



CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE ISSUED BY CHICAGO TITLE INSURANCE COMPANY

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 EXTRACTIONAL 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.

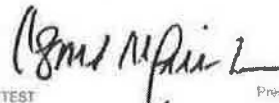

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Chicago Title Insurance Company, a Nebraska Corporation (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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 Days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

CHICAGO TITLE INSURANCE COMPANY

By:


ATTEST  President
Secretary

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ALTA Commitment for Title Insurance 8-1-16
72C165B04

115-200101-VD

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CHICAGO TITLE INSURANCE COMPANY

Transaction Identification Data for reference only:

Issuing Agent: Donna F. Matthews
Issuing Office: First National Title Company
ALTA® Universal ID: 9931994
Loan ID No.: Unknown
Commitment No.: 115-200101-VD-1
Issuing Office File No.: 115-200101-VD
Property Address: 90 Bondair Road E, Higden, AR 72067

SCHEDULE A

Please read the exceptions and the terms shown or referred to herein carefully. The exceptions are meant to provide you with notice of matters that are not covered under the terms of the title insurance policy and should be carefully considered.

This report is a written representation as to the condition of title for purposes of providing title insurance and lists all liens, defects, and encumbrances filed of record within the last thirty (30) years that have not been released of record or that are not statutorily expired.

No title insurance agent or any other person other than a licensed Arkansas attorney may provide legal advice concerning the status of title to the property described in the title commitment.

1. Commitment Date: March 23, 2020 at 7:00 am
2. Policy to be issued:
 - (a) ALTA Owners Policy (2016)
Proposed Insured: TO BE DETERMINED
Proposed Policy Amount: TBD
 - (b) ALTA Loan Policy (2016)
Proposed Insured: TO BE DETERMINED, its successors and/or assigns as their respective interests may appear.
Proposed Policy Amount: TBD
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 Commitment Date vested in:
John O. Lytle and Kim A. Lytle
5. The Land is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land Title Insurance. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

**ALTA Commitment for Title Insurance 8-1-16 – Schedule A
72C165B04**

115-200101-VD

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SCHEDULE A

(Continued)

Countersigned:

First National Title Company
License No. 100110256
8249 Edgemont Road, Suite 7
Greers Ferry, AR 72067
Telephone: 501-825-6800 Fax: 501-825-6823

By:

Donna F. Matthews

Donna F. Matthews, License No. 9905482
Authorized Signature

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ALTA Commitment for Title Insurance 8-1-16 – Schedule A
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EXHIBIT A

The Land is described as follows:

Lot Number Twenty-eight (28), Lake Shore Subdivision, Cleburne County, Arkansas

ALSO, Tract J, Lakeshore Subdivision, Cleburne County, Arkansas, being a part of the re-plat of Tract B, Lake Shore Subdivision, Cleburne County, Arkansas, and described as beginning at the Northeast corner of Lot Six (6), Lake Shore Subdivision, thence East 82.8 feet to the Westerly line of re-plated Tract A, thence S18°15'E along said Westerly line of re-plated Tract A, 87.0 feet, thence S85°W 110.7 feet to the East line of Lot Six (6), thence North along the East line of Lot Six (6), 93 feet to the point of beginning.



CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B, PART II Exceptions

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. All taxes for the year 2020 and subsequent years, not yet due and payable.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete survey of the land.
4. Rights or claims of parties in possession not shown by the public records.
5. Easements, or claims of easements, not shown by the public records.
6. 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.
7. Taxes or special assessments which are not shown as existing liens by public records.
8. Such state of facts as shown in subdivision plat recorded in Cleburne County, Arkansas, County Records.
9. Any prior reservation or conveyance, together with release of damages of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under subject property.
10. Any claim that the Title is subject to a trust or lien created under The Perishable Agricultural Commodities Act (7 U.S.C. §§499a, et seq.) or the Poultry and Stockyards Act (7 U.S.C. §§181 et seq.) or under similar state laws.
11. 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.
12. Existing easements for public roads and public utilities now in use.
13. Such state of facts as would be disclosed by an accurate survey and inspection of the premises.
14. Terms, provisions, options, rights of first refusal, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Plat and Bill of Assurance recorded in Book 92, Pages 319-322, Amended in Book 208, Pages 47-50, the Plat and Bill of Assurance Lake Shore Subdivision and Replat of Tracts A, B, C and 2, Book 459, Pages 385-387, and Lake Shore subdivision Property Owners Association Operating Rules and regulations Amended May 2005 and recorded as Doc# 200603624, all in the Records of Cleburne County, Arkansas., but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or

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ALTA Commitment for Title Insurance 8-1-16 – Schedule B, Part II
72C165B04

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SCHEDULE B, PART II

(Continued)

(b) relates to handicap, but does not discriminate against handicapped persons.

