

SIERRA TITLE INSURANCE GUARANTY COMPANY, INC.

SCHEDULE A

Effective Date: February 3, 2022

GF No.: 3139999

Commitment No. 3139999, issued February 14, 2022, 08:00 AM

1. The policy or policies to be issued are:

- a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)
(Not applicable for improved one-to-four family residential real estate)

Policy Amount:
PROPOSED INSURED:

- b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)

Policy Amount: \$10,000.00
PROPOSED INSURED: State of Texas

- c. LOAN POLICY OF TITLE INSURANCE (Form T-2)

Policy Amount:
PROPOSED INSURED:
Proposed Borrower:

- d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)

Policy Amount:
PROPOSED INSURED:
Proposed Borrower:

- e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)

Binder Amount:
PROPOSED INSURED:
Proposed Borrower:

- f. OTHER

Policy Amount:
PROPOSED INSURED:

2. The interest in the land covered by this Commitment is:

Fee Simple

3. Record title to the land on the Effective Date appears to be vested in:

Ruben Reyna

SCHEDULE A

(Continued)

4. Legal description of land:

PARCEL 65

A tract of land containing 0.049 acre (2,174 square feet), situated in Hidalgo County, Texas and also being a part or portion of LOT 49-4, **WEST ADDITION TO SHARYLAND**, recorded in Volume 1, Page 56, H.C.M.R., and said 0.049 acre (2,174 square feet) also being a part or portion of a 1.610 acre tract of land deeded to Rosalinda Tijerina, recorded in Document No. 1870754, H.C.D.R., by Oscar Cordova & Arturo Cordova on March 20, 2008, and said 0.049 acre (2,174 square feet) also being more particularly described as follows;

SEE ATTACHED EXHIBIT A FOR DESCRIPTION OF PARCEL 65.

NOTE: The Company is prohibited from insuring the area or quantity of land described herein. Any statement in the above legal description is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override or alter the insuring provisions of item two (2) of Sch B hereof.

SCHEDULE B

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EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. ~~The following restrictive covenants of record itemized below:~~
2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
 - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.(Applies to the Owner's Policy only.)
5. Standby fees, taxes and assessments by any taxing authority for the year 1939, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short form Residential Loan Policy (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 1939, and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)

SCHEDULE B

(Continued)

9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only.) Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
10. The following matters and all terms of the documents creating or offering evidence of the matters:
 - a. Rights of Parties in Possession. (APPLIES TO OWNER'S POLICY ONLY)
 - b. Terms, conditions and stipulations contained in all existing agricultural lease agreements, amendments and supplements thereto, whether written or oral and whether recorded or unrecorded, and the rights of the tenants in possession, if any.
 - c. Easements for roadways and irrigation systems as reserved and described in Deed dated May 11, 1921 from Bankers Trust Company to John H. Shary, recorded in Volume 177, Page 417, Deed Records of Hidalgo County, Texas.
 - d. Any portion of the subject property herein described, which falls within the boundaries of any road, roadway, drainage ditch and canal.
 - e. Easements and Conditions as shown on the Map or Plat thereof, filed for record in Volume 1 , Page 56, Map Records of Hidalgo County, Texas.
 - f. Easements, rights, rules and regulations in favor of United Irrigation District.
 - g. Easements, or claims of easements, which are not of public record.
 - h. All leases, grants, exceptions or reservations of coal, lignite, oil, gas, and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the public records whether listed in Schedule B or not. There may leases, grants, exceptions or reservations of mineral interest that are not listed.
 - i. This Title Company and its Underwriter do not assume any liability as to the accuracy of the Surveyor's Certification in the legal description and the survey plat. Said Certification and Survey Plat are attached to this policy for informational purposes, ONLY.
 - j. Subdivision regulations of the County of Hidalgo and/or ordinance or governmental regulations of the City wherein the subject property lies or holds extra-territorial jurisdiction.
 - k. This policy specifically excepts to any and all taxes which are either due or may be due against the herein property.
 - l. Any unrecorded leases or rental agreements, written or oral, together with the rights of any tenant thereunder or tenant at will.

SCHEDULE B

(Continued)

- m. 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.
(Note: Upon receipt of a survey acceptable to Company, this exception will be deleted. Company reserves the right to add additional exceptions per its examination of said survey.)

- n. This Title Company and its Underwriter do not assume any liability as to the accuracy of the Surveyor's Certification in the legal description and the survey plat.
Said Certification and Survey Plat are attached to this policy for informational purposes, ONLY.

