



DISCLOSURE, AFFIRMATION & AGREEMENT
REGARDING BUSINESS PRACTICES

The undersigned Parties, hereby state and affirm that they are the parties to a real estate transaction, the closing of which is being facilitated by Lenders Title Company, with regard to the following described property located in Craighead County, Arkansas, to-wit:

Lot 16 in Block "E" of Fairview Acres East, an Addition to the City of Jonesboro, Arkansas, as shown by Plat of record in Deed Record 158 Page 24, subject to easements as shown on recorded Plat.

In consideration of Lenders Title Company facilitating the closing of the transaction and/or issuing title insurance policies covering the above described property, Parties hereby state and affirm their understanding of the following:

1. Real estate transactions can be both legally and financially complex. Additionally, closing a real estate transaction and underwriting title insurance policies can be complex and complicated. During the closing process Parties will be asked to review and execute various affidavits, affirmations, agreements and indemnities for the benefit of Lenders Title Company and its title insurance underwriter with regard to certain risks that are being assumed in closing this real estate transaction and/or insuring the title to the above described real property. Each of these documents should be carefully reviewed before they are executed.

2. Parties who close with Lenders Title Company always have the right and are encouraged to consult a financial, legal and/or tax advisor of their choice regarding their real estate transaction and the documents which they will be executing. It is understood and agreed that Lenders Title Company has not and will not provide financial, legal and/or tax advice. **You should only rely upon the advice provided by your own financial, legal and/or tax advisor.** By proceeding with the closing of the real estate transaction as evidenced by their signatures hereon, Parties acknowledge that they have sought the advice of their financial, legal and/or tax advisors or that they have knowingly waived their right to do so.

3. The form of the documents to be utilized in the closing conducted by Lenders Title Company, except for those documents provided by third parties such as lenders, surveyors, termite companies, etc., have been approved by a licensed Arkansas attorney, but that the actual documents to be executed by the necessary parties may not have been reviewed by an attorney in their completed form. The term "form" as used herein is not limited to pre-printed fill-in-the-blank instruments, but may include instruments that appear in an electronically merged format. Parties which close with Lenders Title Company have the right to employ an attorney of their choice to prepare documents to be executed in conjunction with this transaction. In the event that Parties have waived their right to have an attorney of their choice review and/or prepare the documents to be executed in conjunction with this transaction, Parties hereby authorize and instruct Lenders Title Company to complete such documents. The undersigned acknowledge that attorneys employed by Lenders Title Company may have acted as a closing or title agent, may have been present at the closing or reviewed documents, or may have discussed issues with respect to the closing or issuance of title insurance. It is understood and agreed that attorneys employed by Lenders Title Company have not represented, and do not represent the undersigned.

4. While the Closing Disclosure Forms or Settlement Statement to be utilized in facilitating the closing of the transaction may indicate that a "Processing Fee" is being charged by Lenders Title Company, it is expressly understood that said fee is being charged for the assimilation, copying, faxing, handling, and processing of the closing package incidental to the real estate transaction at issue and not for the preparation of any documents.

5. Any title search or underwriting examination conducted by Lenders Title Company has been done for the benefit of Lenders Title Company and its title insurance underwriter in underwriting title insurance policies to be issued covering the above described property and not as an agent of or for the benefit of the Parties.

6. Any funds provided for the real estate transaction may be placed in an interest bearing escrow account. Parties hereby waive any and all claims which they may have to the interest which may accrue on account of their funds being placed in an interest bearing escrow account.

7. Fees which may be shown on the Closing Disclosure Forms or Settlement Statement payable to Lenders Title Company for recording and overnight delivery services are only estimates. The actual costs for these services vary due to the number of pages which must be recorded or the specific rates of the overnight carrier. In order to accomplish a final closing of this matter, Lenders Title Company hereby assumes responsibility for any shortage between the estimated fees collected and actual costs for recording and overnight delivery and Parties hereby waive any claim for any overage between the estimated fees collected and actual costs for recording and overnight delivery.

8. In the event that you request that sales proceeds or other funds be transmitted to you by wire, it is understood and agreed that Lenders Title Company is not responsible for fees charged by the receiving bank.

