



Security 1st Title

TITLE COMMITMENTS

with Scott Brown

COMMERCIAL TITLE MANAGER

TITLE COMMITMENT

It starts with a Commitment that is made up of 3 parts:

- **SCHEDULE A:** Defines the terms of the transaction
- **SCHEDULE B-I:** List the requirements needed to transfer title
- **SCHEDULE B-II:** List encumbrances that stay on the property after the transaction

The Title Policy is issued after the closing is complete, provided all the requirements have been properly met.



Security 1st Title

SCHEDULE A

- TRANSACTIONAL DATA



Security 1st Title

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
	ISSUED BY TITLE INSURANCE COMPANY
Schedule A	

Transaction Identification Data for reference only:

Issuing Agent:	Security 1st Title	Buyer:	Michael A. Jones AND Mary J. Stone
Issuing Office:		Title Contact:	Security 1st Title, LLC 727 N Waco Ave. Wichita, KS 67203 Suite 300 (316) 267-8371 (Work) rebuildtitle@security1st.com
ALTA Universal ID:	1010831		
Loan ID Number:	123456789		
Commitment No.:	REBLD3019943		
Property Address:	456 Somewhere Ave. Anytown, KS 12345		

SCHEDULE A

- Commitment Date:**
03/01/2023 at 7:00 AM
- Policy to be issued:**
ALTA Homeowner's Policy 2021 \$180,000.00
Proposed Insured:
Michael A. Jones AND Mary J. Stone

ALTA Loan Policy 07-01-2021 \$162,000.00
Proposed Insured:
Ficus Bank, ITS SUCCESSORS AND/OR ASSIGNS
- The estate or interest in the Land at the Commitment Date is:**
Fee Simple
- The Title is, at the Commitment Date, vested in:**
Steve J. Cole AND Amy S. Doe
- The Land is described as follows:**

Lot 2 and the North 30 feet of Lot 3, Block 1, Original Plat, Any County, Any State.

Security 1st Title, LLC

By: 

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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

- TRANSACTIONAL DATA
- ITEM 1 - EFFECTIVE DATE:**
This date represents the most current date public records were searched.



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TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
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Schedule A	

Transaction Identification Data for reference only:

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Issuing Office:		Title Contact:	Security 1st Title, LLC
ALTA Universal ID:	1010831		727 N Waco Ave.
Loan ID Number:	123456789		Wichita, KS 67203
Commitment No.:	REBLD3019943		Suite 300
Property Address:	456 Somewhere Ave.		(316) 267-8371 (Work)
	Anytown, KS 12345		rebuildtitle@security1st.com

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SCHEDULE A

- TRANSACTIONAL DATA
- ITEM 1 - EFFECTIVE DATE:
This date represents the most current date public records were searched.
- **ITEM 2 - POLICIES TO BE ISSUED:**
This section displays the policies to be written, the names of the proposed insureds and the policy amounts.



Security 1st Title

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
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Schedule A	

Transaction Identification Data for reference only:

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SCHEDULE A

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2. **Policy to be issued:**

ALTA Homeowner's Policy 2021 Proposed Insured: Michael A. Jones AND Mary J. Stone	\$180,000.00
ALTA Loan Policy 07-01-2021 Proposed Insured: Ficus Bank, ITS SUCCESSORS AND/OR ASSIGNS	\$162,000.00

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:**
Steve J. Cole AND Amy S. Doe

5. **The Land is described as follows:**

Lot 2 and the North 30 feet of Lot 3, Block 1, Original Plat, Any County, Any State.

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- ITEM 2 - POLICIES TO BE ISSUED:
This section displays the policies to be written, the names of the proposed insureds and the policy amounts.
- ITEM 4 - TITLE VESTING:
This section will show how the title is vested and the owner of the vested interest.

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
	ISSUED BY TITLE INSURANCE COMPANY
Schedule A	

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- TRANSACTIONAL DATA
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This date represents the most current date public records were searched.
- ITEM 2 - POLICIES TO BE ISSUED:
This section displays the policies to be written, the names of the proposed insureds and the policy amounts.
- ITEM 4 - TITLE VESTING:
This section will show how the title is vested and the owner of the vested interest.
- ITEM 5 - THE LAND:
Legal description of the property to be insured. It does not include anything more or less than what is listed.

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
	ISSUED BY TITLE INSURANCE COMPANY
Schedule A	

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Security 1st Title

SCHEDULE B

SECTION I REQUIREMENTS

All requirements must be met at or before the policy(ies) may be issued.

