Oklahoma McClain County LAND AUCTION

520± acres near Goldsby and Purcell offered in 23 tracts

INFORMATION BOOKLET

Thursday JUNE 25 at 6:30PM
Auction held at the Goldsby Community Center, 122 E Center Rd, Goldsby, OK

SCHRADER Real Estate and Auction Company, Inc. • 800.451.2709 • SCHRADERAUCTION.COM
DISCLAIMER

All information contained is believed to be accurate and from accurate resources. However, buyers are encouraged to do their own due diligence. Schrader Auction Company assumes no liability for the information provided.

FOR LOCAL CALLS CONTACT AUCTION MANAGER:
C. Brent Wellings, CAI
Cell: 972.768.5165
• LOCATION MAP
• PROPERTY DESCRIPTION
• AERIAL & TRACT MAPS
• SOILS MAPS AND INDEX
• TOPOGRAPHICAL MAPS
• FSA INFORMATION
• FLOOD ZONE MAPS
• WATER LINE MAPS
• TAX INFORMATION
• TITLE COMMITMENT
• PROPERTY PHOTOS
LOCATION MAP
AUCTION LOCATION: Goldsby Community Center, 122 E. Center Rd., Goldsby, Oklahoma 73093

DIRECTIONS TO TRACTS 1-11: Take exit 104 off I-35 and go south on Hwy 74 for 4 miles and the property will begin on both sides of the road.

DIRECTIONS TO TRACTS 12-23: Take exit 91 off I-35 and turn east to merge onto Hwy 77. Follow Hwy 77 for 1.4 miles and turn left on Hwy 39. Take Hwy 39 for 2.0 miles and the property will begin on the left.
DESCRIPTION: Comprised of two original tracts, this opportunity provides buyers with parcels located near the thriving communities of Goldsby and Purcell both in McClain County, Oklahoma. Tracts 1-11 are located just 4 miles south of the I-35 Goldsby Exit along Hwy 74. These tracts offer a mixture of pastureland, tillable land, wooded areas and multiple ponds with varying topography. Much of this property is located within the town limits of Goldsby, providing access to utilities. Tracts 12-23 are located 1.5 miles west of I-35 along Hwy 39. These tracts include areas of native pastureland, tillable land, multiple ponds, and small wooded pieces, all with frontage on paved roads just 1.5 miles west of Purcell. Many tracts on both the Goldsby and Purcell locations boast outstanding views of the surrounding landscapes and are well suited for ranching, recreational, and/or residential development. For more thorough information regarding soil maps, title work, utility information, tax cards, and additional photos please reference our Bidder Information Booklet. The property will be offered in 23 individual tracts and combinations of tracts that range from 6 to 76 acres.

TRACT 1: 12± acre corner tract located at the intersection of Hwy 74 and Redbud Rd. This tract is comprised partially of Bethany Silt Loam, a Class I non-irrigated soil type.

TRACT 2: 12± acre tract of pastureland with frontage along Redbud Rd., soils are a mixture of Bethany Silt Loam and Pawhuska Bethany Complex.

TRACT 3: 12± acre tract of pastureland with frontage along Redbud Rd.

TRACT 4: 12± acre tract with a mixture of pastureland, mature hardwood trees and a spring fed pond. One of the most active springs that I have personally seen in this area of Oklahoma, if you are looking for an beautiful potential building site do not overlook tract 4.

TRACT 5: 16± acre tract of open pastureland with great elevation and frontage along Hwy 74.

TRACT 6: 56± acre tract of open pastureland mostly comprised of Bethany Pawhuska soils, with frontage along Hwy 74. Excellent site for a starter ranch if you are looking for more acres you can always combine with surrounding parcels!

TRACT 7: 12± acre corner tract located at the intersection of Hwy 74 and Redbud Rd. This tract is mostly comprised of Bethany Silt Loam, Class I soils.

