WARNING! WIRE FRAUD ADVISORY

DON'T FALL VICTIM TO CYBER CRIMINALS! Wire fraud and email/phishing attacks are on the rise! Cyber criminals are hacking email accounts and sending emails with fraudulent wiring instructions to parties in real estate transactions. These emails are often sophisticated and convincing, resulting in the diversion of wired funds to the fraudster's account. Losses due to this type of fraud are staggering – don't fall victim!

BUYERS:

You will need to access our secure portal for wiring instructions – we will NOT email the banking wire instructions. You will receive two separate emails, the 1st email will have login instructions and the 2nd email that will include the File Reference code. Once you have accessed our secure portal and received the wire instructions, please contact your bank to initiate the wire.

If you are ever in doubt about an email or wiring instructions, please call your closing team at Republic Title using a previously verified number. For contact information, please go to www.republictitle.com.

SELLERS:

If you would like to wire your proceeds, you will be sent an invitation to enter your wire instructions in our secure portal. You will receive two separate emails, the 1st email will have login instructions and the 2nd email will include the File Reference code. You are welcome to enter the instructions into our secure portal before closing or you can bring wire instructions with you.

The following resources can provide additional tips or assist you in reporting an incident of wire fraud:

FEDERAL BUREAU OF INVESTIGATION:
http://www.fbi.gov

INTERNET CRIME COMPLAINT CENTER
http://www.ic3.gov

REPUBLIC TITLE®

First American Title™

Commitment

Commitment For Title Insurance T-7

ISSUED BY

First American Title Insurance Company

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN SCHEDULE A, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

We FIRST AMERICAN TITLE INSURANCE COMPANY will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

FIRST AMERICAN TITLE INSURANCE COMPANY

Sally F. Tyler, President

Lisa W. Cornehl, Secretary

By its issuing agent, Republic Title of Texas, Inc.

Authorized Signatory
Tracy Shanks, Senior Vice President

REPUBLIC TITLE®
2626 Howell Street, 10th Floor
Dallas, TX 75204
(214)855-8888
(214)855-8848

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title. The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.	El seguro de título le asegura en relaciõn a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad. El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de titulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y enterderlo completamente antes de la fecha para finalizar su transacciõn.

Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- **MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.
- **EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.
- **CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-632-1642 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.
- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.

2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

First American Title™

SCHEDULE A

Commitment For Title Insurance T-7

ISSUED BY

First American Title Insurance Company

Effective Date: **December 01, 2025** at 8:00 a.m. GF No. **1002-410905-RTT**

Commitment No. **1002-410905-RTT**, issued **December 10, 2025**, at 8:00 a.m.

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: $TBD
   PROPOSED INSURED: TBD

   (b) TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
   ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
   Policy Amount: $
   PROPOSED INSURED:

   (c) LOAN POLICY OF TITLE INSURANCE (Form T-2)
   Policy Amount: $TBD
   PROPOSED INSURED: TBD
   Proposed Borrower: TBD

   (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:

   COMMUNITIES FOUNDATION OF TEXAS, a Texas non-profit corporation

4. Legal description of land:

   See Exhibit "A" attached hereto and made a part hereof.

EXHIBIT "A"

BEING a tract of land situated in the Absalom Brandenburg Survey, Abstract No. 77, City of Dallas, Dallas County, Texas, and being Lot 6 and the remainder of Lots 7-10, Block 4/4558, along with the remainder of a 5 foot alley, Caruth Hills First Section, an addition to the City of University Park, Dallas County, Texas, according to the plat thereof recorded in Volume 4, Page 204, Map Records, Dallas County, Texas, also a tract of land north of said 5 foot alley, together being that tract of land described as Tract 3 in Special Warranty Deed to Communities Foundation of Texas, a Texas non-profit corporation as recorded in Volume 2002084, Page 692, Deed Records, Dallas County, Texas, same being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for the southeast corner of Lot 1A, Block I/5450, Caruth Central Addition, an addition to the City of Dallas, Dallas County, Texas, according to the plat thereof recorded in Volume 2000027, Page 1957, Deed Records, Dallas County, Texas, same lying in the west right-of-way line of N. Central Expressway, U.S. 75, (service road)(variable width right-of-way);

THENCE along said N. Central Expressway the following bearings and distances;

