMITMENT

REQUIREMENTS

All of the following Requirements must be met:

- 1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- 2. Pay the agreed amount for the estate or interest to be insured.
- 3. Pay the premiums, fees, and charges for the Policy to the Company.
- 4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
- 5. Notice: Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- 6. Pursuant to §381.412 RSMo., effective August 28, 1996, real estate settlement funds must be in the form of a cashier's check, certified check, teller's check or wire transfer. If this company is preparing a HUD1 Settlement Statement in connection with this commitment, we must receive figures at least 24 hours in advance of closing.
- 7. Execute and return to this Company the Affidavit by Owner. If any problems are disclosed by said Affidavit or it is not properly executed, this Company reserves the right to make additional requirements and/or exceptions.
- 8. Provide a copy of the Trust Agreement for Edward and Gertrude Sprock Revocable Trust dated May 21, 2014, as amended Survivor's Trust and all amendments thereto. In Lieu thereof, the Company will consider a Certification of Trust in compliance with RSMo Section 456.10-1013 but reserves the right to require specific sections of the Trust Agreement if deemed necessary.
 - Consequences of any allegation or determination that the transfer to the insured is a preference, fraudulent transfer or otherwise avoidable, under bankruptcy or insolvency laws. (Note: No search has been made in the Federal Courts or Bankruptcy Courts for pending bankruptcy proceedings.)
- 9. Payment of all taxes through and including those for the year 2025.

SCHEDULE B I

(Continued)

For informational purposes only, we submit the following tax information. We assume no liability for the correctness of same.

Tract 1:

Tax locator #16-2-03-0-000-001.000 2025 Assessed Value: \$44,600.00

2025 County Tax: \$3,037.86, NOT PAID, NOW DUE AND PAYABLE

Situs: 38411 Hwy K, Laddonia, MO 63352

Tract 2:

Tax locator #16-6-13-0-000-005 2025 Assessed Value: \$1,280.00

2025 County Tax: \$83.35, NOT PAID, NOW DUE AND PAYABLE

Situs: Hwy K, Laddonia, MO 63352

Tract 3:

Tax locator #16-1-12-0-000-006 2025 Assessed Value: \$2,080.00

2025 County Tax: \$135.45, NOT PAID, NOW DUE AND PAYABLE

Situs: Hwy K, Laddonia, MO 63352

Tract 4:

Tax locator #15-4-17-0-000-002 2025 Assessed Value: \$4,410.00

2025 County Tax: \$285.39, NOT PAID, NOW DUE AND PAYABLE

Situs: Hwy K Audrain 636, Laddonia, MO 63352

WE RESERVE THE RIGHT OF REVISION OF THE SCHEDULES OF THIS COMMITMENT WHEN WE HAVE REVIEWED ANY PROPOSED SURVEY, AND WHEN THE BUYERS ARE IDENTIFIED BY CONTRACT.

SCHEDULE B II COMMITMENT

EXCEPTIONS FROM COVERAGE

Commitment No.: 2025109320

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.

Standard Exceptions

- 2. (a) Rights or claims of parties in possession not shown by the public records.
 - (b) Easements, or claims of easements, not shown by the public records.
 - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
 - (d) Any lien, or right to a lien, for services, labor or material heretofore, or hereafter furnished, imposed by law and not shown by the public records.
 - (e) General taxes for the year 2025 and thereafter.

Tract 1:

- 3. Any portion lying within the right of way of State Highway K and Audrain County Roads 524, 541, 539.
- 4. Easement to Clarence Cannon Wholesale Water Commission of Northeast Missouri recorded in Book 2010DR000646 Page, Audrain County Deed Records.

Tract 2 and 3:

- 5. Boundary survey for the right of way in 2025DR002001, Deed Records of Audrain County, Missouri.
- 6. The right of way of Missouri State Highway K.

TRACT 4:

- 7. The right of way of State of Missouri Highway K.
- 8. Any porition lying in Audrain County Road 636.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Ins. Co.. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions.

SCHEDULE B - PART II

(Continued)

9. Electric line running along the North line of said property and the right of way of State of Missouri Highway K.

Any inaccuracy in the area, square footage, or acreage of land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the land.

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EXHIBIT A

The land referred to in this Commitment is described as follows:

(TRACTS 1-6 OF AUCTION FLYER)

TRACT 1:

THE NORTHEAST FRACTIONAL QUARTER, EXCEPTING THE SOUTH TWENTY ACRES THEREOF, OF SECTION THREE (3), IN TOWNSHIP FIFTY-ONE (51) NORTH, OF RANGE SIX (6) WEST OF THE FIFTH PRINCIPAL MERIDIAN, IN THE COUNTY OF AUDRAIN AND STATE OF MISSOURI.

