

ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE A

ISSUED BY
Stewart Title Guaranty Company

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

Issuing Agent: Black Hills Title, Inc.
Issuing Office: 245 N. Main Street, Spearfish, SD 57783-0459
Issuing Office's ALTA® Registry ID: 1015746
Loan ID Number:
Commitment Number: 98936
Issuing Office File Number: 98936
Property Address: Not Available, Whitewood, SD 57793
20492 Crook Mountain Rd., Whitewood, SD 57793
Revision Number:

1. Commitment Date: July 10, 2024 at 8:00 A.M.

2. Policy to be issued:	Proposed Amount of Insurance
(a) 2021 ALTA® Owner's Policy	TBD

Proposed Insured: To Be Determined

(b) 2021 ALTA® Loan Policy

Proposed Insured:

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:

Donald R. Hecker and Ruth A. Plunkett, husband and wife, as joint tenants with right of survivorship and not as tenants in common

5. The Land is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Stewart Title Guaranty Company



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SCHEDULE A

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EXHIBIT "A" LEGAL DESCRIPTION

Tract B of Crook Mt. Estates 1 of Government Lot 2 in Section 3, Township 5 North, Range 4 East, Black Hills Meridian, Lawrence County, South Dakota according to Plat Document No. [97-5158](#).
and

Southeast Quarter (SE $\frac{1}{4}$) and the Southwest Quarter of the Northeast Quarter (SW $\frac{1}{4}$ NE $\frac{1}{4}$) of Section 34, Township 6 North, Range 4 East, Black Hills Meridian, Lawrence County, South Dakota.

*Note: This Title Commitment is for informational purposes only. No coverage is insured or given until a buyer and purchase price is determined and given to the title company.

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART I

ISSUED BY

Stewart Title Guaranty Company

Requirements

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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. The Title Company may have more requirements or exceptions upon the determination of the Proposed Insured.

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY

Stewart Title Guaranty Company

Exceptions

File No.: 98936

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.
2. Rights or claims of parties in possession not recorded in the Public Records.
3. Easements, or claims of easements, not recorded in the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown in the Public Records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not recorded in the Public Records.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
7. Taxes or special assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records.
8. The 2024 real estate taxes and/or any special assessments, a lien, not yet due and payable.
9. The 2023 real estate taxes payable in 2024 are as follows:
Full Amount due by April 30, 2024: \$43.36, paid in full
Tax Parcel ID 18030-00504-031-20. This pertains to Tract B of Crook Mountain Estates 1.
10. The 2023 real estate taxes payable in 2024 are as follows:
1st half due by April 30, 2024: \$3,336.92, paid in full
2nd half due by October 31, 2024: \$3,336.92, paid in full
Tax Parcel ID 22000-00604-344-10. This pertains to the SE¼ and the SW¼NE¼ of Section 34, T6N, R4E, BHM.
11. Terms, provisions, covenants, conditions, restrictions and easements as set forth in the Real Estate Covenants, recorded as Document No. [97-4865](#). Amendment to Real Estate Covenants recorded as Document No. [2020-04676](#). This pertains to Tract B of Crook Mountain Estates 1.

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY

Stewart Title Guaranty Company

Exceptions

12. Terms, provisions, covenants, conditions, restrictions and easements as set forth in the Real Estate Covenants, recorded as Document No. [98-2497](#). This pertains to the SE¼ and the SW¼NE¼ of Section 34, T6N, R4E, BHM.
13. USFS Road Easement, Building Setbacks, and Plat Notes as shown on Plat Document No. [97-5158](#). This pertains to Tract B of Crook Mountain Estates 1.
14. The terms, conditions and stipulations of the Right of Way Permit to Black Hills Corporation recorded as Document No. [2000-5367](#).
15. The terms, conditions and stipulations of the Right of Way Permit to Black Hills Corporation recorded as Document No. [99-6052](#).
16. The terms, conditions and stipulations of the Right of Way Permit to Black Hills Corporation recorded as Document No. [96-991](#).
17. The terms, conditions and stipulations of the Easement Deed for Road recorded as Document No. [82-1514](#).
18. The terms, conditions and stipulations of the Right of Way Permit to Black Hills Power and Light Company recorded in [Book 358 Page 80](#).
19. Statutory easement for highway along the section line (or lines) bounding (or within) the land herein described as disclosed in SDCL 31-18.
20. Any claim or right of claim in and to any homeowners/condo association dues/fees and/or unpaid utility, water and/or sewer services or fees for tree, weeds, grass and/or snow removal.
21. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, fossils, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed herein. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
22. Reservations and/or Exceptions in Patents and/or in Acts authorizing the issuance of Patents from the United States of America and/or the State of South Dakota.

We find no personal property taxes, liens or judgments on record in the offices of the County Treasurer, Register of Deeds, or Clerk of Courts of the County and State listed in Schedule A, against:

To Be Determined

which should be liens upon the above described property when title thereto is vested in them. (except as specifically set out above)

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SCHEDULE B PART II

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Stewart Title Guaranty Company

Exceptions

*Paragraphs 1, 2, 3, 4, 5, 6 and 7 will not appear as printed exception on extended coverage policies, except as to such parts thereof which may be typed as a Special Exception in Schedule B-Section 2

This Commitment does not include a search for financing statements filed in the office of the Secretary of State, or in a county other than the county wherein the premises are situated, and no liability is assumed if a financing statement is filed in the office of the Register of Deeds, covering timber, growing crops, or fixtures, wherein the land is described other than by metes and bounds, the rectangular survey system or by recorded lot and block.

Title policy will issue subject to the above exceptions and to any other liens, encumbrances or instruments that may be placed of record subsequent to the date of this report.

This Commitment is not valid without Schedule B-Section 1

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