South 02 degrees 28 minutes 01 seconds West, a distance of 218.97 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "RLG" for an angle point;

South 03 degrees 51 minutes 17 seconds East, a distance of 124.52 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for an angle point;

South 04 degrees 06 minutes 42 seconds East, a distance of 101.31 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for an angle point;

South 19 degrees 08 minutes 34 seconds West, a distance of 31.51 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for an angle point;

South 65 degrees 33 minutes 52 seconds West, a distance of 31.73 feet to a 1/2 inch iron rod set with yellow plastic cap stamped "TXHS" for an angle point in the north right-of-way line of Southwestern Boulevard (variable width right-of-way);

THENCE South 88 degrees 48 minutes 20 seconds West, along said north right-of-way line of Southwestern Boulevard, a distance of 54.96 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for an angle point;

THENCE South 80 degrees 08 minutes 16 seconds West, continuing along said north right-of-way line of Southwestern Boulevard, a distance of 146.70 feet to a 1/2 inch iron rod found with yellow plastic cap stamped "illegible" for an angle point;

THENCE South 88 degrees 53 minutes 14 seconds West, continuing along said north right-of-way line of Southwestern Boulevard, a distance of 84.36 feet to a 1/2 inch iron rod set with yellow plastic cap stamped "TXHS" for the southeast corner of the Caruth Court 3rd Replat, a replat of part of Caruth Court 2nd Addition, an addition to the City of Dallas, Dallas County, Texas, according to the plat thereof recorded in Volume 94057, Page 3770, Deed Records, Dallas County, Texas;

THENCE along the east line of said Caruth Court 3rd Replat the following bearings and distances;

North 01 degrees 31 minutes 20 seconds West, a distance of 160.00 feet to a point for corner for an ell corner;

North 88 degrees 53 minutes 06 seconds East, a distance of 1.00 foot to a point for corner for an ell corner;

North 01 degrees 07 minutes 02 seconds West, passing the northeast corner of said Caruth Court 3rd Replat, at a distance of 50.00 feet, same being the southeast corner of the remainder of Common Area 1, Caruth Court, an addition to the City of Dallas, Dallas County, Texas, according to the plat thereof recorded in Volume 84182, Page 4659, Deed Records, Dallas County, Texas, and continuing for a total distance of 200.00 feet to a 1/2 inch iron rod set with yellow plastic cap stamped "TXHS" for the northeast corner of said Common Area 1, same lying in the south right-of-way line of a 28 foot alley;

THENCE North 88 degrees 48 minutes 58 seconds East, along the said south right-of-way line of a 28 foot alley, a distance of 93.48 feet to a point for corner on a brick column for the intersection of the said south right-of-way line of a 28 foot alley and the east right-of-way line of a 15.00 foot alley;

THENCE North 00 degrees 41 minutes 40 seconds West, along the said east right-of-way line of a 15.00 foot alley, a distance of 150.15 feet to a 1/2 inch iron rod set with yellow plastic cap stamped "TXHS" for the southmost southwest corner of said Lot 1A, Block I/5450;

THENCE North 89 degrees 17 minutes 30 seconds East, along the south line of said Lot 1A, Block I/5450, a distance of 232.37 feet to the POINT OF BEGINNING and containing 144,857 square feet or 3.325 acres of land more or less.

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land 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 Item 2 of Schedule B hereof.

G.F. No. or File No. **1002-410905-RTT**

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 (We must either insert specific recording data or delete this exception):

   Restrictive covenants described in instrument filed 05/09/1984, recorded in Volume 84092, Page 562, Real Property Records, Dallas County, Texas. Any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c), is deleted.

   Restrictive covenants described in instrument filed 09/19/1983, recorded in Volume 83183, Page 319, Real Property Records, Dallas County, Texas. Any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c), is deleted.

   Restrictive covenants described in instrument filed 05/09/1984, recorded in Volume 84092, Page 554, Real Property Records, Dallas County, Texas. Any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c), is deleted.

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 2025, 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 of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2025 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.)