ALL OF THE NORTHWEST QUARTER (NW1/4) AND THE NORTH HALF (N1/2) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION THREE (3) IN TOWNSHIP FIFTY-ONE (51) NORTH OF RANGE SIX (6) WEST OF THE 5TH PRINCIPAL MERIDIAN.

ALSO, THE SOUTH TWENTY (20) ACRES IN WIDTH OF THE NORTHEAST QUARTER (NE1/4), AND THE NORTH HALF (N 1/2) OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION THREE (3) IN TOWNSHIP FIFTY-ONE (51) NORTH OF RANGE SIX (6) WEST OF THE FIFTH PRINCIPAL MERIDIAN, CONTAINING IN ALL THREE HUNDRED FIFTY ACRES (350), MORE OR LESS, ACCORDING TO THE UNITED STATE GOVERNMENT SURVEY, IN THE COUNTY OF AUDRAIN AND STATE OF MISSOURI.

(TRACT 7 OF AUCTION FLYER)

TRACT 2 AND 3:

THE EAST HALF (E 1/2) OF THE SOUTH HALF (S1/2) OF THE NORTHWEST FOURTH (NW1/4) OF THE SOUTHWEST QUARTER (SW1/4) AND THE SOUTHWEST FOURTH (SW1/4) OF THE SOUTHWEST QUARTER (SW1/4), ALL IN SECTION 12; AND THE NORTHWEST FOURTH (NW1/4) OF THE NORTHWEST QUARTER (NW1/4) IN SECTION 13; ALL IN TOWNSHIP 51 NORTH, OF RANGE 6 WEST OF THE FIFTH PRINCIPAL MERIDIAN, IN THE COUNTY OF AUDRAIN AND STATE OF MISSOURI.

EXCEPT, A TRACT OF LAND BEING PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 51 NORTH, RANGE 5 WEST OF THE 5TH. P.M. IN THE COUNTY OF AUDRAIN, STATE OF MISSOURI, AND LYING ON THE LEFT OR NORTHERLY SIDE OF THE HEREINAFTER DESCRIBED ROUTE K CENTERLINE, TO WIT:

ALL OF THE LAND OF SAID GRANTORS WITHIN THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT A POINT ON THE NORTHERN RIGHT OF WAY LINE OF RTE. K, SAID POINT BEING 40' LEFT OF AND RIGHT ANGLE TO RTE. K CENTERLINE STATION 436+00; THENCE DEPARTING SAID RIGHT OF WAY LINE N 75°37'51"E 104.40' TO A POINT BEING 70' LEFT OF AND AT RIGHT ANGLE TO RTE. K CENTERLINE STATION 437+00; THENCE S89°34'45"E 300.17' TO A POINT, SAID POINT BEING 80' LEFT OF AND AT RIGHT ANGLE TO RTE. K CENTERLINE STATION 440+00; THENCE S72°44'19"E 155.24' TO A POINT ON THE NORTHERN RIGHT OF WAY LINE OF RTE. K, SAID POINT BEING 40' LEFT OF AND AT RIGHT ANGLE TO RTE. K CENTERLINE STATION 441+50; THENCE ALONG SAID NORTHERN RIGHT OF WAY LINE OF RT3. K N87°40'12"W 550.00' TO THE BEGINNING POINT.

THE ABOVE DESCRIBED TRACT CONTAINS 0.05 ACRES MORE OR LESS.

(TRACT 8 OF AUCTION FLYER)

TRACT 4:

THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 17, IN TOWNSHIP 51 NORTH, RANGE 5 WEST OF THE FIFTH PRINCIPAL MERIDIAN IN AUDRAIN COUNTY, MISSOURI.

* OLD R	EPUBLIC	TITLE

FACTO	WHAT DOES OLD REPUBLIC TITLE
FACTS	DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	 The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and employment information Mortgage rates and payments and account balances Checking account information and wire transfer instructions When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Go to www.oldrepublictitle.com (Contact Us)

Privacy Policy 2025109320

Who we are				
Who we are				
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.			
What we do				
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy .			
How does Old Republic Title collect my personal information?	 We collect your personal information, for example, when you: Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 			
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes - information about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law. 			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company.			
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Old Republic Title does not share with non-affiliates so they can market to you			
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Old Republic Title doesn't jointly market.			

Privacy Policy 2025109320

Affiliates Who May be Delivering This Notice					
American First Title and Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC	
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company	
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	
Old Republic Title Company of Conroe	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract and Settlement, LLC	
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC			

Privacy Policy 2025109320

<u>Pike County Title Company - Privacy Policy</u>

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- * Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- * Information about your transactions with us, our affiliated companies, or others; and
- * Information we receive from a consumer-reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.