



ALTA COMMITMENT FOR TITLE INSURANCE

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

VX971213

NOTICE

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 Amount of Insurance and the name of the Proposed Insured.

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

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(612) 371-1111

www.oldrepublictitle.com

By

President

Attest

Secretary

Authorized Officer or Agent

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; and Schedule B, Part II—Exceptions.

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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; and
- 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 is not liable for any other amendment to this Commitment.

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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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

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10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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Old Republic National Title Insurance Company
1022 Highland Colony Parkway, Suite 200
Ridgeland, MS 39157

VX971213

Parcel No. 511-539-2, County Tax Sale dated 8-29-22, No. 4918, 2021 Taxes, Amount to Redeem - \$15,857.28 by 4-29-24.

Parcel No. 511-539-2, County Tax Sale dated 8-28-23, No. 5002, 2022 Taxes, Amount to Redeem - \$12,881.69 by 4-28-24.

Item 10. Payment of the following past due taxes:

Parcel No. 511-539-2, 2023 County Taxes are past due and delinquent in the amount of \$8,144.28 plus interest.

SCHEDULE B - SECTION 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 provision of the document will be excepted from coverage.

The Owner's Policy 2021 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:

Item 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.

Item 2. Those taxes and special assessments, which become due and payable subsequent to Date of Policy.

Item 3. Any prior reservation or conveyance, together with release of damages, of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the Land.

Item 4. 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.

Item 5. Any encroachment, encumbrance, violation, variation or adverse circumstance, including boundary line disputes, affecting the Title that would be disclosed by an accurate and complete land survey of the Land.

Item 6. Easements or other uses of the Land not visible from the surface, or easements or claims of easements, not shown by the Public Records.

Item 7. Rights or claims of parties in possession not shown by Public Records.

Item 8. Any mortgage, deed of trust, lease or lien created or assumed by the insured.

Item 9. Subject to all easements, rights of way, and other matters as shown on plat of subject property which is on file and of record in the office of the Chancery Clerk of Hinds County in Jackson in Plat Book 28 at Page 22.

Item 10. Subject to the Easement Agreement recorded in Book 4774 at Page 340.

Item 11. Subject to the Right of Way to Entergy Mississippi Inc. recorded in Book 4872 at Page 32 and Book 4872 at Page 37.

Item 12. Subject to the Right of Way to Mississippi Power & Light Company recorded in Book 322 at Page 8 and Book 3212 at Page 455.

Item 13. Subject to the Right of Way to Southern Natural Gas recorded in Book 242 at Page 504

Exhibit A

Property Description

That portion of Lot 3, LeFleur's Square Subdivision, a subdivision according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of Hinds County, Mississippi at Jackson in Plat Book 28 at Page 22, lying south of Tax Parcel #511-539-1, which was conveyed out of Lot 3 by Warranty Deed recorded in Book 4770 at Page 354 as follows:

A parcel of land situated in the Northwest Quarter of the Southeast Quarter of Section 13, T6N-R1E of Hinds County, Mississippi, said parcel being a part of Lot No. 3 of LeFleurs Square Subdivision according to the plat on file in the records of the Chancery Clerk of Hinds County, Mississippi at Book 28, Page 22, said parcel being more particularly described as follows:

Commence at the Northeast corner of said Lot No. 3 and run South along the West right-of-way line of LeFleurs Square Road, said line being the East line of said Lot No. 3, for a distance of 125.01 feet to the POINT OF BEGINNING; thence

Turn through a deflection angle to the right of 90 degrees, 44 minutes and run Westerly for a distance of 290.00 feet to the West line of said Lot No. 3; thence

Turn through a clockwise angle to the right of 89 degrees, 16 minutes and run Southerly along the West line of said Lot No. 3 for a distance of 141.00 feet; thence

Turn through a clockwise angle to the right of 90 degrees, 44 minutes and run Easterly along a line

parallel to the North line of said Lot No. 3 for a distance of 200.00 feet; thence

Turn through a clockwise angle to the right of 89 degrees, 16 minutes and run Northerly along a line parallel to the West line of said Lot No. 3 for a distance of 106.00 feet; thence

Turn through a clockwise angle to the right of 270 degrees, 44 minutes and run Easterly along a line parallel to the North line of said Lot No. 3 for a distance of 90.00 feet to a point on the Westernmost right-of-way line of LeFleurs Square Road; thence

Turn through a clockwise angle to the right of 89 degrees, 16 minutes and run Northerly along the Westernmost right-of-way line of LeFleurs Square Road for a distance of 35.00 feet to the Point of Beginning.