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 (We must insert matters or delete this exception):

    a. 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 be leases, grants, exceptions or reservations of mineral interest that are not listed.

    b. This item has been intentionally deleted.

    c. This item has been intentionally deleted.

    d. Rights of parties in possession and rights of tenants under any unrecorded leases or rental agreements. (May be amended or deleted upon execution of satisfactory affidavit with respect to parties in possession and tenants at closing.)

    e. This item has been intentionally deleted.

    f. This item has been intentionally deleted.

    g. Water Main Easement granted to the City of Dallas, filed 08/17/1953, recorded in Volume 3902, Page 409, Real Property Records, Dallas County, Texas.

    h. Sanitary Sewer Easement granted to the City of Dallas, filed 06/02/1978, recorded in Volume 78107, Page 1233, Real Property Records, Dallas County, Texas.

    i. Drainage Easement granted to the City of Dallas, filed 07/16/1985, recorded in Volume 85138, Page 5080, Real Property Records, Dallas County, Texas.

    j. Water and Wastewater Easement granted to the City of Dallas, filed 06/24/1991, recorded in Volume 91122, Page 4490, Real Property Records, Dallas County, Texas. As amended by Correction Easement filed 01/07/1992, recorded in Volume 92004, Page 4284, Real Property Records, Dallas County, Texas.

k. This item has been intentionally deleted.

l. This item has been intentionally deleted.

m. This item has been intentionally deleted.

n. This item has been intentionally deleted.

o. 5' Alley and any utilities contained therein, as shown on plat recorded in Volume 4, Page 204, Map Records, Dallas County, Texas.

p. Subject property abuts a non-access or a limited-access road, highway or freeway. This Company does not insure the right of ingress and egress to and from said road, highway or freeway, and assumes no liability in connection therewith.

q. Consequences, if any, as to the following matters as shown on the survey by Texas Heritage Surveying, Inc., certified by J.R. January, RPLS No. 5382, Task No. 2502062-1, dated 10/30/2025, last revised __/__/_____:
1. Location of any iron and wood fences encroaching over, inside or outside of the property boundary lines;
2. Easement or lesser rights, if any, as to guy wires, power poles, overhead power lines, fiber optic cabinet and traffic controller box, lying outside of designated easement areas.

SCHEDULE C

G.F. No. or File No. **1002-410905-RTT**

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:

   - no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,

   - all standby fees, taxes, assessments and charges against the property have been paid,

   - 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,

   - there is legal right of access to and from the land,

   - (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. With respect to item 2 of Schedule C above, the Company will not except in any policies to be issued pursuant to this commitment to 'Lack of a right of access to and from the land'.

6. Require Affidavit as to Debts and Liens and Parties in Possession executed by owner at or prior to closing.

7. In accordance with Section 11.008 of the Texas Property Code, all deeds and deeds of trust transferring an interest in real property to or from an individual and disclosing that individual's social security number or driver's license number must include the following notice on the top of the first page of the instrument in 12 point bold or uppercase font: 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.

8. Additional exceptions and/or requirements may be added when Company is advised of the exact nature and details of the subject transaction.

9. Require satisfactory evidence of authority to act on behalf of record owner.

10. This item has been intentionally deleted.

11. This item has been intentionally deleted.

12. Company requires current underwriter approved survey with a metes and bounds description to confirm exact acreage of property to be conveyed and insured.

First American Title™	Commitment For Title Insurance T-7
	ISSUED BY
	First American Title Insurance Company

SCHEDULE D

File No.: 1002-410905-RTT

The following disclosures are made pursuant to Procedural Rule P-21 promulgated by the Texas Department of Insurance:

UNDERWRITER: First American Title Insurance Company, a Nebraska Corporation.

Shareholder owning or controlling, directly or indirectly, ten percent or more of the share of the Underwriter: First American Title Insurance Company is a wholly owned subsidiary of First American Financial Corporation, a public Company formed in Delaware.

Directors: Kenneth D. DeGiorgio, Kurt P. Pfotenhauer, Lisa W. Cornel, Mark E. Seaton, David J. Proksel

Officers: President, Chief Executive Officer: Kenneth D. DeGiorgio; Senior Vice President, Secretary: Lisa W. Cornehl; Chief Financial Officer: Mark E. Seaton.