9. Should the payoff on the mortgages or other liens, if any, be more than has been shown on the Closing Disclosure Forms or Settlement Statement, the Seller or Buyer, as applicable, will remit the amount of the shortage within twenty four (24) hours of notification by Lenders Title Company. Seller and Buyer hereby relieve and hold harmless Lenders Title Company and its employees from any and all responsibility as a result of the quotation of sums due by any lending institution or other creditor. Seller and Buyer each further agree that if a claim hereunder is placed in the hands of an attorney by the other party, they will be jointly and severally responsible for payment of reasonable attorney's fees incurred in collecting the amount due.

10. The undersigned agree(s) that any transactions in connection with this closing may be conducted by electronic means in accordance with the Uniform Electronic Transactions Act as adopted in Arkansas; that any signature on a document which is faxed to Lenders Title Company shall be treated as an original signature; and that any document which is stored in electronic form shall be treated as an original document.

Executed this 6th day of May, 2019.

SELLER(S):

BRC Holdings LLC

By: 
Bill Cope, Member

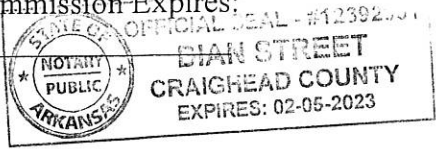
By: 
Rilla J. Cope, Member

SUBSCRIBED AND SWORN to before me, a Notary Public, May 6, 2019.

Dian Street

Notary Public

My Commission Expires:





NOTICE OF AVAILABILITY OF CLOSING PROTECTION COVERAGE

To: Buyer / Borrower
Date: 5/6/2019
Property Address: 2504 Mary Jane
Jonesboro, AR 72401
01-144272-26600

Legal Description: Lot 16 in Block "E" of Fairview Acres East, an Addition to the City of Jonesboro, Arkansas, as shown by Plat of record in Deed Record 158 Page 24, subject to easements as shown on recorded Plat.

Lenders Title Company File No. 19-075840-300

Please be advised that, pursuant to Arkansas Code Annotated § 23-103-405 and Rule 87 of the Arkansas Insurance Department, you may be entitled to closing protection coverage from Old Republic National Title Insurance Company for the contemplated transaction at a cost of \$ 25.00.

Being notified of the availability and cost of Closing Protection Coverage:

I/We do request such coverage.

I/We do not request such coverage.

Signed May 6, 2019



Buyer(s): City of Jonesboro, Arkansas
File No.: 19-075840-300
Property Address: 2504 Mary Jane
Jonesboro, AR 72401
01-144272-26600
Legal Desc.: Lot 16 in Block "E" of Fairview Acres East, an Addition to the City of Jonesboro, Arkansas, as shown by Plat of record in Deed Record 158 Page 24, subject to easements as shown on recorded Plat.

BUYER'S CLOSING AGREEMENT

ACKNOWLEDGEMENT OF RECEIPT OF TITLE INSURANCE COMMITMENT

The undersigned hereby acknowledge receipt of a copy of the title insurance commitment on the above referenced property and note the exceptions listed therein.

DOCUMENT REVISION

As a condition to proceeding with this transaction, the undersigned agree to execute any additional documents which may be required, or will correct any documents which are executed in conjunction with this closing, in order to make the loan (if applicable) eligible for conformity with the loan purchase commitment of the investor, to properly convey title, to release any encumbrance satisfied in conjunction with this transaction, or to properly encumber the title to the subject property with any mortgage, easement or other encumbrance executed in conjunction with this transaction.

Any request by the lender and/or Lenders Title Company for the execution of additional documents or for corrections to documents which have already been executed shall be prima facie evidence of the necessity for same. A written request from the lender, investor, or Lenders Title Company addressed to the undersigned shall be conclusive evidence of the necessity for such additional documents and/or corrections.

PAYOFFS

Should the payoff figures for any mortgage(s) and/or other lien(s) encumbering the property for which the undersigned is an obligor, if any, be more than what is shown on the settlement statement, the undersigned will remit such amounts that are necessary to secure releases of said liens within twenty-four (24) hours of notification by Lenders Title Company. The undersigned hereby agree to hold harmless Lenders Title Company for any loss, cost, damage, or action which may arise as a result of the quotation of sums due by any lien creditor changing and hereby relieves Lenders Title Company from any and all liability related thereto. The undersigned further agree that if a claim hereunder is placed in the hands of an attorney that they will be responsible for reasonable attorney's fees and costs incurred in collecting the amounts due.

