



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
CHICAGO TITLE INSURANCE COMPANY
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, Chicago Title Insurance Company, a Illinois 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 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

The Title Team Co.

Jessica L. Gabel
Licensed Title Officer | Commercial Services

CHICAGO TITLE INSURANCE COMPANY

By:
Michael J. Nolan
President

ATTEST:
Marjorie Nemzura
Secretary

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ALTA Commitment for Title Insurance (7-1-21)

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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.

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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.

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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ALTA 2021 COMMITMENT FOR TITLE INSURANCE

Issued By

CHICAGO TITLE INSURANCE COMPANY

Issuing Agent: The Title Team - Commercial Services
Issuing Office: 300 N 4th Street, Suite 103, Bismarck, ND 58501
ALTA® Registry ID:
Commitment No.: E179209-CO
Issuing Office File No.: E179209-CO
Property Address: Land, Linton, ND

SCHEDULE A

1. Commitment Date: January 30, 2026 at 07:59 AM
2. Policy to be issued:
 - a. ALTA Owners Policy 2021
Proposed Insured: TBD
Proposed Amount of Insurance: TBD
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:

Delta T Development - Linton, LLC

by virtue of Warranty Deed dated July 7, 2015, filed for record August 3, 2015 at 3:00 PM, recorded in Book 105 Deeds, page 263, as Document No. 170474.

by virtue of Quit Claim Deed dated September 17, 2014, filed for record September 19, 2014 at 9:15 AM, recorded in Book 104 Deeds, on page 281, as Document No. 169224.

5. The Land is described as follows:

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SCHEDULE A
(Continued)

Parcel 1:

Lot 6, Block 1, Schmaltz Addition, Linton City (All that fractional part of the NE $\frac{1}{4}$ of Section 7, Township 132, Range 76, Emmons County, North Dakota described as follows: Beginning at a point where the west right of way line of U.S. Highway 83 intersects the south boundary line of the NE $\frac{1}{4}$ of Section of Section 7, said point being also the southeast corner of Lot 6 of Block 1 of Schmaltz's Addition to the City of Linton; thence Northwesterly coincident with the highway right-of-way boundary a distance of 125 feet, thence Southwesterly at a right angle to the last line a distance of 140 feet, thence Southeasterly at a right angle to the last line a distance of 51.81 feet, thence due East along the south boundary line of said NE $\frac{1}{4}$ to the point of beginning. This tract is also described as Lot 6, Block 1 of Schmaltz's Addition to the City of Linton but is described above by metes and bounds because of an error in the original plat and the corrected plat recorded in the Emmons County Register of Deeds Office.

Parcel 2:

FCL Lot 7, Block 1, Schmaltz Addition, Linton City (A tract of land lying in the E $\frac{1}{2}$ of Lot 7, Block 1, Schmaltz's Addition to the City Linton, starting at the southwest corner of Lot 7; thence due East 72 feet to the point of beginning; said tract being described as follows: Commencing at the point of beginning, thence due East 86 feet, thence due Northwesterly 50 feet, thence due West 49 feet, thence due South to the point of beginning)

Parcel 3:

A certain tract of land in the North Half of the Southeast Quarter (N $\frac{1}{2}$ SE $\frac{1}{4}$) of Section Seven (7), Township One Hundred Thirty two(132), Range Seventy-six (76), more specifically described as follows: Beginning at the Northwest corner of Block Three (3) of Patterson's Addition to Linton, North Dakota, thence north along a line coincident with the west line of said Block Three (3) projected north to where it intersects the quarter line between the NE $\frac{1}{4}$ and the SE $\frac{1}{4}$ of Section 7, thence east along said quarter line to the westerly edge of U.S. Highway #83 right of way, thence southeasterly along the westerly line of said U.S. Highway right of way to the north edge of School House site, thence west along the north line of said School House Site and the north line of Block Three (3) of Patterson's Addition to the point of beginning;

Excluding Therefrom the West 150 Feet **AND LESS** All that fractional part of the SE $\frac{1}{4}$ of Section 7, Township 132, Range 76, Emmons County, North Dakota, bounded by and lying within the following described traverse: Beginning at a point where the west right-of-way line of U.S. Highway 83 intersects the north boundary line of said SE $\frac{1}{4}$ of Section 7, said point being also the southeast corner of Lot 6 of Block 1 of Schmaltz's Addition to the City of Linton; thence West along the south boundary line of Lot 6 which is also the north boundary line of said SE $\frac{1}{4}$ of Section 7; a distance of 157.97 feet to the southwest corner of said Lot 6; thence S 27 degrees 36' E in line with the west boundary line of said Lot 6 a distance of 53.19 feet; thence N 70 degrees 32' E a distance of 141.42 feet to the point of beginning.

