First American Title™	ALTA Commitment for Title Insurance ISSUED BY **First American Title Insurance Company**
Commitment	

COMMITMENT FOR TITLE INSURANCE

Issued By

FIRST AMERICAN 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 EXTRACONTRACTUAL 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, ***First American Title Insurance Company***, a Nebraska 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

First American Title Insurance Company

Dennis J. Gilmore, President   Greg L. Smith, 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.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

(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 and must be restricted solely to the terms and provisions of this Commitment.
(c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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.

COMMITMENT FOR TITLE INSURANCE

BY

First American Title Insurance Company

SCHEDULE A

File Number: 4-182352
Issuing Agent: Guaranty Closing & Title Services, Inc.
Issuing Office: 509 South Street / PO Box 565 Green Lake, WI 54941-0565
ALTA Registry ID: Fond du Lac: 0003099 Green Lake: 0006530 Juneau: 1169202

1. **Commitment Date:** October 06, 2021 at 7:30 AM

2. **Policy to be issued:** **Policy Amount**

   a. 2016 ALTA® Owner's Policy $50,000.00

   Proposed Insured: Matthew S. Rogatz Trust, dated May 6, 2003

   b. 2016 ALTA®Loan Policy

   Proposed Insured:

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

4. **The Title is, at the Commitment Date, vested in:**
   Pentecostal House of Prayer

5. **The land is described as follows:**
   See Attached Exhibit "A"

6. **Tax PIN: (**For informational purposes only)
   RIP-16-14-99-CE-968-00
   RIP-16-14-99-CE-972-00

7. **Property Address:**
   320 S. State Street; 332 S. State Street; 320 State Street, Ripon, WI 54971
   The property address is provided for reference only and the accuracy is not guaranteed.

GUARANTY CLOSING & TITLE SERVICES, INC.
509 South Street / PO Box 565
Green Lake, WI 54941-0565
Phone: 920-294-3500 FAX: 920-294-6088 Email: gtsgreenlake@titleservice.com

By: Karen S. Panten

EXHIBIT "A"

PARCEL 1:

That part of Lot 5, Block 21 of Ceresco Plat, City of Ripon, Fond du Lac County, Wisconsin, more particularly described as follows: Commencing at the Southwest corner of said Lot 5; thence North 111 feet on the West side of said Lot; thence East and parallel with the South line of Lot 5 to the East line of said Lot; thence South along the Eat line to the Southeast corner thereof; thence West along the South line to the point of beginning.

Tax ID: RIP-16-14-99-CE-968-00 (For informational purposes)

PARCEL 2:

Lot 6, Block 21 of Ceresco Plat, City of Ripon, Fond du Lac County, Wisconsin, EXCEPT the East 71 feet thereof.

AND

The South 1 rod of Lot 4, Block 21 of Ceresco Plat, City of Ripon, Fond du Lac County, Wisconsin.

Tax ID: RIP-16-14-99-CE-972-00 (For informational purposes)

COMMITMENT FOR TITLE INSURANCE

ISSUED BY

First American Title Insurance Company

SCHEDULE B, PART I
REQUIREMENTS

File No: 4-182352

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. Warranty Deed from Pentecostal House of Prayer -to- Matthew S. Rogatz Trust, dated May 6, 2003.

6. We should be furnished with a copy of the by-laws of Pentecostal House of Prayer, appropriate resolutions of the congregation and governing body of the church authorizing the Sale of the Insured Land, and evidence satisfactory to the Company that the resolutions were adopted in accordance with the church's discipline and by-laws. The resolution must name the individual(s) authorized to execute the proposed document on behalf of the church.

7. Completion and execution of the Owner's Affidavit as to Construction Liens and Possession. The policy will be subject to such additional matters as the affidavit will disclose.

-END-

SCHEDULE B, PART II
Exceptions

File No: 4-182352

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.

This 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:

General Exceptions

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 date on which all of the Schedule B, Part 1-Requirements are met.
2. Special taxes or assessments, if any, payable with the taxes levied or to be levied for the current and subsequent years.
3. Liens, hook-up charges or fees, deferred charges, reserve capacity assessments, impact fees, or other charges or fees due payable on the development or improvement of the Land, whether assessed or charged before or after the Date of Policy.
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.
5. Right or claims of parties in possession not shown by the public records.
6. Any encroachment, encumbrance, violation,variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
7. Easements or claims of easements not shown by the public records.
8. Any claim of adverse possession or prescriptive easement.

Special Exceptions:

9. Taxes and assessments, general or special, for the year 2021, not now due or payable, or the lien of any special taxes, special charges or special assessments, if any.

   FOR INFORMATIONAL PURPOSES: Taxes for the year 2020 in the amount of $40.00, and all previous years have been paid in full. (RIP-16-14-99-CE-968-00)

10. Subsequent assessments or taxes and any penalties and interest, due to any change in the land usage or loss of exemption status.

11. Public or private rights, if any, in such portion of the subject premises as may be presently used, laid out or dedicated in any manner whatsoever, for Elm Street and State Street.

-END-

First American Title™

Privacy Notice

Effective: October 1, 2019

Notice Last Updated: January 1, 2021

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit https://www.firstam.com/privacy-policy/. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

What Type Of Information Do We Collect About You? We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit https://www.firstam.com/privacy-policy/.

How Do We Collect Your Information? We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

How Do We Use Your Information? We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit https://www.firstam.com/privacy-policy/.

How Do We Share Your Information? We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit https://www.firstam.com/privacy-policy/.

How Do We Store and Protect Your Information? The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

How Long Do We Keep Your Information? We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting https://www.firstam.com/privacy-policy/.

International Jurisdictions: Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE**.

Contact Us dataprivacy@firstam.com or toll free at 1-866-718-0097.