TITLE INSURANCE AGENCY: Republic Title of Texas, Inc. (Dallas, TX)
Shareholder, owner, partner or other person having, owning or controlling ten percent (10%) or more of the Title Insurance Title Agent:
First American Financial Corporation 100%

Shareholder, owner, partner or other person having, owning or controlling ten percent (10%) or more of an entity that has, owns or controls one percent (1%) or more Title Insurance Agent:

NONE

If the Title Insurance Agent is a corporation the following is a list of the members of the Board of Directors:
Sally French Tyler, William A. Kramer, David A. Shuttee, Ward Willford, Bo Feagin, Peter Graf, David Kramer, Collin Chase Evans

If the Title Insurance Agent is a corporation, the following is a list of its officers:
Collin Chase Evans, Chief Operating Officer; William A. Kramer, Executive Chairman; David A. Shuttee, Executive Chairman; Ward Willford, Vice Chairman; Bo Feagin, President; Peter Graf, Executive Vice President and General Counsel; David Kramer, Executive Vice President; Lisa Murray, Executive Vice President and Chief Financial Officer.

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.

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

Owner Policy	$	TBD
Loan Policy	$	TBD
Endorsement Charges	$	TBD
Other	$	TBD
Total	$	TBD

Of this total amount $ or 15.00% will be paid to the policy issuing Title Insurance Company; $ or 85.00% 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
$		
$		
$		

*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.

REPUBLIC TITLE®

FIRST AMERICAN TITLE INSURANCE COMPANY

Commitment for Title Insurance Form (T-7)

DELETION OF ARBITRATION PROVISION

(Not applicable to the Texas Residential Owner's Policy)

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 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

Republic Title of Texas, Inc.

PRIVACY STATEMENT

REPUBLIC TITLE®

First American Title™

Last Updated and Effective Date: December 1, 2024

First American Financial Corporation, Republic Title of Texas, Inc. and its subsidiaries and affiliates (collectively, "Republic," "we," "us," or "our") describe in our full privacy notice ("Notice"), which can be found at https://www.republictitle.com/privacy-notice/., how we collect, use, store, and disclose your personal information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Notice is posted ("Sites"); (2) when you use our products and services ("Services"); (3) when you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) when you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). This shortened form of the Notice describes some of the terms contained in the Notice.

The Notice applies wherever it is posted. To the extent a Republic subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

What Type Of Personal information Do We Collect About You? We collect a variety of categories of personal information about you. To learn more about the categories of personal information we collect, please visit www.republictitle.com/privacy-notice.

How Do We Collect Your Personal Information? We collect your personal information: (1) directly from you; (2) automatically when you interact with us; and (3) from other parties, including business parties and affiliates. To learn more about how we collect your personal information, please visit https://www.republictitle.com/privacy-notice/

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

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

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, as amended by the California Privacy Rights Act and its implementing regulations. To learn more, please visit https://www.republictitle.com/privacy-notice/.

For Texas Residents

You may have other privacy rights under applicable state laws, at which point, Republic will comply. At this time, Republic is not accepting data privacy requests, pursuant to the Texas Data Privacy and Security Act entity level exemption for financial institutions subject to Title V of the Gramm-Leach-Bliley Act. To learn more, please visit https://www.republictitle.com/privacy-notice/.

Contact Us: dataprivacy@republictitle.com or call 214-855-8888

First American Title™	**Important Notice** ISSUED BY **First American Title Insurance Company**	

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

First American Title Insurance Company
To get information or file a complaint with your insurance company or HMO:
Call: First American Claims at 1-888-632-1642
Toll-free: 1-888-632-1642
Email: claims.nic@firstam.com
Mail: 1 First American Way, Santa Ana, CA 92707

The Texas Department of Insurance
To get help with an insurance question or file a complaint with the state:
Call with a question: 1-800-252-3439
File a complaint: www.tdi.texas.gov
Email: ConsumerProtection@tdi.texas.gov
Mail: MC CO-CP, P.O. Box 12030, Austin, TX 78711-2030

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

First American Title Insurance Company
Para obtener información o para presentar una queja ante su compañía de seguros o HMO:
Llame a: First American Claims at 1-888-632-1642
Teléfono gratuito: 1-888-632-1642
Correo electrónico: claims.nic@firstam.com
Dirección postal: 1 First American Way, Santa Ana, CA 92707

El Departamento de Seguros de Texas
Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:
Llame con sus preguntas al: 1-800-252-3439
Presente una queja en: www.tdi.texas.gov
Correo electrónico: ConsumerProtection@tdi.texas.gov
Dirección postal: MC CO-CP, P.O. Box 12030, Austin, TX 78711-2030

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