

Binder

COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company**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: **April 14, 2021, 8:00 am**

2. Policy to be issued:

(a) 2006 ALTA® Owner's Policy

Proposed Insured: **To Be Determined**

Proposed Policy Amount: **\$1,000.00**

(b) 2006 ALTA® Loan Policy

Proposed Insured:

Proposed Policy Amount:

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: **Boyd Thacker and Carolyn Thacker, husband and wife**

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

Lots 5 and 6 of Lakeshore Subdivision according to the Bill of Assurance and Plat in Book 374 at Page 492 and 492-1/2 in the Deed and Mortgage Records of Garland County, Arkansas.

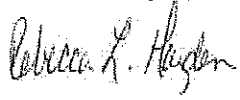
SUBJECT TO Deed of Permanent Easements set out in Deed in Book 1628 at Page 105 and also in Book 3746 at Page 166 in the Deed and Mortgage Records of Garland County, Arkansas, described as follows: A part of Lot 5 of Lakeshore Subdivision: Begin at the NE corner of Lot 4, thence Northwesterly along dividing line of Lots 4 and 5, 30.0 feet, thence Southeasterly 32.7 feet to the East line of Lot 5, thence along East line of said Lot 5, Southwesterly 6.50 feet to the Point of Beginning.

This page is only a part of a 2016 ALTA® Commitment for 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.

Copyright 2006-2016 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.



Countersigned by: **Lenders Title Company** 110 Ouachita Avenue Hot Springs, AR 71901
Arkansas Title Agency License No. 100111646

A handwritten signature in cursive script, appearing to read "Rebecca L. Hayden".

By: Rebecca L. Hayden Title Agent License No.: 9895378

COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company

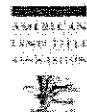
SCHEDULE B Requirements

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. Warranty Deed from Boyd Thacker and Carolyn Thacker, a married couple, vesting fee simple title in To Be Determined.
6. Payment of the General Taxes for the year 2020.
7. Furnish executed Owner's Disclosure & Agreement.

This page is only a part of a 2016 ALTA® Commitment for 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.

Copyright 2006-2016 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.



SCHEDULE B, PART II
Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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.
2. Standard Exceptions:
 - (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 and any matters which would be disclosed by an accurate survey and inspection of the premises.
 - (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.
3. Any right, title or interest of the spouse (if any) of any married vestee herein, including, but not limited to, dower, curtesy, and/or homestead.
4. Taxes and assessments for the year(s) 2021 and thereafter, which are not yet due and payable, plus any penalties and interest which may accrue.
5. Title to, and easements in, any portion of the land lying within right-of-way of any alleys, highways, roads, streets, or other ways.
6. Loss arising from any Oil, Gas or Mineral interests, conveyed, retained, assigned or any activity on or damage to the insured land caused by the exercise of sub-surface rights or ownership, including but not limited to the right of ingress and egress for said sub-surface purposes.

This page is only a part of a 2016 ALTA® Commitment for 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.

Copyright 2006-2016 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.



7. Loss arising from any judgment liens or other liens of record in any United States District Court or Bankruptcy Court in the State of Arkansas as of the Effective Date hereof that are not reflected in the real property records of the county in which the property is located.
8. Loss arising from any security interests evidenced by financing statements filed of record with the Circuit Clerk of Garland County, Arkansas or the Secretary of State of Arkansas as of the effective date hereof under the Uniform Commercial Code.
9. No insurance is given under this Policy for any property which may have been acquired as a result of accretion or other means of addition to the property which would result in additional property in excess of the original contour line.
10. Any title or rights asserted by anyone, including, but not limited to persons, corporations, governments, or other entities, to lands comprising the shores or bottoms of navigable streams, lakes, bays, or riparian rights, if any. Any adverse claim to any part of said land which has been created by artificial means or has accreted to such portions so created.
11. Attention is directed to the fact that this policy does not insure title to any boat dock associated with the property described in Schedule A.
12. Reservations and Easements set forth in Deed from Jules L. Hicks and Ollie Hicks, his wife to Garland Power and Development Company, filed June 4, 1930 and recorded in Book 185 at Page 520 of the Deed and Mortgage Records of Garland County, Arkansas.
13. Deed of Permanent Easement from Leo Donati and Chris Donati to Charles A. Smithwick and Brenda H. Smithwick, filed for record September 19, 1995 in Book 1628 at Page 105 in the Deed and Mortgage Records of Garland County, Arkansas.
14. Subject to City of Hot Springs, Arkansas, Territorial Jurisdiction - Planning Area (Ordinance 5715, as Amended) Adopted by Ordinance No. 5957, passed August 16, 2013 and filed September 20, 2013 in Book 3498 at Page 496 in the Deed and Mortgage Records of Garland County, Arkansas.
15. Deed of Permanent Easement from Leo Donati and Chris Donati to Charles A. Smithwick and Brenda H. Smithwick, filed for record May 24, 2016 in Book 3746 at Page 166 and conveyed in Warranty Deed to Douglas W. Rodgers, Sr. and Vivian E. Rodgers, a married couple, filed April 5, 2018 in Book 3935 at Page 605 and conveyed in Quitclaim Deed to Douglas W. Rodgers and Vivian E. Rodgers, a married couple filed April 5, 2018 in Book 3935 at Page 608 and conveyed to Jason Robertson and Christal Robertson, husband and wife by Warranty Deed, filed August 26, 2019 in Book 4080 at Page 34 in the Deed and Mortgage Records of Garland County, Arkansas. (Lot 5)

This page is only a part of a 2016 ALTA® Commitment for 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.