TRACT 8: 12± acre tract with a mixture of open pastureland, mature hardwoods and topography changes. Much like tract 4, this parcel has some outstanding potential building sites to explore during your inspections!

TRACT 9: 76± acre tract that is the largest but also the most diverse tract offered in the auction. This parcel is a mixture of hardwood bottoms, pastureland and a large pond. Much of the parcel is Bethany Silt Loam and Pond Creek Silt Loam soils, offering excellent fertility to use the land for a variety of purposes.

TRACT 10: 40± acre tract that is positioned on the west side of the property and has access via Redbud Rd. This parcel has excellent elevation on the east side and gently rolls into the bottom with excellent topography.

TRACT 11: 40± acres tract that is positioned on the far west side of the property, with frontage on High Avenue. This parcel is dissected by a live water creek.

TRACT 12: 7± acre corner tract with excellent elevation overlooking the surround landscape, located at the intersection of Johnson Avenue and Hwy 39.

TRACT 13: 6± acre tract along Hwy 39 that is positioned at the highest and most panoramic point on the property.

TRACT 14: 6± acre tract of open pastureland with frontage along Hwy 39.

TRACT 15: 21± acre tract of open pastureland that has a small pond and gently rolling topography, located along Johnson Avenue.

TRACT 16: 20± acre mixture of tillable land with mostly Grand Silt Loam-Class II soils and hardwood trees, located along Johnson Avenue.

TRACT 17: 20± acre mixture of tillable land and hardwood trees that taper off to the east, all with frontage on Johnson Avenue.

TRACT 18: 40± acre tract with a mixture of pastureland and tillable land. This parcel has some good topography changes with a small drainage along the front rolling up to the east side of the tract.

TRACT 19: 20± acre diverse tract with a good pond, mature trees and pastureland all with frontage along Johnson Avenue.

TRACT 20: 36± acres of mostly open tillable land, a small pond along the back fence line and some hardwood trees.

TRACT 21: 24± acres of open land with good access along Johnson Avenue.

TRACT 22: 11± acres of diverse landscape blending mature hardwood trees and pastureland together. This parcel is secluded and has some outstanding potential building sites.

TRACT 23: 9± acres of mostly open pastureland and a deep pond, another excellent potential building site to investigate during your inspection!
AERIAL & TRACT MAP
SOILS MAPS
Soils data provided by USDA and NRCS.

<table>
<thead>
<tr>
<th>Code</th>
<th>Soil Description</th>
<th>Acres</th>
<th>Percent of field</th>
<th>Non-Irr Class Legend</th>
<th>Non-Irr Class</th>
<th>Irr Class</th>
<th>Grain sorghum</th>
<th>Improved bermudagrass</th>
<th>Introduced bluestem</th>
<th>Wheat</th>
<th>Cotton lint</th>
<th>Small grains</th>
<th>Caucasian bluestem</th>
<th>Peanuts</th>
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<tbody>
<tr>
<td>5</td>
<td>Bethany- Pawhuska complex, 0 to 3 percent slopes</td>
<td>92.64</td>
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<td>W</td>
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**Weighted Average**: 35.5.8 3.8 26 180 2.5 3.6 36.2
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<td>IIs</td>
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<td>42</td>
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Weighted Average: 120.2 20.1 26.3 4.2 4.4 3.2 77.1 1.3

Soils data provided by USDA and NRCS.
TOPOGRAPHICAL MAP
TOPOGRAPHICAL MAP — TRACTS 12-23
FSA INFORMATION
FSA INFO - TRACTS 1-11

map center: 35° 5' 33.88, 97° 28' 53.18
scale: 15513

11-7N-3W
McClain County
Oklahoma

Field borders provided by Farm Service Agency as of 5/21/2008. Aerial photography provided by Aerial Photography Field Office.
Field borders provided by Farm Service Agency as of 5/21/2008. Aerial photography provided by Aerial Photography Field Office.
FLOOD ZONE MAPS
McClain County
Oklahoma
2/27/2015
map center: 35° 5’ 33.88, 97° 28’ 53.18
scale: 15513

