



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

Issuing Agent: Coffey County Land Title
Issuing Office: 424 Neosho, Burlington, KS 66839
Issuing Office's ALTA® Registry ID: 0001151
Commitment No.: 225-053
Issuing Office File No.: 225-053
Property Address: W. 237th, Osage City, KS 66523

SCHEDULE A

1. Commitment Date: February 4, 2025 at 08:00 AM
2. Policy to be issued:
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:

Gregg A. Ruby and Nancy L. Ruby, husband and wife

5. The Land is described as follows:

The Northwest Quarter (NW¼) of Section Twenty-eight (28), Township Sixteen (16) South, Range Fourteen (14), East of the Sixth Principal Meridian, LESS the following described tract:

Beginning at the Southwest corner of said Northwest Quarter (NW¼); thence North 89°52'53" East along the South Line of said Northwest Quarter (NW¼) 975.03 feet; thence North 1°33'53" East, 265.89 feet; thence North 5°16'05" West, 293.95 feet; thence North 63°36'12" West, 98.95 feet; thence North 1°45'33" East, 218.24 feet; thence North 37°25'20" West, 282.85 feet; thence North 55°27'43" West, 293.27 feet; thence North 87°32'33" West, 132.09 feet; thence North 23°21'38" West, 319.94 feet; thence South 89°52'53" West, 215.54 feet to the West Line of said Northwest Quarter (NW¼); thence South 0°32'52" East, along the West Line of said Northwest Quarter (NW¼), 1,512.55 feet to the Point of Beginning, in Osage County, Kansas.

First American Title Insurance Company

By: 
Coffey County Land Title

This page is only a part of a 2021 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; Schedule B, Part II-Exceptions.

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SCHEDULE B, PART I - Requirements

Commitment No.: 225-053

File No.: 225-053

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.

TO BE PAID TO THE OSAGE COUNTY TREASURER:

1. REQUIRE PAYMENT OF THE 2ND HALF OF THE 2024 TAXES ON TAX ID #08249. TOTAL 2024 TAXES WERE \$1,783.38.

TO BE FILED IN THE OSAGE COUNTY REGISTER OF DEEDS:

1. A Deed executed by Gregg A. Ruby and Nancy L. Ruby, husband and wife, to TBD.
2. A new Mortgage if needed.

TO BE FILED IN THE OSAGE COUNTY DISTRICT COURT:
NONE.

WE NEED THE FOLLOWING DOCUMENTS FOR OUR FILES:

1. A signed and notarized Owners Affidavit.

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SCHEDULE B
(Continued)

Commitment No.: 225-053
File No.: 225-053

SCHEDULE B, PART II - Exceptions

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 shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
5. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, unless such lien is shown by the Public Records at Date of Policy.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. General taxes and special assessments for the year 2025 and subsequent years, not yet due and payable.
8. Easement for Road Purposes in favor of the Board of County Commissions of Osage County, Kansas filed February 26, 1970 and recorded in Book M10, page 275 in the Office of the Register of Deeds of Osage County, Kansas.
9. Easements for Channel Change in favor of the Board of County Commissions of Osage County, Kansas filed February 26, 1970 and recorded in Book M10, page 276-277 in the Office of the Register of Deeds of Osage County, Kansas.
10. Survey filed May 30, 1986 in Book Surveys at page 291 in the Office of the Register of Deeds of Osage County, Kansas.
11. Easements and rights of way for highways, streets and roads.
12. Osage County Comprehensive Plan Update - 1983 Zone Regulations, Subdivision Regulations, filed March 2, 1984 and recorded in Book M41, page 926 and all amendments thereto, in the office of the Register of Deeds of Osage County, Kansas.

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