Copyright 2006-2016 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.



This page is only a part of a 2016 ALTA® Commitment for 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.

Copyright 2006-2016 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.





110 Ouachita Avenue
Hot Springs AR, 71901
Phone: 501-624-2541
Fax: 501-623-4552

TAX REPORT
5/5/2021

Parcel Number: 49319
Assessed To: Boyd & Carolyn Thacker
Property Description: Lots 5 & 6 Lakeshore
Assessed Value: \$40010.00 - LV
\$22940.00 - BV
Millage Rate:
General Taxes for 2020 are: \$2876.82
Homestead Credit: (\$None)
Timber Tax: \$n/a
Special Improvement District Assessments: \$n/a

TOTAL TAX: \$2876.82
Taxes are Due and Payable for the year 2020.

The taxes are payable to:

Rebecca Dodd-Talbert, Tax Collector
200 Woodbine Drive Room 110
Hot Springs, Arkansas 71901
(501) 622-3710

NOTE: 2020 Personal Property Taxes DUE \$62.02.

This property is embraced within the bounds of the following Special Improvement Districts:

n/a

(Delinquent Personal Property taxes must be paid before the Tax Collector will accept payment of Real Property Taxes.)

Lenders Title Company

A handwritten signature in cursive script, appearing to read "Rebecca L. Hayden".

By: Rebecca L. Hayden
21-057446-400

16-050236 RETURN TO
LENDERS TITLE COMPANY

1 of 2

Jeannie Pike -Circuit Clerk
Garland County, AR
Term/Cashier: CASH4/Gina Moore
06/01/2016 10:10AM
Tran#: 194501
Total Fees: \$25.00

Book 3748 Page 431

Please Return To:

Lenders Title Company
110 Ouachita Avenue
Hot Springs AR, 71901
Phone: 501-624-2541
Fax: 501-623-4552

File Number: 16-050236-400

Approved as to form by:
J. Mark Spradley, Attorney-at-Law
Transactional data completed by Lenders Title Company

Warranty Deed - Married Person (Letter).rtf

FOR RECORDER'S USE ONLY

WARRANTY DEED (MARRIED PERSONS)

KNOW ALL MEN BY THESE PRESENTS:

That, Lane W. Donati and Deborah Donati, with Leo Donati, deceased as joint tenants with right of survivorship Grantor(s), for and in consideration of the sum of —TEN AND 00/100— DOLLARS—(\$10.00)—and other good and valuable consideration in hand paid by Boyd Thacker and Carolyn Thacker, husband and wife, Grantee(s), the receipt and sufficiency of which is hereby acknowledged, do hereby grant, bargain, sell and convey unto the Grantee(s), and unto their heirs and assigns forever, the following lands lying in the County of Garland and the State of Arkansas to-wit:

Lots 5 and 6 of Lakeshore Subdivision according to the Bill of Assurance and Plat in Book 374 at Page 492 and 492-1/2 in the Deed and Mortgage Records of Garland County, Arkansas.

Subject to any recorded: assessments, building lines, easements, mineral reservations and/or conveyances, and restrictions, if any.

TO HAVE AND TO HOLD the above described lands unto the Grantee(s) and unto their heirs and assigns forever, with all tenements, appurtenances, and hereditaments thereunto belonging.

And the Grantor(s) hereby covenant with the Grantee(s) that they will forever warrant and defend the title to the

above described lands against all claims whatsoever.

And we, Lane W. Donati and Deborah Donati, husband and wife, for the consideration recited herein, do hereby release and relinquish unto the Grantee(s) and unto their heirs and assigns, all of our right of dower, curtesy, and homestead in and to said lands.

WITNESS our hand(s) and seal(s) on this **27th day of May, 2016.**

I certify under penalty of false swearing
that documentary stamps or a documentary
symbol in the legally correct amount has
been placed on this instrument. Exempt or no
consideration paid if none shown.

GRANTEE OR AGENT:

Lane W. Donati
Lane W. Donati

GRANTEE'S ADDRESS:

Deborah Donati
Deborah Donati

ACKNOWLEDGMENT

STATE OF ~~ARKANSAS~~ ^{ILLINOIS})
COUNTY OF ~~GARLAND~~ ^{McKENNY}) SS.