FLOOD ZONE — TRACTS 1-11

Field borders provided by Farm Service Agency as of 5/21/2008. Aerial photography provided by Aerial Photography Field Office.
WATER LINE MAPS
TAX INFORMATION
### Owner Information

**BOYLE DOLORES REV TRUST ETAL**
% JEAN WETZEL TRUST
1113 BELFORD AVE
OKLA CITY, OK 73116-0000

**Property Address**
0

---

### Taxable Market

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<th>Assessed Value</th>
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<td>Improved</td>
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### Exemptions

- $3312

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### School District

- 5 Goldsby

### School Levy

- $93.14

### Estimated Taxes

- $3312

---

### Land Information

**Land Use:** RURAL AG

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### Mobile Home Information

**Serial No.**

**Make**

**Tag No.**

LxW x

### Miscellaneous Structures

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<th>Units</th>
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### Building No.

**Sub Name:**

**Lot:**

**Block:**

**Area Name:**

**Section:**

**Township:**

**Range:**

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### Building Elements

- **Type:** N/A
- **Style:** N/A
- **Design:** N/A
- **Quality:** N/A
- **Interior Finish:** N/A
- **Condition:** N/A
- **Roof:** N/A
- **Exterior Wall:** N/A
- **Foundation:** N/A
- **Fireplace:** N/A
- **Heat:** N/A
- **Air:** N/A
- **Beds:** 0
- **Baths:** 0
- **Total Rooms:** 0
- **Garage:** N/A
- **Garage SF:** 0
- **Porch:** N/A
- **Porch SF:** 0
- **Basement:** N/A
- **Basement SF:** 0
- **Year Built:**
- **Eff Year Built:**
- **Year Remodeled:**
- **Square Footage:**

### Commercial Elements

- **Stories:** N/A
- **Story Height:**
- **Perimeter:**
- **Units:** 0
- **Rent:** 000
- **Class Description:** N/A

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### Legal Description

S SW & S N SW UND 1/3 INT EA (SEE REVAL).
## Miscellaneous Structures

<table>
<thead>
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<th>LxW</th>
<th>Units</th>
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## Legal Description

W SE NW & S SW & S SE & S NW SE UND 1/3 INT. EA. (SEE REVAL)
### Owner Information

BOYLE DOLORES REV TRUST ETAL
% JEAN WETZEL TRUST
1113 BELFORD AVE
OKLA CITY, OK 73116-0000

### Property Address

0

### Taxable Market | Assessed Value
---|---
Land | $30264 | $3329
Improved | $0 | $0
Mobile | $0 | $0
Total | $30264 | $3329

Exemptions | $0

### School District | 15 Purcell
Net Assessed | $3329
School Levy | $109.18
Estimated Taxes | 

### Land Information

Land Use: RURAL AG

Lots | Acres | SF | Width | depth
---|---|---|---|---
0 | 140 | 0 | 0 | 0

Description | ACRE

### Building Elements

Sub Name:
Lot:
Block:
Area Name:
Section
Township:
Range:

### Sales Information

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Grantor:

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Grantor:

### Land Use:

RURAL AG

### Mobile Home Information

Serial No.
Make
Tag No.
LxW x

### Commercial Elements

Stories | N/A
Story Height | 00
Perimeter | 0000
Units | 0
Rent | 000
Class Description | N/A

### Legal Description

W NE SW & NW SW & W NW LESS .04 ACRE ODOT ROW BK 1956/672 1/3 INT EA SEE REVAL .
<table>
<thead>
<tr>
<th>Property Address</th>
<th>OKLA CITY, OK 73116-0000</th>
</tr>
</thead>
</table>

### Assessed Value

<table>
<thead>
<tr>
<th>Description</th>
<th>Land</th>
<th>Improved</th>
<th>Mobile</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Assessed Value</td>
<td>$21321</td>
<td>$0</td>
<td>$0</td>
<td>$21321</td>
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<tr>
<td>Taxable Market</td>
<td>$2345</td>
<td>$0</td>
<td>$0</td>
<td>$2345</td>
</tr>
</tbody>
</table>

### Exemptions

- School Levy: $109.18
- Estimated Taxes: $2345

### School District

- 15 Purcell

### Legal Description

NE SE & N SE SE & E NW SE UND 1/3 INT EA (SEE REVAL).

