

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

Issuing Office Agent:	TITLEWORKS, LLC
Issuing Office Address:	205 W. Cherry St. Lancaster, WI 53813
Issuing Office's ALTA® Registry:	ID #: 1013148
Issuing Office: Tel 608-723-5600	Email: <a href="mailto:info@accesstitlecompany.com">info@accesstitlecompany.com</a>

*Revised*

Issuing Office File #: P-202407-17



**SCHEDULE A**

1. Commitment Date: 07/26/2024 7:00 a.m.
2. Policy or Policies to be issued: Proposed Amount of Insurance
  - (a)  2021 ALTA® Owner's Policy – \$1,500.00  
 Proposed Insured:  
**Qualified Purchaser at Auction Sale**
  - (b) 2021 ALTA® Loan Policy – \$  
 Proposed Insured:  
**, its successors and/or assigns as their interest may appear**

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:

**Ronald A. Andrews and Maria O. Andrews, Husband and Wife**

5. The Land is described as follows:

**SEE ATTACHED LEGAL DESCRIPTION**

<b>Property Address:</b>	W5284 County Highway B Rio, WI 53960
<b>Tax Key #:</b>	11024-15.1
<b>Taxes:</b>	2023 Net Taxes: \$1063.00 are paid.

This page is only a part of a 2021 ALTA® Commitment for Title Insurance issued by Stewart Title Guaranty Co. This Commitment is not valid without the Notice; Commitment to Issue Policy; 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.



File Number: P-202407-17

## LEGAL DESCRIPTION

The Southwest Quarter of the Southwest Quarter of Section 1, Township 11 North, Range 10 East, in the Town of Lowville, Columbia County Wisconsin, EXCEPT Lot One (1) of Certified Survey Map No. 4516, recorded in Volume 32 of Certified Survey Maps, page 1, as Doc. No. 742476.

Tax Parcel No.: 11024-15.1

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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.
  - a) **Deed from Ronald A. Andrews and Maria O Andrews, Husband and Wife to the proposed Grantee(s). The proposed deed should either designate the subject property as non-homestead, identify the grantor as unmarried or be joined in by grantor's spouse.**
  - b) **Mortgage from Qualified Purchaser at Auction Sale to the proposed Lender. The proposed mortgage should either designate the subject property as non-homestead, identify the grantor as unmarried or be joined in by grantor's spouse.**
  - c) **Mortgage must state on the first page "This is a Purchase Money Mortgage."**
  - d) **Copy of recent appraisal, if going to secondary market.**
  - e) **Properly executed, notarized, and returned Owner's Affidavit.**

*(Additional Requirements may be listed here by number)*

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## 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. Note: This Exception will be removed only if Gap Coverage requirements are met as stated in the endorsement, including the payment of the premium.
2. 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. Liens, hook-up charges or fees, deferred charges, reserve capacity assessments, impact fees, or other charges or fees due and payable on the development or improvement of the Land for sewer, water mains and service pipes, not shown on the tax roll or other charges whether assessed or charged before or after the date of the policy.
4. Rights or claims of parties in possession not shown by the Public Records.
5. Any encroachment, overlaps, boundary line disputes, violation, variation, adverse circumstances or other matters affecting title that would be disclosed by an accurate survey or inspection of the Land.
6. Easements or claims of easements not shown by the public records.
7. Special taxes or assessments, if any, payable with the taxes levied or to be levied for the current year and subsequent years. Note: Exception will be removed only if written evidence from the municipality that no special assessments are due.
8. Any claim of adverse possession or prescriptive easement.
9. General taxes for the year 2024 and subsequent years.
10. Rights of the public or private, in such portion of the subject premises as may be used, laid out or dedicated in any manner for street, highway, and/or alley purposes.
11. Highway Deed and conditions as contained in instrument recorded in Volume 294 of Deeds, page 297, as Document No. 313225.
12. Easement terms and conditions as contained in instrument recorded in Volume 35 of Misc., page 596, as Document No. 292083.
13. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, 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 in Schedule B. 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. The Company makes no representation as to the present ownership of any such interests. Possible leases, grants, exceptions or reservations of interests that are not listed.

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