15. Lot dimensions, building lines and easements as shown on plat/replat of record in Sleeves 218 and 219, Plat Records of Cleburne County, Arkansas.
16. Any outstanding and/or delinquent Lake Shore Property Owners Association dues/fees.
17. perpetual flowage easement to the United States of America over all that portion of Land lying below elevation 491 feet mean sea level.

NOTE: Policyholders have the right to file a complaint with the Arkansas Insurance Department (AID). You may call AID to request a complaint form at (800) 852- 5494 or (501) 371-2640 or write the Department at:

**Arkansas Insurance Department
1 Commerce Way, Suite 102
Little Rock, AR 72202**

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**ALTA Commitment for Title Insurance 8-1-16 – Schedule B, Part II
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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in 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 shall not be liable for any other amendment to this Commitment.

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CHICAGO TITLE INSURANCE COMPANY

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 shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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—Exception 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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.

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Property Owner**Name:** LYTLE, JOHN O & KIM A**Property Information****Physical Address:** 90 BONDAIR RD**Mailing Address:** 4610 STEVENS DR
PINE BLUFF, AR 71603**Subdivision:** LAKESHORE BONDAIRE**Block / Lot:** N/A / 028**Type:** (RI) Res. Improv.**S-T-R:** 32-11-11**Tax Dist:** (402) GREERS FERRY-OUTSIDE**Size (Acres):****Millage Rate:** 38.70**Market and Assessed Values****Taxes**

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value	Estimated Taxes:	\$3,948
Land:	\$75,000	\$15,000	\$15,000	Homestead Credit:	\$0
Building:	435085	87017	87017	Note: Tax amounts are estimates only. Contact the county/parish tax collector for exact amounts.	
Total:	\$510,085	\$102,017	\$102,017		

Land

Land Use	Size	Units
	1.000	House Lot
Total	1.000	

Deed Transfers

Deed Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
5/3/1993	371	433	N/A			LYTLE, JOHN O & KIM A	N/A	N/A
5/3/1993	370	143	ExecDeed				N/A	N/A
5/1/1993	370	149	Warr. Deed	233.20	\$105,000		Additional Property s	Improved
12/1/1954	86	242	N/A				N/A	N/A

Reappraisal Value History

Tax Year	Total Value	Total Assessed
2015	\$396,830.00	\$79,366.00
2016	\$396,830.00	\$79,366.00
2017	\$510,085.00	\$87,303.00
2018	\$510,085.00	\$95,240.00
2019	\$510,085.00	\$102,017.00

Not a Legal Document.

Subject to terms and conditions.

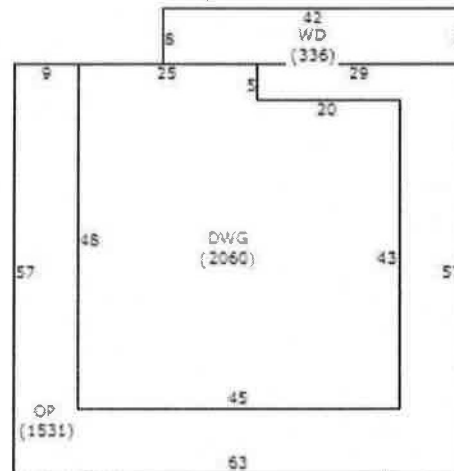
www.actDataScout.com

Details for Residential Card 1

Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition	Beds
Single Family	ONE+	Frame Siding Std.	4,000	4	2008		Average	

Exterior Wall: STANDARD**Foundation:** Closed Piers**Floor Struct:** Wood with subfloor**Floor Cover:** Hardwood Sheathing**Insulation:** Ceilings Walls**Roof Cover:** Metal**Roof Type:** Gable**Plumbing:** Full: 4 Half: 1**Fireplace:** Type: 1s Sgl. Qty: 1**Heat / Cool:** Central**Basement:** N/A**Basement Area:****Year Remodeled:****Style:**

DataScout, LLC



Base Structure

Item	Label	Description	Area
A	DWG	Dwelling	2060
B	OP	Porch, open	1531
C	WD	Wood deck	336
D	WD	Wood deck	1940
E	OP	Porch, open	160
F	1+	1+, Upper Level	1940

Outbuildings and Yard Improvements

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Patio, masonry (brick, stone,		11x30			

Not a Legal Document.

