Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: (enter text here)

Issuing Office: (enter text here)

Issuing Office’s ALTA® Registry ID: (enter text here)

Loan ID Number: (enter text here)
Commitment Number: (enter text here)
Issuing Office File Number: (enter text here)
Property Address: (enter text here)
Revision Number: (enter text here)

**SCHEDULE A
COMMITMENT**

**1.** Commitment Date: (add a standard time, such as, 8:00 a.m.)

**2.** Policy to be issued: (enter text here)

1. 2021 ALTA® Owner’s Policy or 2021 ALTA® Homeowner’s Policy (delete inapplicable policy)

Proposed Insured: (enter text here)

Proposed Amount of Insurance: $ (enter text here)

The estate or interest to be insured: (enter text here)

1. 2021 ALTA® Loan Policy or 2021 ALTA® Residential Short Form Loan Policy (delete inapplicable policy)

Proposed Insured: (enter text here)

Proposed Amount of Insurance: $ (enter text here)

The estate or interest to be insured: (enter text here)

**3.** The estate or interest in the Land at the Commitment Date is: *(Fee, Leasehold, Easement)*

**4.** The Title is, at the Commitment Date, vested in: *(Identify vesting for each estate or interest identified in Item 3 above) (enter text here)* and, as disclosed in the Public Records, has been since *(Date) (enter text here)*

**5.** The Land is described as follows: See Exhibit A – Legal Description

For Informational Purposes only:

Tax ID No.

Property address:

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Countersigned:

**[**Insert Entity Agent Name**]**

By:
Authorized Officer or Licensed 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.*

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**Schedule A – ALTA Commitment for Title Insurance** 2021 v. 01.00 The use of this Form (or any derivative thereof) is restricted to ALTA licensees

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**SCHEDULE B I
COMMITMENT**

**REQUIREMENTS**

Commitment Number:

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.

(Documents to be listed here) (enter text here; any deed should be a “Warranty Deed”))

1. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
2. Satisfactory Old Republic Owner’s Affidavit as to mechanic’s liens, possession, gap coverage, etc. Note: If construction has been performed on the premises within the last 123 days, additional requirements and/or exceptions may be made.
3. Release of record: [list deeds of trust and possible judgments]
4. Run PACER report on current owners to determine if bankruptcy has been filed. PACER should be updated at time of settlement. If any party is in bankruptcy, the Company must receive a satisfactory, final, and non-appealable\* Court Order (a) authorizing the transaction to be insured, or (b) declaring the property exempt. In a Chapter 7 Bankruptcy the trustee may give written notice the real estate is abandoned. Additional requirements or exceptions may be made upon review. (\*After the 14-day appeal period has passed without appeal.)
5. If survey coverage is desired in the Owner’s Policy, provide a copy of a satisfactory current survey of the property subject to review by the Company. NOTE: If the purchaser does not obtain a survey Covered Risk 2 (c) will be deleted from the ALTA ® Owner’s Policy and Covered Risks 21, 22, 23 and 24 will be deleted from the ALTA ® Homeowner's Policy.
6. Examination of the land records for 20 years in the name(s) of the purchaser(s) of the property proposed to be insured and described in this title commitment, and disclosure to the Company of all liens issued by a federal district court.

(Additional Requirements may be listed here by number)
(enter text here)

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**ORT Form 4757 B I**

**Schedule B I – ALTA Commitment 2021 v. 01.00**

07/01/2021

**SCHEDULE B II
COMMITMENT**

**EXCEPTIONS FROM COVERAGE**

Commitment Number: (enter text here)

**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. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
3. Any discrepancies or conflicts in boundary lines or shortage in area or encroachments, and other facts which a correct survey or any inspection of the premises would disclose. **NOTE** AS TO OWNERS POLICY ONLY**:** If ALTA ® Homeowner's policy is chosen by purchaser, and no survey is obtained, Covered Risks 21, 22, 23, and 24 are deleted from the Owner's policy. If a standard ALTA ® Owner’s policy is chosen without a survey, Covered Risk 2 (c) is deleted.
4. Rights or claims of parties in possession.
5. Covenants, conditions, and restrictions, if any, appearing in the public records.
6. Easements or servitudes, if any, appearing in the public records.

NOTE: Exceptions in #2-6 will be deleted from the loan policy upon requirements being met.

1. Real estate taxes, including supplemental taxes, if applicable, and municipal charges for current tax year and subsequent years, not yet due and payable.
2. NOTE, if applicable: Prior owner’s policy with (name of underwriter), Policy #\_\_\_\_\_\_\_\_.
3. NOTE, if applicable: If the ALTA Homeowner’s policy is issued Old Republic Title’s Policy limits are incorporated by reference.
4. Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, this policy does not insure Property that is directly or indirectly associated with, or related to, these activities.

(Additional Exceptions may be listed here by number)
(enter text here)

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**ORT Form 4757 B II**

**Schedule B II – ALTA Commitment 2021 v. 01.00**07/01/2021

**SCHEDULE A – COMMITMENT**

**Exhibit A - Legal Description**

Commitment Number:

**ORT Form 4757 Exhibit A – Legal Description**

Schedule A – ALTA Commitment for Title Insurance 2021 v. 01.00

07/01/2021