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:

#### ATRACT 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

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## **SCHEDULE A**

(Continued)

ABUTTING PUBLIC HIGHWAY OVER AND ACROSS A LINE IN THE SOUTHEAST QUARTER (\$E1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (\$W1/4) OF SECTION EIGHT (8), TOWNSHIP NINETEEN (19) SOUTH, RANGE TWELVE (12) EAST OF THE 6TH P.M., DECRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SOUTHEAST QUARTER (\$E1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER SECTION; FIRST COURSE, THENCE EAST ALONG THE NORTH LINE OF SAID SOUTHEAST QUARTER (\$E1/4) OF THE NORTHWEST QUARTER (\$W1/4) OF THE SOUTHWEST QUARTER (\$W1/4) OF THE NORTHWEST QUARTER (\$W1/4) OF THE NORTHWEST 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 ONLYAT SUCH POINTS AS MAY BE ESTABLISHED BY PUBLIC AUTHORITY.

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# 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:

- 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.
- 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.

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# **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.

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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.: 25-444 Issuing Office File No.: 25-444

Property Address: 1300 ROAD 175, 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 STRIP 1  $\frac{1}{2}$  RODS WIDE OFF EAST SIDE S1/2 SE1/4 OF SECTION 7, TOWNSHIP 19, RANGE 12, COMMENCING AT NE CORNER SAID S1/2 SE1/4 AND EXTENDING SOUTH 29.8 RODS, CONNECTING WITH PUBLIC ROAD EAST OF THE 6TH P.M., IN LYON COUNTY, KANSAS.

AND

THE NORTH HALF (N1/2) OF THE SOUTHEAST QUARTER (SE1/4), LESS TWENTY (20) FOOT STRIP WEST SIDE OF ROAD, ALSO EXCEPT A STRIP ONE AND ONE-HALF (1 1/2) RODS WIDE AND TWENTY-NINE AND EIGHT-TENTHS (29.8) RODS LONG EXTENDING SOUTH FROM NORTHEAST CORNER, IN SECTION SEVEN (7), TOWNSHIP NINETEEN (19) SOUTH, RANGE TWELVE (12), LYON COUNTY, KANSAS; EXCEPT:

A PERMANENT EASEMENT FOR CONTROLLED ACCESS HIGHWAY RIGHT OF WAY AND REMOVAL OF BORROW MATERIAL OVER AND UPON A TRACT OF LAND IN THE NORTH HALF OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION SEVEN (7), TOWNSHIP NINETEEN (19) SOUTH, RANGE TWELVE (12) EAST OF THE 6TH P.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID QUARTER SECTION; THENCE NORTH 87 DEGREES 06 MINUTES EAST ALONG THE NORTH LINE TO THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE SOUTH 01 DEGREE 38 MINUTES EAST, 848.7 FEET ALONG THE EAST LINE OF SAID QUARTER SECTION; THENCE SOUTHWESTERLY AND THENCE NORTHWESTERLY ALONG THE MIDDLE OF THE NEOSHO RIVER TO A POINT

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## **SCHEDULE A**

(Continued)

476.7 FEET SOUTH AND 2,019.1 FEET EAST OF THE PLACE OF BEGINNING; THENCE SOUTH 87 DEGREES 08 MINUTES WEST TO THE WEST LINE OF SAID QUARTER SECTION; THENCE NORTH 01 DEGREE 18 MINUTES WEST ALONG SAID WEST LINE TO THE PLACE OF BEGINNING. THE ABOVE CONTAINS 26.00 ACRES, MORE OR LESS EXCLUSIVE OF THE EXISTING HIGHWAY. LANDS ABUTTING SAID HIGHWAY SHALL HAVE NO RIGHT OR EASEMENT OF ACCESS THERETO.

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# 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. RECORD RELEASE OF

# 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:

- 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.
- 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.

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# **SCHEDULE B**

(Continued)

5. TAXES FOR 2024 WERE: TAXID#ET00928 \$238.56 PARCELID:183-07-0-00-013..-0

6. ANY RIGHT OF WAYS FOR ROADS OR HIGHWAYS.

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