BE IT REMEMBERED, that on this day came before me, the undersigned, a notary public within and for the County and State aforesaid, duly commissioned and acting, Lane W. Donati and Deborah Donati, husband and wife, to me well known as (or satisfactorily proven to be) the persons whose names are subscribed to the foregoing instrument and acknowledged that they had executed the same for the consideration, uses and purposes therein mentioned and set forth.

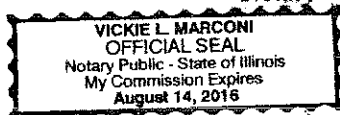
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this ²⁶~~27~~th day of May, 2016.

Vicki J. Macon
Notary Public

Notary Public

My commission Expires: _____

8/14/16





STATE OF ARKANSAS
DEPARTMENT OF FINANCE AND ADMINISTRATION
MISCELLANEOUS TAX SECTION
P.O. BOX 896, LITTLE ROCK, AR 72203-0896

Real Estate Transfer Tax Stamp

Proof of Tax Paid



File Number: 16-050236-400

Grantee: BOYD THACKER
Mailing Address: 122 PALISADES LOOP
HOT SPRINGS AR 719130000

Book 3748 Page 433

Grantor: LANE W. DONATI
Mailing Address: 89 HILL TOP DRIVE
LAKE IN THE HILLS IL 601560000

Property Purchase Price: \$242,000.00
Tax Amount: \$798.60
County: GARLAND
Date Issued: 05/31/2016
Stamp ID: 781836288

Garland County, AR
I certify this instrument was
filed on 06/01/2016 10:10AM
and recorded in DEED Book
3748 at pages 431 - 433
Jeannie Pike - Circuit Clerk

Jeannie Pike by DC

I certify under penalty of false swearing that documentary stamps or a documentary symbol in the legally correct amount has been placed on this instrument

Grantee or Agent Name (printed):

Boyd Thacker

Grantee or Agent Name (signature):

Boyd Thacker

Date:

5-31-16

Address:

122 Palisades Loop

City/State/Zip:

Hot Springs AR 71913

2020 TAX STATEMENT

GARLAND COUNTY
TAX COLLECTOR
REBECCA DODD-TALBERT
200 WOODBINE RM 108
HOT SPRINGS, AR 71901
(501)622-3710

TAXES DUE MARCH 1st-DELINQUENT OCT. 16th
PENALTY IF POSTMARKED AFTER OCT. 15th

MUST INCLUDE SELF-ADDRESSED STAMPED
ENVELOPE FOR RECEIPT

THACKER, BOYD
122 PALISADES LOOP
HOT SPRINGS, AR 71913

PIN: 26016

Property Owner Name Property Address Lot/Block/Section/Township/Range Legal	Land/Imp/Total Value Millage School Subdivision Acres	Description	Amount	Total
P26016 THACKER, BOYD	1357 0.0457 061	CURRENT PERSONAL TAX	62.02 ----- 62.02	
R49319 * THACKER, BOYD & CAROLYN 124 PALISADES LP 005/000/14/03S/20W LOT 5 & 6,	40010/22940/62950 0.0457 061 LAKESHORE 0	REAL ESTATE TAXES	2,876.82 ----- 2,876.82	
R49320 THACKER, BOYD & CAROLYN 122 PALISADES LP 007/000/14/03S/20W LOT 7,	4428/8412/12840 0.0457 061 LAKESHORE 0	REAL ESTATE TAXES HOMESTEAD CREDIT	586.78 -375.00 ----- 211.78	
R49321 THACKER, L BOYD & CAROLYN S PALISADES LP 008/000/14/03S/20W LOT 8,	10760/0/10760 0.0457 061 LAKESHORE 0	REAL ESTATE TAXES	491.74 ----- 491.74	

TOTAL MANDATORY:	\$3,642.36
Animal Control Voluntary	\$10.00
TOTAL WITH VOLUNTARY:	\$3,652.36

2020 TAX STATEMENT

PIN: 26016

Property	Land/Imp/Total Value	Description	Amount	Total
Owner Name	Millage			
Property Address	School			
	Subdivision			
Lot/Block/Section/Township/Range	Acres			
Legal				

ENTITY BREAKDOWN

Entity	Millage	Tax Amount	Entity	Millage	Tax Amount
COUNTY GENERAL	0.0012	95.64	COUNTY LIBRARY	0.0016	127.52
GARLAND COUNTY COMMU	0.0008	63.77	HOT SPRINGS SCHOOL	0.0421	3,355.43

*** PLEASE DETACH SLIP BELOW AND SEND IN WITH PAYMENT ***

PIN #: 26016
TOTAL AMOUNT ENCLOSED: _____

THACKER, BOYD
122 PALISADES LOOP
HOT SPRINGS, AR 71913

PLEASE PROVIDE CONTACT NUMBER AND EMAIL ADDRESS TO THE
RIGHT IN CASE THERE IS A QUESTION ABOUT YOUR PAYMENT. _____