SURVEY WAIVER

The undersigned hereby state and affirm that a survey of the above described property is not desired and entitlement to same is hereby waived. The undersigned acknowledges that no protection is provided by Lenders Title Company against encroachments, overlaps, boundary disputes, or any other matters which would be disclosed by a current and accurate survey with regard to the above described property.

The undersigned hereby agrees to hold Lenders Title Company and its successors and assigns, harmless for any and all loss, cost, damage, or action which may arise or be suffered by the undersigned as a result of any encroachments, overlaps, boundary disputes, or any other matters which would be disclosed by a current and accurate survey of the above described property.

TERMITE WAIVER

The undersigned hereby state and affirm that a Termite Clearance Letter and/or a Termite Inspection Report, from a company of their choosing, of the above described property is not desired and entitlement to same is hereby waived. The undersigned acknowledge that no protection is provided by Lenders Title Company against termite or

other pest infestation, or any other matters which would be disclosed by a current Termite Clearance Letter and/or a Termite Inspection Report with regard to the above described property.

The undersigned hereby agrees to hold Lenders Title Company harmless for any and all losses, costs, existing and future damages, or actions which may arise or be suffered by the undersigned as a result of any termite or other pest infestation, or any other matters which would be disclosed by a current Termite Clearance Letter and/or a Termite Inspection Report with regard to the above described property.

This document shall not be considered as a waiver or release of the undersigned's rights to make claims against others except for Lenders Title Company.

TAX PRORATION AND ASSESSMENT

The undersigned hereby acknowledge that it is our responsibility to assess the above described property with the Craighead County Tax Assessor's Office and apply for any homestead or other credits or exemptions which may be available.

The undersigned further acknowledge that the tax figures and prorations used by Lenders Title Company in facilitating the closing between the parties hereto with regard to the above described property are estimates based on the assessments, millage rates, and homestead and/or other credits or exemptions for the prior tax year. The undersigned acknowledge our understanding that if any of these change as a result of the current sale, applicability of a homestead or other credit or exemption, or for any other reason, that the taxes are subject to being changed by the taxing authorities. In such event, the undersigned agree to pay their prorata share of the increased taxes and to hold Lenders Title Company harmless for any loss or damage occasioned by a change in the taxes assessed against the above described property and from the collection and payment thereof.

By affixing our signatures hereto, the undersigned authorize Lenders Title Company to use the prorated tax figures shown on the Closing Disclosure Forms or Settlement Statement used in conjunction with this closing.

OFFER AND ACCEPTANCE COMPLIANCE

The undersigned, if applicable, hereby certifies and affirms that all conditions of the contract for the sale of the above referenced property have been met, satisfied, approved, and/or waived or will be once the transaction between the parties has been closed.

Executed this 6th day of May, 2019.

SUBSCRIBED AND SWORN to before me, a Notary Public, this 6th day of May, 2019.



Dian Street

Notary Public

Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

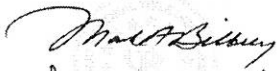
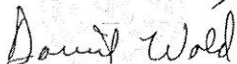
Lenders Title Company
2207 Fowler Avenue
Jonesboro, AR 72401
870-935-7410

Arkansas Title Agency License No. 100111646

A handwritten signature in cursive script that reads "Melissa Ann Deniston".

By: Melissa Ann Deniston
Title Agent License No.: 9895369

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue, South, Minneapolis, Minnesota 55401
(612) 371-1111

By  *Matt Sidney* President
Attest  *David Wald* Secretary

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements;
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

(a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:

- (i) comply with the Schedule B, Part I—Requirements;
- (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
- (iii) acquire the Title or create the Mortgage covered by this Commitment.

(b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.

(c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.

(d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.

(e) The Company shall not be liable for the content of the Transaction Identification Data, if any.

(f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.

(g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

This page is only a part of a 2016 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; and Schedule B, Part II – Exceptions.

COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company

SCHEDULE A

Please read the exceptions and the terms shown or referred to herein carefully. The exceptions are meant to provide you with notice of matters that are not covered under the terms of the title insurance policy and should be carefully considered.

This report is a written representation as to the condition of title for purposes of providing title insurance and lists all liens, defects, and encumbrances filed of record within the last thirty (30) years that have not been released of record or that are not statutorily expired.

No title insurance agent or any other person other than a licensed Arkansas attorney may provide legal advice concerning the status of title to the property described in the title commitment.