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SCHEDULE A
(Continued)

The Title Team Co.



Jessica L Gabel
Licensed Title Officer | Commercial Services

CHICAGO TITLE INSURANCE COMPANY

By: 
Michael J. Nolan
President

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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.

Deed from Delta T Development - Linton, LLC to TBD.

5. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
6. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
7. Taxes for the year 2025 are due and payable on January 1, 2026 and become delinquent on March 1, 2026. There is a 5% discount if paid before February 5, 2026.
8. If the transaction is closed by the Title Insurance Company or its agents, the Social Security Number of Seller or Federal ID Number of Seller entities and forwarding address must be provided at or prior to closing to comply with the Tax Reform Act of 1986 and the 1099S Form executed at closing unless the Seller is a corporation or a governmental unit.
9. Item Nos. 1, 2, 3, 5, and 6 of Schedule B-Section II may be deleted from the final policy, conditioned upon receipt and review of an executed standard form of the Company's affidavit or affidavits.

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SCHEDULE B, PART I

(Continued)

10. Furnish a current, signed and dated, survey of the subject property, certified to the Title Insurance Company and conforming to all current Minimum Standard Detail Requirements for the 2021 ALTA/NSPS Land Title Survey Standards to delete Item No. 4 of Schedule B-Section II. Said Land Title Survey **MUST REFERENCE** The Title Team on the Certification Page.

Note: This is only needed if Survey Coverage is required.

11. Subject to High Limit Approval if the Policy Amount exceeds Underwriting Threshold.
12. **Notice:** Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

13. RECORDING REQUIREMENTS:

Effective July 1, 2001 every document to be recorded must contain a 1 inch top, bottom or side margin on each page of the document. If the margin requirement for each page is not met, an additional charge of \$10.00 will be assessed for the total cost of recording the document.

Effective January 1, 2014 every document to be recorded must have a font size of 10 or larger, this includes any attachment or exhibits. Anything having a smaller font size will be rejected by the County Recorder's Office.

Effective July 1, 2017 every document must contain a 3 inch margin across the top of the first page. If there is not a 3 inch margin across the top of the first page, the recorder will add a page to the end of the document and charge accordingly for the additional page.

14. Obtain and file of record satisfactions of the following documents:
- a. Real Estate Mortgage dated September 17, 2014, filed for record September 19, 2014 at 9:15 AM, recorded in Book 169 Mtg, page 4, as Document No. 169225, executed by Delta T Development-Linton, LLC and BNC National Bank.
 - b. Assignment of Leases and Rents dated September 17, 2014, filed for record September 19, 2014 at 9:15 AM, recorded in Book 169 Mtg, page 5, as Document No. 169226, executed by Delta T Development-Linton, LLC and BNC National Bank.
 - c. Mortgage dated February 8, 2019, filed for record February 19, 2019 at 9:47 AM, recorded in Book 183 Mtg, page 42, as Document No. 174144, executed by Delta T Development- Linton, LLC and BNC National Bank.
 - d. Mortgage dated February 8, 2019, filed for record February 19, 2019 at 9:47 AM, recorded in Book 183 Mtg, page 42, as Document No. 174144, executed by Delta T Development- Linton, LLC and BNC National Bank.
 - e. Assignment of Leases and Rents dated February 8, 2019, filed for record February 19, 2019 at 9:54 AM, recorded in Book 183 Mtg, page 42, as Document No. 174145, executed by Delta T Development- Linton, LLC and BNC National Bank.

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SCHEDULE B, PART I

(Continued)

15. Additional Requirements:

- a. Provide the operating agreement and all amendments thereto for Delta T Development - Linton, LLC, and proof that they have not been dissolved and are in good standing with the North Dakota Secretary of State.

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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.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Easements, or claims of easements, which are not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. 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.
6. No coverage is provided for municipal code compliance matters and fees, including, but not limited to utilities, water, or sewer services or fees for tree, weeds, grass, and snow or garbage removal, police boarding, demolition and zoning.
7. Unpatented mining claims, reservations or exceptions in patents or acts authorizing the issuance thereof, water rights, claims or title to water, and all rights and claims to any of the oil, gas, coal, gravel, clay, scoria or any and all minerals of any nature. NOTE: Final policy will not purport to show present owners of coal, oil, gas, gravel, clay and scoria and other minerals, and the leases thereof, and no insurance is provided as to ownership of the mineral rights of any kind or nature.

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SCHEDULE B, PART II
(Continued)

8. Real Estate Taxes for the Year 2025 are PAID and prior years show as PAID. Real Estate Taxes for 2026 are not due until January 1, 2027.