Subject to terms and conditions.

www.actDataScout.com

Parcel: 002-05676-000

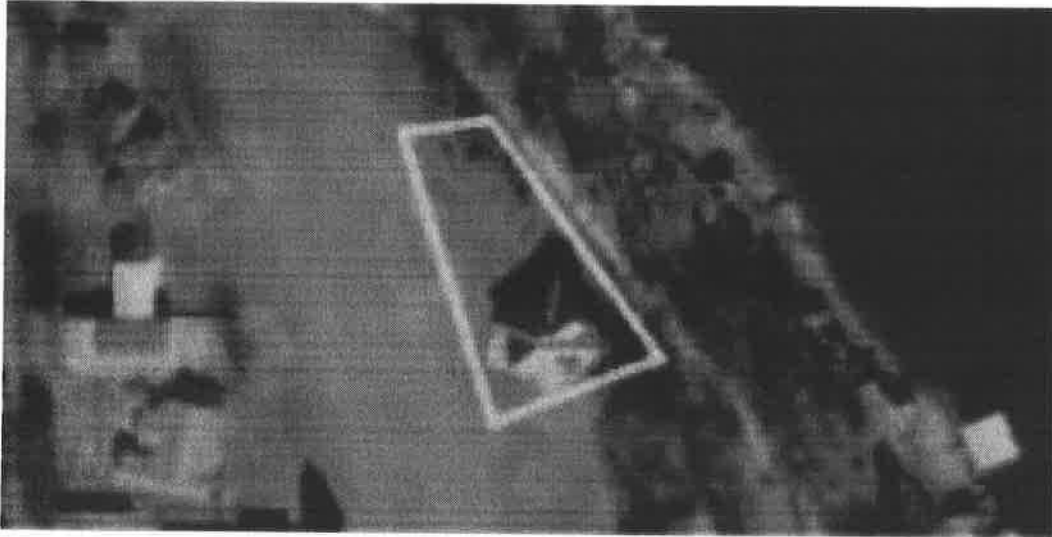
Cleburne County Report

ID: 16961

Prev. Parcel: 06706

As of: 4/1/2020

Map



As of: 4/1/2020

Property Owner**Name:** LYTLE, JOHN O & KIM A**Property Information****Physical Address:** BONDAIR RD**Mailing Address:** 4610 STEVENS DR
PINE BLUFF, AR 71603**Subdivision:** LAKESHORE BONDAIRE**Block / Lot:** N/A / N/A**Type:** (RM) Res. Misc. Improv.**S-T-R:** 32-11-11**Tax Dist:** (402) GREERS FERRY-OUTSIDE**Size (Acres):** 0.200**Millage Rate:** 38.70**Extended Legal:** TRACT J (NEXT TO AIRSTRIP)**Market and Assessed Values****Taxes**

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value	Estimated Taxes:	\$200
Land:	\$12,500	\$2,500	\$2,500	Homestead Credit:	\$0
Building:	13280	2656	2656	Note: Tax amounts are estimates only. Contact the county/parish tax collector for exact amounts.	
Total:	\$25,780	\$5,156	\$5,156		

Land

Land Use	Size	Units
	1.000	House Lot
Total	1.000	

Deed Transfers

Deed Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
5/1/1993	370	149	Warr. Deed	233.20	\$105,000	LYTLE, JOHN O & KIM A	Change After Sale	Improve d

Reappraisal Value History

Tax Year	Total Value	Total Assessed
2015	\$26,105.00	\$5,221.00
2016	\$26,105.00	\$5,221.00
2017	\$25,780.00	\$5,156.00
2018	\$25,780.00	\$5,156.00
2019	\$25,780.00	\$5,156.00

As of: 4/1/2020

Details for Residential Card 1

Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition	Beds
N/A		N/A					N/A	

Exterior Wall:

Foundation: N/A

Floor Struct: N/A

Floor Cover: N/A

Insulation: N/A

Roof Cover: N/A

Roof Type: N/A

Plumbing: N/A

Fireplace: N/A

Heat / Cool: N/A

Basement: N/A

Basement Area:

Year Remodeled:

Style:



Outbuildings and Yard Improvements

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Driveway, concrete		28x50			
Utility Bldg, Avg, Std Class		50x50			1991

As of: 4/1/2020

Map