SCHEDULE C

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Your Policy will not cover loss, costs, attorney's fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. State Tax Lien dated September 21, 2004, filed for record in the Office of the County Clerk of Hidalgo County, Texas, on September 30, 2004, under Clerk's File No. 1387171, against Maria Reyna and Rogelio Reyna in the amount of \$606.28, plus any other amount due at time paid.
6. Notice of Child Support Lien dated April 15, 2003 filed for record in the Office of the County Clerk of Hidalgo County, Texas, on May 7, 2003, under Clerk's File No. 1196045, styled Maria De Los Angeles Reyna and the State of Texas vs. Ruben Reyna, Jr. in the amount of \$1,638.00, plus costs and interest. **(definitely against record owner)**
7. Abstract of Judgment dated June 11, 2007 filed for record in the Office of the County Clerk of Hidalgo County, Texas, on June 20, 2007, under Clerk's File No. 1772834, styled Weslaco ISD, et al, vs. Ruben Reyna, Jr., et al, in the amount of \$1,188.18, plus costs and interest.
8. Abstract of Judgment dated February 22, 2012 filed for record in the Office of the County Clerk of Hidalgo County, Texas, on July 19, 2012, under Clerk's File No. 2327036, styled Hidalgo County, et al, vs. Ruben Reyna, Jr., et al, in the amounts therein shown, plus costs and interest.
9. This item is deleted in its entirety.
10. This item is deleted in its entirety.
11. REQUIRE information on the marital status of Ruben Reyna from date of acquisition, to the present in order to determine if any community interest is involved. Subject to checking spouse's name, if married.

SCHEDULE C

(Continued)

12. From Records at Sierra Title, Rosalinda Tijerina has/had a Sales Agreement with the State of Texas for a portion of subject property. REQUIRE an Assignment of Contract Rights from Rosalinda Tijerina to Maria De Los Angeles Reyna, or satisfactory evidence of dissolution of contract between the State of Texas and Rosalinda Tijerina.
13. Upon sale of subject property, you should secure executed letter from the Purchasers stating that they are aware of the Commissioners' Court Subdivision Regulations and of the City's Zoning Ordinances and Subdivision Regulations.
14. In accordance with Procedural Rule P.30 (Guaranty Assessment Recoupment Charge), a fee of \$2.00 for each Policy issued must be collected and disclosed on the closing/settlement statement. This fee must be sent to this Title company at time of closing.
15. Company reserves the right to revise any proposed insuring provision herein upon its review of additional documentation or information, including, but not limited to, a qualifying survey.
16. Beginning January 1, 2004 (as modified January 2007), all deeds, mortgages, and deeds of trust must include the following Notice on the front of the documents: NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

SCHEDULE D

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Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

- A-1. The following individuals are Directors and/or Officers of **SIERRA TITLE INSURANCE GUARANTY COMPANY, INC.:**

DIRECTORS

John Robert King
Elizabeth King
John C. DeLoach
Peter Murphy
Jordan R. King
William D. Moschel
Neel Fulghum III

OFFICERS

John Robert King	President
Elizabeth King	Vice President/Secretary
John C. DeLoach	Chief Underwriting Officer
Jordan King	Treasurer

- A-2. The following individuals and entities are shareholders owning or controlling, directly or indirectly, ten percent (10%) or more of the shares of **SIERRA TITLE INSURANCE GUARANTY COMPANY, INC.**

John R. and Elizabeth King; Sierra Title Company, Inc.; Sierra Title of Hidalgo County, Inc.; Sierra Title Company of Cameron, Willacy & Kenedy Counties, Inc.

- A-3. Individuals, firms, partnerships, associations, corporations, trusts or other entities owning ten percent (10%) or more of those entities referred to in item no. A-2 herein above as of the last day of the year preceding the date hereinabove set forth are as follows:

John King; Elizabeth King; W. D. Moschel; James M. Moffitt.

2. As to Sierra Title of Hidalgo County, Inc. (Title Insurance Agent), the following disclosures are made:

- B-1. Shareholders, owners, partners or other persons having, owning or controlling 1% or more of Title Insurance Agent are as follows: James M. Moffitt, John Robert King, Elizabeth King, W. D. Moschel, Lynda Moore, Estate of Sadie Friedrichs.

- B-2. Shareholders, owners, partners, or other persons having, owning or controlling 10% or more of any entity that has, owns, or controls 1% or more of Title Insurance Agent are as follows:

- B-3. If Title Insurance Agent is a corporation, the following is a list of the members of the Board of Directors: James M. Moffitt, W. D. Moschel, John Robert King.

- B-4. If Title Insurance Agent is a corporation, the following is a list of its officers:

John Robert King	Chief Executive Officer	Marielsa Pulido	Vice President, Operations
Elizabeth Anné King	Chief Operations Officer, Secretary, Treasurer	Matthew T. Wilson	Vice President, Escrow
W.D. Moschel	Vice President	James M. Moffitt	Chairman of the Board

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving any sum from the settlement of this transaction will be disclosed on the closing or settlement statement.

SCHEDULE D

(Continued)

You are further advised that the estimated title premium* is:

Owner's Policy		\$	328.00
	Total	\$	328.00

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

Amount	To Whom	For Services
%		Services Rendered

*The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance.

This commitment is invalid unless the insuring provisions and Schedules A, B, and C are attached.

DELETION OF ARBITRATION PROVISION
(Not applicable to the Texas Residential Owner's Policy)

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ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is **\$2,000,000** or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of **\$2,000,000** shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

SIGNATURE

DATE