Taxes for the Year 2025 were: \$5,091.29
Special Assessments for the Year 2025 were: \$1,240.96
Tax Assessment Number: 52-0002-00090-000
Property Address:
9. Special assessments, if any. Note: There are no special assessments.
10. Rights of tenants in possession under the terms of unrecorded leases.
11. Initial Mineral Reservation by virtue of Special Warranty Deed dated July , 12, 1947, filed for record August 12, 1947 at 9:45 AM, recorded in Book 52 of Deeds, page 41.
12. Any and all matters that affect the land as shown on Plat of Schmaltz Addition to the City of Linton, Emmons County, filed for record April 7, 1958 at 3:00 PM, recorded in Book 1 of Plats, page 186.
13. Easement in favor of Montana Dakota Utilities Co, dated November 16, 1949, filed for record November 30, 1949 at 1:36 PM, recorded in Book 18 of Misc, page 478.
14. Right of Way Easement in favor of KEM Electric Cooperative, Inc dated August 30, 1948, filed for record June 5, 1964 at 1:10 PM, recorded in Book 23 of Misc, page 514.
15. Perpetual Easement dated July 30, 1990, filed for record August 27, 1990 at 8:40 AM, recorded in Book 44 of Misc, page 53.
16. Real Estate Mortgage dated September 17, 2014, filed for record September 19, 2014 at 9:15 AM, recorded in Book 169 Mtg, page 4, as Document No. 169225, executed by Delta T Development-Linton, LLC and BNC National Bank.
17. Assignment of Leases and Rents dated September 17,2014, filed for record September 19, 2014 at 9:15 AM, recorded in Book 169 Mtg, page 5, as Document No. 169226, executed by Delta T Development-Linton, LLC and BNC National Bank.
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FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective January 1, 2026

Chicago Title Insurance Company, and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information);
- biometric data (e.g. fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you;
- To improve our products and services;
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates', services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link [Privacy Request](#) or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets; Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (<https://fnf.com/pages/californiaprivacy.aspx>) or call (888) 413-1748.

For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email aginqueries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710.

FNF is the controller of the following businesses registered with the Secretary of State in Oregon: Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Tigor Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Tigor Title Company of California, Exos Valuations, Fidelity & Guaranty Life Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request or contact us by phone at (888) 714-2710, by email at Privacy@fnf.com, or by mail to:

Chicago Title Insurance Company
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer



PRIVACY POLICY NOTICE

The Title Team Co., DBA The Title Team, also doing business as: Mandan Guaranty and Title Company, Dickinson Guaranty and Title Company, Minot Guaranty and Escrow Company, McKenzie County Guaranty and Title, Grand Forks Abstract and Title Co., Pennington County Abstract and Title LLC, and Strander Abstract and Title LLC, Consolidated Title Services, Guaranty & Title Company, McLean County Abstract, North Shore Title, Richland County Title, Wadena County Abstract Company, Jenkinson Abstract, Jackson County Abstract, Noble Escrow & Title, McLeod County Abstract & Title Services, Alexandria Title Company, DCA Title, LEER Title Services, and Pennington Title.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing non-public information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with GLBA we are providing you with this document, which notifies you of the privacy policies and practices of **The Title Team Co. DBA The Title Team, also doing business as: The Mandan Guaranty and Title Company, The Dickinson Guaranty and Title Company, The Minot Guaranty and Escrow Company, Grand Forks Abstract and Title Co., Pennington County Abstract and Title LLC, Strander Abstract and Title LLC, Consolidated Title Services, Guaranty & Title Company, McLean County Abstract, North Shore Title, Richland County Title, Wadena County Abstract Company, Jenkinson Abstract, Jackson County Abstract, Noble Escrow & Title, McLeod County Abstract & Title Services, Alexandria Title Company, DCA Title, LEER Title Services, and Pennington Title.**

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms;
- Information about your transactions we secure from our files, or from The Title Team Co. DBA The Title Team, also doing business as: The Mandan Guaranty and Title Company, The Dickinson Guaranty and Title Company, The Minot Guaranty and Escrow Company, Grand Forks Abstract and Title Co., Pennington County Abstract and Title LLC, Strander Abstract and Title LLC, Consolidated Title Services, Guaranty & Title Company, McLean County Abstract, North Shore Title, Richland County Title, Wadena County Abstract Company, Jenkinson Abstract, Jackson County Abstract, Noble Escrow & Title, McLeod County Abstract & Title Services, Alexandria Title Company, DCA Title, LEER Title Services, and Pennington Title, or others;
- Information we received from a consumer-reporting agency;
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional non-public personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of non-affiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance;
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.