First American Title™

For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of **personal information** we have collected about or from you; (2) the categories of sources from which the **personal information** was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your **personal information**; and (5) the specific pieces of your **personal information** we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097

Right of Deletion. You also have a right to request that we delete the **personal information** we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Verification Process. For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Notice of Sale. We do not sell California resident information, nor have we sold California resident information in the past 12 months. We have no actual knowledge of selling the information of minors under the age of 16.

Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Notice of Collection. To learn more about the categories of **personal information** we have collected about California residents over the last 12 months, please see "What Information Do We Collect About You" in https://www.firstam.com/privacy-policy. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see "How Do We Collect Your Information", "How Do We Use Your Information", and "How Do We Share Your Information" in https://www.firstam.com/privacy-policy.

Notice of Sale. We have not sold the **personal information** of California residents in the past 12 months.

Notice of Disclosure. To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see "How Do We Use Your Information" and "How Do We Share Your Information" in https://www.firstam.com/privacy-policy.

Guaranty Closing & Title Services, Inc.

Home Office • 481 E. Division Street, Suite 300 • Fond du Lac, WI 54935
Phone: 920-921-7800 • Fax: 920-921-7820

Privacy Policy

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal 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 the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Guaranty Closing & Title Services, Inc. and its affiliated companies.**

In the course of our business, we may collect Personal Information about you from the following sources:

- From applications or other forms we receive from you or your authorized representative;
- From your transactions with, or from the services being performed by, us, our affiliates, or others;
- From our internet web sites;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others;
- From consumer or other reporting agencies; and
- From others involved in your transaction, such as the real estate agent or lender.

Our Policies Regarding The Confidentiality and Security Of Your Personal Information:
We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Our Policies Regarding The Use of Your Personal Information:
We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except:

- As necessary for us to provide the product or service you have requested of us;
- To third-party contractors or service providers who provide services or perform marketing or other functions on our behalf;
- To others with whom we enter into joint marketing agreements for products or services that we believe you may find of interest; and
- As permitted by law.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.
One of the important responsibilities of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

REQUIREMENTS FOR REMOVAL OF GENERAL EXCEPTIONS FOR OWNERS POLICY

The following are the requirements to be complied with for a sale transaction:

THE FOLLOWING APPLY TO THE OWNER'S POLICY TO BE ISSUED:

Exception 1 of Schedule B-II will be removed only if a GAP Endorsement is attached to this commitment and the requirements for the issuance of "gap" coverage as described in the endorsement are met, including the payment of the premium.

Exception 2 of Schedule B-II will be removed only if the Company receives written evidence from the municipality that there are no special assessments against the land, or that all such items have been paid.

Exception 3 of Schedule B-II will be removed only if the Company receives:

(1) written evidence from the municipality that there are no deferred charges, hookup fees, or other fees or charges attaching to the property;

(2) evidence that the land contains a completed building;

(3) a statement showing that the land has a water and sewer use account.

IF the land is vacant, this exception will not be removed.

Exception 4 of Schedule B-II will be removed only if the Company receives a Construction Work and Tenants Affidavit/Affidavit By Owner on a form prepared by the company and the following is true:

NO WORK DONE: The Affidavit must establish that there has been no lienable construction work in the previous 6 months.

REPAIR WORK DONE: If repair work has been done on an existing structure in the last 6 months, the Affidavit must accurately disclose all parties who have done lienable work in the last 6 months, and have attached to it original full waivers of lien from each person or company.

NEW CONSTRUCTION: If the property contains a newly built structure, the Affidavit must incorporate a complete list of all parties who have done lienable work in the last 6 months and have attached to it original full waivers of lien from each person or company. If Exception 4 is removed, it **may** be replaced by the following exception: "Any construction lien claim by a party not shown on the Construction Work and Tenants Affidavit/Affidavit By Owner supplied to the Company."

Exception 5 of Schedule B-II will be removed only if the Company receives a Construction Work and Tenants Affidavit/Affidavit By Owner on a form prepared by the Company. If the affidavit shows that there are tenants, Exception 5 will be replaced by an exception for the rights of the tenants disclosed by an Affidavit.

Exceptions 6, 7, and 8 of Schedule B-II will be removed only if the Company receives an original survey which (i) has a current date (ii) is satisfactory to the company, and (iii) complies with current ALTA/ACSM Minimum Survey Standards or Wisconsin Administrative Code AE-7. If the survey shows matters which affect the title to the property, Exceptions 6, 7, and 8 will be replaced by exceptions describing those matters.

GAP ENDORSEMENT

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

File Number: 4-182352

Policies issued within 30 days from the commitment date hereof shall not contain as exceptions matters arising subsequent to the effective date of this commitment unless:

1. The Company discloses such matters prior to the closing to the person who applied for this commitment; or

2. The conveyance to the insured is by a grantor who does not warrant title; or

3. The proposed insured or his counsel fails to notify the Company of closing at least 3 business days prior to the closing; or

4. The grantor fails to provide to the Company a written affidavit certifying that he has not filed bankruptcy, received notice of any pending cause of action, permitted any lien or encumbrance to attach to the land, or made any other conveyance of the land since the effective date of the Company's commitment; or

5. The conveyance documents are not recorded in the county where the land is located, or made available to the Company in recordable form, within 3 business days of closing.

As used in this Endorsement, a "business day" shall mean a day in the office in which public records affecting the land described in the Commitment for Title Insurance is open for business.

This endorsement is made a part of the Commitment and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Commitment and any prior endorsements, nor does it extend the effective date of the Commitment and any prior endorsements, nor does it increase the face amount thereof.

FIRST AMERICAN TITLE INSURANCE COMPANY

BY: Karen S. Panten