---

### Owner Information

- BOYLE DOLORES REV TRUST ETAL
- % JEAN WETZEL TRUST
- 1113 BELFORD AVE
- OKLA CITY, OK 73116-0000

### Building No.

- Sub Name: Lot: Block: Area Name: Section Township: Range:

---

### Building Elements

- Type: N/A
- Style: N/A
- Design: N/A
- Quality: N/A
- Interior Finish: N/A
- Condition: N/A
- Roof: N/A
- Exterior Wall: N/A
- Foundation: N/A
- Fireplace: N/A
- Heat: N/A
- Air: N/A
- Beds: 0
- Baths: 0
- Total Rooms: 0
- Garage: N/A
- Garage SF: 0
- Porch: N/A
- Porch SF: 0
- Basement: N/A
- Basement SF: 0
- Year Built: 0
- Eff Year Built: 0
- Year Remodeled: 0
- Square Footage: 0

### Sales Information

- Sale Date: 00000000
- Sale Price: 0
- Book/Page: 0
- $/SF: 0
- Grantor:
- Sale Date: 00000000
- Sale Price: 0
- Book/Page: 0
- $/SF: 0
- Grantor:
- Sale Date: 00000000
- Sale Price: 0
- Book/Page: 0
- $/SF: 0
- Grantor:

### Mobile Home Information

- Serial No.: N/A
- Make: N/A
- Tag No.: LxW x

---

### Land Information

- Land Use: RURAL AG
- Lots: 0
- Acres: 80
- SF: 0
- Width: 0
- Depth: 0
- Description: ACRE

### Commercial Elements

- Stories: N/A
- Story Height: 00
- Perimeter: 0000
- Units: 0
- Rent: 000
- Class Description: N/A

---

### Miscellaneous Structures

<table>
<thead>
<tr>
<th>Description</th>
<th>Yrdt</th>
<th>LxW</th>
<th>Units</th>
</tr>
</thead>
<tbody>
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</tbody>
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### Tax Info - TRACTS 20-23

- Title commitment
TITLE COMMITMENT
Commitment for Title Insurance

FILE NO.: 15172652  (DN)

SCHEDULE A

1. Effective Date: May 28, 2015 at 7:58 A.M.
   Federal Court: June 2, 2015 at 7:30 A.M.

2. Policies to be Issued:
   (a) ALTA OWNER'S POLICY (06/17/06) Amount: TBD
       Proposed Insured: TBD-SCHRADER AUCTION
   (b) ALTA LOAN POLICY (06/17/06) Amount: TBD
       Proposed Insured: To Be Determined

3. The estate or interest in the land described or referred to in this Commitment is Fee Simple

4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:

   JEAN WETZEL, TRUSTEE OF THE JEAN WETZEL TRUST DATED DECEMBER 7, 2009 by instrument filed December 21, 1999 in Book 1534, Page 440
   JANET C. FREED, FKA HAGGARD, TRUSTEE OF THE JANET FREED TRUST
   FKA JANET HAGGARD TRUST by instrument filed January 10, 2000 in Book 1535, Page 967 and June 20, 2003 in Book 1660, Page 814
   D D & L INVESTMENTS, A TEXAS LIMITED PARTNERSHIP by instrument filed February 8, 2002 in Book 1603, Page 349
   BBR FARMS, LLC, AN OKLAHOMA LIMITED LIABILITY COMPANY by instrument filed March 7, 2011 in Book 1997, Page 557