STANDARD REQUIREMENTS:

- Appear on every commitment
Pay agreed amounts for the interest insured
- Pay the policy premium
- Record all applicable documents creating the interest insured
- Disclose any material information not previously disclosed



Security 1st Title

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
	ISSUED BY TITLE INSURANCE COMPANY
Schedule BI	

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, and recorded in the Public Records.
5. File a release of Mortgage dated JANUARY 01, 2020, recorded JANUARY 01, 2020, as Instrument No. 123456, made by Steve J. Cole AND Amy S. Doe, to LOANCO, in the amount of \$100,000.00.
6. Civil/Domestic cases, tax liens, all other liens or judgments that need to be released.
7. Documentation to be provided for Trusts, LLCs, Corporations or other entity requirements.
8. File a Warranty Deed from Steve J. Cole AND Amy S. Doe, stating marital status and joined by spouse, if any, to Michael A. Jones AND Mary J. Stone.
9. File a Mortgage from Michael A. Jones AND Mary J. Stone, stating marital status and joined by spouse, if any, to Ficus Bank in the amount of \$162,000.00.
10. Provide this company with a properly completed and executed Owner's Affidavit.
11. Recording Information for Kansas Counties:

Deed: \$21.00 (first page) + \$17.00 (each additional page)
Mortgage: \$21.00 (first page) + \$17.00 (each additional page)
Mortgage Release: \$20.00 (first page) + \$4.00 (each additional page)
Mortgage Assignment: \$20.00 (first page) + \$4.00 (each additional page)

The above fees do not include all documents that may be filed in each county. Some fees may vary. For a full list of recording fees, services and format requirements, please contact the Register of Deeds Office for the specific county in question.

(NOTE: Beginning January 1, 2019, Mortgage Registration Tax is no longer required in the State of Kansas.)

NOTE: The State of Kansas requires that any deed transferring real estate must be accompanied by a Real Estate Validation Questionnaire. This form must be executed by either the Grantor (Seller) or the Grantee (Buyer). Certain exemptions do apply. The official form can be obtained from the Register of Deeds or from Security 1st Title. Photocopies of the official form will not be accepted.

NOTE: For documents electronically recorded. There is an additional third-party service fee of \$5.00 per document, which is in addition to the County recording fees.

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SCHEDULE B

SECTION I REQUIREMENTS

All requirements must be met at or before the policy(ies) may be issued.

STANDARD REQUIREMENTS:

- Appear on every commitment
- Pay agreed amounts for the interest insured
- Pay the policy premium
- Record all applicable documents creating the interest insured
- Disclose any material information not previously disclosed

SPECIFIC REQUIREMENTS:

- Pay-off and release all outstanding liens
- File deeds as appropriate
- File mortgage(s) as appropriate

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
	ISSUED BY
	TITLE INSURANCE COMPANY
Schedule BI	

All of the following Requirements must be met:

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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, and recorded in the Public Records.
5. File a release of Mortgage dated JANUARY 01, 2020, recorded JANUARY 01, 2020, as Instrument No. 123456, made by Steve J. Cole AND Amy S. Doe, to LOANCO, in the amount of \$100,000.00.
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Security 1st Title

SCHEDULE B

SECTION II EXCEPTIONS

- GENERAL EXCEPTIONS



Security 1st Title

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
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Schedule BII	

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:

- 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.
- Rights or claims of parties in possession not shown by the Public Records.
- Easements, or claims of easements, not shown by the Public Records.
- Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
- 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.
- Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
- General taxes and special assessments for the fiscal year 2022 in the original amount of \$1,000.00.

First Installment: \$500.00, Paid
 Second Installment: \$500.00, Due, but not delinquent until after May 10, 2023
 Property I.D. # 12456789
 PIN # TEST

- Roadway easement, if any, over the east 10 feet of subject property.
- The following matters shown on or disclosed by the recorded plat referred to in the legal description: easements, setback lines and minimum pad elevations.
- The terms and provisions contained in the document entitled "Easement for Right of Way" filed as Instrument No. 123456789.
- Covenants and restrictions contained in/on Instrument No. 123456789.
- Terms and provisions of the Homeowners Association filed as Instrument No. 123456789, which provides for, among other things, the levy of assessments, which if unpaid, may become a lien thereon.
- Rights or claims of parties in possession not shown by the public records.

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SCHEDULE B

SECTION II EXCEPTIONS

- GENERAL EXCEPTIONS
- SPECIAL EXCEPTIONS



Security 1st Title

TITLE INSURANCE COMPANY	ALTA Commitment for Title Insurance
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Schedule BII	

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, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
5. 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.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. General taxes and special assessments for the fiscal year 2022 in the original amount of \$1,000.00.

First Installment: \$500.00, Paid
Second Installment: \$500.00, Due, but not delinquent until after May 10, 2023
Property I.D. # 12456789
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8. Roadway easement, if any, over the east 10 feet of subject property.
9. The following matters shown on or disclosed by the recorded plat referred to in the legal description: easements, setback lines and minimum pad elevations.
10. The terms and provisions contained in the document entitled "Easement for Right of Way" filed as Instrument No. 123456789.
11. Covenants and restrictions contained in/on Instrument No. 123456789.
12. Terms and provisions of the Homeowners Association filed as Instrument No. 123456789, which provides for, among other things, the levy of assessments, which if unpaid, may become a lien thereon.
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CONTACT US WITH QUESTIONS

Scott Brown

sbrown@security1st.com



Security 1st Title

THANK YOU!