AND ALSO LESS AND EXCEPT:

Parcel 511-540-4

0.48 ACRES +/- BEG SW COR LOT 3 LEFLEURS SQUARE SUBN W 60 FT N 192.29 FT E 60 FT S 192.29 FT TO POB IN NW 1/4 SE 1/4 SEC 13 T6 R1E

COMMENCE AT A 1 1/2 INCH GALVANIZED PIPE AT AN OLD FENCE CORNER, AS DESCRIBED IN DEED BOOK 698, PAGE 83, MARKING THE SOUTHWEST CORNER OF THE NW 1/4 OF THE SE 1/4 OF SECTION 13, T6N, R1E, CITY OF JACKSON, HINDS COUNTY, MISSISSIPPI AND RUN THENCE NORTH 00 DEGREES 55 MINUTES EAST FOR A DISTANCE OF 202.37 FEET ; RUN THENCE NORTH 89 DEGREES 38 MINUTES 40 SECONDS WEST FOR A DISTANCE OF 139.59 FEET TO A POINT ON THE EAST RIGHT OF WAY OF I-55 NORTH; RUN THENCE NORTH 08 DEGREES 57 MINUTES EAST ALONG SAID EAST RIGHT OF WAY FOR A DISTANCE OF 58.99 FEET; RUN THENCE SOUTH 89 DEGREES 03 MINUTES EAST ALONG SAID EAST RIGHT OF WAY AND AN EXTENSION THEREOF FOR A DISTANCE OF 214.95 FEET; RUN THENCE NORTH 00 DEGREES 57 MINUTES EAST FOR A DISTANCE OF 4.75 FEET; RUN THENCE SOUTH 89 DEGREES 03 MINUTES EAST FOR A DISTANCE OF 400.10 FEET TO A POINT ON THE WEST LINE OF Lefleur's SQUARE SUBDIVISION; RUN THENCE SOUTH 00 DEGREES 29 MINUTES EAST ALONG SAID WEST LINE OF Lefleur's SQUARE SUBDIVISION, FOR A DISTANCE OF 74.34 FEET TO A POINT 192.29 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 3 OF SAID Lefleur's SQUARE SUBDIVISION AND THE POINT OF BEGINNING OF THE PROPERTY DESCRIBED HEREIN; RUN THENCE NORTH 88 DEGREE 52 MINUTES WEST FOR A DISTANCE OF 60.00 FEET; RUN THENCE SOUTH 00 DEGREES 29 MINUTES EAST FOR A DISTANCE OF 192.29 FEET TO A POINT, ON THE NORTH LINE OF MAYWOOD SUBDIVISION, 60 FEET WEST OF THE SOUTHWEST CORNER OF LOT 3 OF SAID Lefleur's SQUARE SUBDIVISION; RUN THENCE SOUTH 88 DEGREES 52 MINUTES EAST ALONG THE NORTH LINE OF SAID MAYWOOD SUBDIVISION FOR A DISTANCE OF 108.8 FEET; RUN THENCE NORTH 00 DEGREES 29 MINUTES WEST FOR A DISTANCE OF 192.29 FEET; RUN THENCE NORTH 88 DEGREES 52 MINUTES WEST FOR A DISTANCE OF 48.8 FEET TO THE POINT OF BEGINNING, CONTAINING 20,927 SQUARE FEET AND/OR 0.48 ACRES, MORE OR LESS.

This description is intending to describe Parcel No. 511-539-2, whether correctly described or not.