

## OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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

Issuing Agent: MOON TITLE & ESCROW, LLC  
Issuing Office: 421 Commercial St, Emporia, KS 66801  
Issuing Office's ALTA® Registry ID: 0001204  
Loan ID No.:  
Commitment No.: 25-443  
Issuing Office File No.: 25-443  
Property Address: 1400 E HWY 50, EMPORIA, KS 66801  
Revision No.: 1

**SCHEDULE A**

1. Commitment Date: August 6, 2025 at 07:55 AM
2. Policy to be issued:
  - a. ALTA Own. Policy (7/01/21)  
Proposed Insured: TO BE DETERMINED  
Proposed Amount of Insurance:  
The estate or interest to be insured: Fee Simple
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: AMBOSE A. MCCREADY AND KARLA K. MCCREADY, TRUSTEES OF THE MCCREADY FAMILY TRUST DATED NOVEMBER 21, 1998.
5. The Land is described as follows:

A TRACT OF LAND AS FOLLOWS:  
BEGINNING IN THE MIDDLE OF THE NEOSHO RIVER 444 FEET NORTH AND 288.42 FEET EAST OF THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF SECTION EIGHT (8), TOWNSHIP NINETEEN (19) SOUTH, RANGE TWELVE (12) EAST OF THE 6TH P.M., LYON COUNTY, KANSAS ; THENCE WEST 288.42 FEET TO THE WEST LINE OF SAID SECTION EIGHT (8), THENCE NORTH ALONG SAID SECTION LINE 1213.6 FEET; THENCE EAST 1316 FEET TO THE EAST LINE OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SAID SECTION EIGHT (8); THENCE SOUTH TO A POINT 948 FEET NORTH OF THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER (SW1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SAID SECTION EIGHT (8); THENCE WEST TO THE MIDDLE OF THE NEOSHO RIVER; THENCE MEANDERING SOUTH DOWN SAID RIVER IN THE MIDDLE THEREOF TO THE POINT OF BEGINNING. ALSO COMMENCING FORTY (40) RODS SOUTH OF A POINT ON EIGHTY (80) RODS EAST OF THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION (8), TOWNSHIP NINETEEN (19), RANGE TWELVE (12); THENCE SOUTH ABOUT TWENTY (20) RODS; THENCE WEST ABOUT FORTY (40) RODS; THENCE NORTH ABOUT TWENTY (20) RODS TO THE DAVID MAYS LAND; THENCE ALONG SAID LINE EAST ABOUT FORTY (40) RODS TO PLACE OF BEGINNING; EXCEPT TRACT FOR ROAD COMMENCING AT A POINT 948 FEET NORTH OF A POINT EIGHTY (80) RODS EAST OF THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION EIGHT (8), TOWNSHIP NINETEEN (19), RANGE TWELVE (12); THENCE WEST 1 ½ RODS; THENCE NORTH FOUR (4) RODS; THENCE EAST 1 ½ RODS; THENCE SOUTH TO THE PLACE OF BEGINNING, AND EXCEPT A RIGHT OF ACCESS TO AND FROM THE

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2021 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.



(25-443.PFD/25-443/3)

**SCHEDULE A**

(Continued)

ABUTTING PUBLIC HIGHWAY OVER AND ACROSS A LINE IN THE SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION EIGHT (8), TOWNSHIP NINETEEN (19) SOUTH, RANGE TWELVE (12) EAST OF THE 6TH P.M., DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER SECTION; FIRST COURSE, THENCE EAST ALONG THE NORTH LINE OF SAID SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW1/4) SECTION TO THE NORTHEAST CORNER OF SAID SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER SECTION. EXCEPT AND RESERVING, HOWEVER UNTO OWNERS OF ABUTTING LAND, THEIR HEIRS OR ASSIGNS, THE RIGHT OF ACCESS TO SAID HIGHWAY OVER AND ACROSS THE FOLLOWING DESCRIBED COURSE: ALL OF SAID 'FIRST' COURSE, WHICH SHALL ABUT UPON AND HAVE ACCESS TO A FRONTAGE ROAD WHICH WILL BE CONNECTED TO THE HIGHWAY ONLY AT SUCH POINTS AS MAY BE ESTABLISHED BY PUBLIC AUTHORITY.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2021 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.



(25-443.PFD/25-443/3)

## OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE B, PART I - 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. THIS TITLE COMMITMENT IS BEING ISSUED FOR INFORMATIONAL PURPOSES ONLY, THERE WILL NOT BE A TITLE INSURANCE POLICY ISSUED.

**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. Any provisions in the conditions and stipulations of this policy referring to arbitration are hereby deleted.
3. **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) Any encroachment, encumbrance, violation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the land.
  - (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.

**SPECIAL EXCEPTIONS:**

4. **TAXES FOR 2025 AND SUBSEQUENT YEARS. NONE NOW DUE AND PAYABLE.**

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2021 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**  
(Continued)

5. TAXES FOR 2024 WERE:  
TAXID#ET00937 \$250.46  
PARCELID:183-08-0-00-09-003.00-0
6. ANY RIGHT OF WAYS FOR ROADS OR HIGHWAYS.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

Copyright 2021 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.