1. Commitment Date: **February 25, 2019, 7:30 am**

2. Policy to be issued:

(a) 2006 ALTA® Owner's Policy

Proposed Insured: **City of Jonesboro, Arkansas**

Proposed Policy Amount: **\$63,000.00**

(b) 2006 ALTA® Loan Policy

Proposed Insured:

Proposed Policy Amount:

3. The estate or interest in the land described or referred to in this Commitment is **Fee Simple**.

4. Title to the **Fee Simple** estate or interest in the land is at the Effective Date vested in:
BRC Holdings, LLC

5. The land referred to in this Commitment is described as follows:

Lot 16 in Block "E" of Fairview Acres East, an Addition to the City of Jonesboro, Arkansas, as shown by Plat of record in Deed Record 158 Page 24, subject to easements as shown on recorded Plat.

Countersigned by: **Lenders Title Company 2207 Fowler Avenue Jonesboro, AR 72401**
Arkansas Title Agency License No. 100111646



By: **Melissa Ann Deniston** Title Agent License No.: 9895369

This page is only a part of a 2016 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; and Schedule B, Part II-Exceptions.

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COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company

SCHEDULE B 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. Furnish executed Owner's Disclosure & Agreement.
6. Payment of the General Taxes for the year 2018 and the Special Assessments for the year 2019. (Parcel #01-144272-26600)
7. Duly authorized Warranty Deed from BRC Holdings, LLC vesting fee simple title in City of Jonesboro, Arkansas.
8. Furnish a copy of the Articles of Organization and Operating Agreement, including any and all amendments thereto, of BRC Holdings, LLC. All necessary instruments must be executed in conformity with said Operating Agreement. Unless the necessary instruments are executed by all members, we must be furnished with evidence satisfactory to Lenders Title Company that all necessary consents, authorizations, resolutions, notices and actions relating to the subject transaction have been provided and/or taken.
9. Furnish a current membership roster of BRC Holdings, LLC.
10. Furnish a Certificate of Good Standing for BRC Holdings, LLC from the Arkansas Secretary of State.

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SCHEDULE B, PART II
Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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. 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) Encroachments, overlaps, boundary line disputes and any matters which would be disclosed by an accurate survey and inspection of the premises.
 - (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.
3. Building setback lines and easements, as shown on plat of record in Plat Deed Record 158 Page 24 at Jonesboro, Craighead County, Arkansas.
4. Taxes and assessments for the year(s) 2019 and thereafter, which are not yet due and payable, plus any penalties and interest which may accrue.
5. Special assessments of Drainage District No. 20 for the year(s) 2020 and thereafter, which are not yet due and payable.
6. Easement granted to Drainage District #33 recorded in Deed Record 485 Page 548 at Jonesboro, Craighead County, Arkansas, which was assigned to the City of Jonesboro, Arkansas, by Assignment of Easements recorded in Deed Record 514 Page 12 at Jonesboro, Craighead County, Arkansas.

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7. Loss arising from any security interests evidenced by financing statements filed of record with the Circuit Clerk of Craighead County, Arkansas or the Secretary of State of Arkansas as of the effective date hereof under the Uniform Commercial Code.
8. Loss arising from any judgment liens or other liens of record in any United States District Court or Bankruptcy Court in the State of Arkansas as of the Effective Date hereof that are not reflected in the real property records of the county in which the property is located.
9. Loss arising from any Oil, Gas or Mineral interests, conveyed, retained, assigned or any activity or damage to the insured land caused by the exercise of sub-surface rights or ownership, including but not limited to the right of ingress and egress for said sub-surface purposes.

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Arkansas Insurance Department
Contact Information:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904

(800) 852-5494
(501) 371-2640

FACTS**WHAT DOES Lenders Title Company DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit history
- transaction history and mortgage rates and payments
- purchase history and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lenders Title Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lenders Title Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 501-225-3519 or go to www.lenderstitlegroup.com

Who we are

Who is providing this notice?	Lenders Title Company
-------------------------------	-----------------------

What we do

How does Lenders Title Company protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Lenders Title Company collect my personal information?

We collect your personal information, for example, when you

- provide account information or give us your contact information
- pay us by check or make a wire transfer
- show us your government-issued ID

We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies such as our bank, mortgage companies, insurance companies, and securities brokerages.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonfinancial financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as credit card*

Other important information

State laws and individual companies may give you additional rights to limit sharing. Please consult your state laws regarding information sharing.