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

   See Attached Legal Description
SCHEDULE B - SECTION I

REQUIREMENTS

The following requirements must be met:

a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.

b. Pay us the premiums, fees and charges for the policy.

c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded. Note: If the seller or mortgagor are individuals, the deed and/or mortgage must show marital status, and if married be joined by spouse.

d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.

e. Furnish properly executed Old Republic Title Company of Oklahoma Owner/Seller, Buyer/Borrower Affidavit.

f. If the funds to be advanced under the insured mortgage are for construction purposes, provide the following:
   (a) Satisfactory Certificate from Survey Company stating that upon inspection of the property, subsequent to the recordation of the mortgage to be insured, no materials have been delivered, labor performed or construction commenced prior to the recording of said mortgage.
   (b) Satisfactory Lien Waivers from all laborers, material suppliers, surveyors and/or engineers.

g. If a Manufactured Home is to be insured as part of the land, provide the following:
   (a) Certification from a licensed surveyor that the Manufactured Home is presently affixed to the land.
   (b) Satisfactory proof that the Certificate of Title to the Manufactured Home has been cancelled by the Oklahoma Tax Commission Motor Vehicle Division.
   (c) Proof that a Notice to County Assessor of cancellation of Oklahoma Certificate of Title has been filed with the County Assessor in the county where the land is located. (Note: This form is to be sent to the County Assessor by the tag agent or Oklahoma Tax Commission once the Certificate of Title has been cancelled.)

h. Final policy cannot be issued unless abstract certificate date, which is May 28, 2015, is not more than 180 days from the recording date of the instruments to be insured. Additional charges may apply if instruments not recorded within 180 days.

i. Provide for examination and possible further requirements, the current or most up-to-date Partnership Agreement for D D & L INVESTMENTS, LP.

j. Provide for examination and possible further requirements, the current or most up-to-date Articles of Organization and Operating Agreement for BBR FARMS, LLC.

k. Before closing, have court and taxes checked on Buyer all the way.

l. After closing have the abstract extended and certified to date or in lieu thereof obtain a Written Gap from a bonded abstractor to show the above requirements satisfactorily completed and return to the undersigned for issuance of title policy.
SCHEDULE B - SECTION II

EXCEPTIONS

The Policy or Policies to be issued will contain exceptions to the following, unless the same are disposed of to the satisfaction of the Company:

1. Easements, claims of easements and rights or claims of parties in possession not shown by the public records.

2. Discrepancies, conflicts in boundary lines, shortage in area, encroachments and any facts which a pin survey and inspection of the premises would disclose. Note: If the property is improved with a single-family residential dwelling house and the Company is provided with a satisfactory inspection, showing no encroachments, this exception will be deleted from the Mortgagee Policy and will be modified on the Owner Policy to include the following: "this policy insures against loss or damage arising from the entry of a Final Judgment of a court of competent jurisdiction which requires the insured to remove an existing residential structure other than a boundary wall or fence because it extends onto adjoining land, onto any easement or over any building set back line."

3. Any lien or right to a lien imposed by law for services, labor or material heretofore or hereafter furnished, except for any such lien the assertion of which by a claimant is shown by the public records at Date of Policy.

4. Defects, liens, encumbrances, adverse claims or other matters, if any, first appearing in the public records or attaching subsequent to the effective date hereof, but prior to the date the proposed insured acquires of record, the estate or interest or mortgage thereon, covered by this Commitment.

5. Taxes for the year 2015 and subsequent years, and taxes or assessments which are not shown as existing liens by the public records.

6. Any and all interest in and to all of the water, or oil, gas, coal, metallic ores, and other minerals in, under or on the land and all rights pertaining thereto.

7. Statutory easement for roadway purposes along all section lines.

8. Right-of-way/easement recorded in Book 106, Page 120.


10. Right-of-way/easement recorded in Book 204, Page 207.


12. Right-of-way/easement recorded in Book 403, Page 549.

13. Right-of-way/easement recorded in Book 382, Page 545.


15. Right-of-way/easement recorded in Book 1208, Page 72.

16. Right-of-way/easement recorded in Book 1208, Page 73.

17. Right-of-way/easement recorded in Book 1208, Page 74.

18. Right-of-way/easement recorded in Book 1237, Page 634.

19. Right-of-way/easement recorded in Book 1237, Page 635.


22. Right-of-way/easement recorded in Book 1908, Page 796.

23. Right-of-way/easement recorded in Book 1908, Page 798.


Right-of-way/easement recorded in Book 1923, Page 391.
29. Right-of-way/easement recorded in Book 1923, Page 396.
31. Right-of-way/easement recorded in Book 1913, Page 630.
32. Right-of-way/easement recorded in Book 1913, Page 632.
34. Right-of-way/easement recorded in Book 1947, Page 416.
35. Right-of-way/easement recorded in Book 224, Page 626.
36. Right-of-way/easement recorded in Book 315, Page 137.
37. Right-of-way/easement recorded in Book 375, Page 139.
38. Rights or claims of tenants in possession not shown by the public records.
39. Liens that affect the title to the estate or interest insured, but that are subordinate to the lien of the insured mortgage.
EXHIBIT "A"

The West Half of the Northeast Quarter of the Southwest Quarter (W½ NE¼ SW¼) and the Northwest Quarter of the Southwest Quarter (NW¼ SW¼) and the West Half of the Northwest Quarter (W½ NW¼) LESS AND EXCEPT a strip, piece or parcel of land lying in part of the W½ NW¼ deeded to the State of Oklahoma for highway purposes filed in Book 1956, page 672, all in Section FIFTEEN (15), Township SIX (6) North, Range TWO (2) West, I.M., McClain County, Oklahoma.

AND

The Northeast Quarter of the Southeast Quarter (NE¼ SE¼) and the North Half of the Southeast Quarter of the Southeast Quarter (N½ SE¼ SE¼) and the East Half of the Northwest Quarter of the Southeast Quarter (E½ NW¼ SE¼) all in Section SIXTEEN (16), Township SIX (6) North, Range TWO (2) West, I.M., McClain County, Oklahoma.

AND

The South Half of the Southwest Quarter (S½ SW¼) and the South Half of the Northwest Quarter of the Southwest Quarter (S½ NW¼ SE¼) and the South Half of the Southeast Quarter (S½ SE¼) LESS AND EXCEPT a strip, piece or parcel of land lying in the SE¼ SE¼ deeded to the State of Oklahoma for highway purposes filed in Book 182, Page 300, all in Section ELEVEN (11), Township SEVEN (7) North, Range THREE (3) West, I.M., McClain County, Oklahoma.

AND

The South Half of the Southwest Quarter (S½ SW¼) and the South Half of the North Half of the Southwest Quarter (S½ N½ SW¼) LESS AND EXCEPT a strip, piece or parcel of land deeded to the State of Oklahoma for highway purposes filed in Book 182, Page 302, all in Section TWELVE (12), Township SEVEN (7) North, Range THREE (3) West, I.M., McClain County, Oklahoma.

None
Commitment for Title Insurance

Issued By Old Republic National Title Insurance Company

Old Republic National Title Insurance Company, a Florida corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The company will provide a sample of the policy form upon request.

IN WITNESS WHEREOF, Old Republic National Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Issued through the office of:
OLD REPUBLIC TITLE COMPANY OF OKLAHOMA
AS AGENT FOR:
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
4040 North Tulsa
Oklahoma City, OK 73112

[Signature]

[Signature]

[Signature]
CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.

2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.

3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.

5. The policy to be issued contains an arbitration clause. 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 as the exclusive remedy of the parties. You may review a copy of the arbitration rules at: http://www.alta.org/.
PHOTOGRAPHY