



ALTA 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 EXTRACTIONAL 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 Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

FIRST AMERICAN TITLE INSURANCE COMPANY

By: 
Kenneth D. DeGiorgio, President

By: 
Lisa W. Cornehl, Secretary

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Form 50202839 (3-13-23)





COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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; and
- 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 is not liable for any other amendment to this Commitment.

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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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. 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 IS 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 closing, settlement, escrow, or any other purpose.

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.

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9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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

Issuing Agent: Centennial Title Agency, LLC

Issuing Office: Centennial Title Agency, LLC

Issuing Office's ALTA® Registry ID: 4042445

Loan ID Number:

Commitment Number: 7451

Issuing Office File Number: 7451

Property Address: 5981 Westfall Street SE, Waynesburg, OH 44699

SCHEDULE A

1. Commitment Date: May 20, 2025
2. Policy to be issued:
 - a. 2021 ALTA® Owners Policy
Proposed Insured:
Proposed Amount of Insurance: \$
 - b. 2021 ALTA® Loan Policy
Proposed Insured:
Proposed Amount of Insurance: \$
3. The Title is, at the Commitment Date, vested in: **Melissa Dillree and Michael Dillree**
4. The estate or interest in the Land described or referred to in this Commitment is *Fee Simple*.
5. The Land is described as follows:
Situating in the Township of Osnaburg, County of Stark and State of Ohio: Being the East one-half of the Northeast Quarter of Section 31, Township 18, Range 7, EXCEPTING THEREFROM 20 Acres heretofore sold and conveyed by one Flickinger to Samuel Dangler; and ALSO EXCEPTING THEREFROM, 64 rods, conveyed by said Flickinger to one Jacob Miller, out of the Southeast corner of said half Quarter; and ALSO EXCEPTING THEREFROM 21 acres, heretofore sold by Henry Yant to Samuel Schult, leaving a balance of 39 acres hereby conveyed.

Subject to an easement and driveway agreement between Harold M. Keller, Eleanor P. Keller and Bud Scott dated January 17, 1974 and recorded December 20, 1985 in Volume 382, Page 417 of the Stark County Official Records.

NOTE: THIS PARCEL WILL REQUIRE A NEW SURVEY FOR NEW TRANSFER.**First American Title Insurance Company**

By: _____
Authorized Signatory

Issuing Agent: Centennial Title Agency, LLC
Agent ID No.: 4042445
Address: 331 East Washington Street
City, State, Zip: Medina, OH, 44256
Telephone: (330) 723-6492

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SCHEDULE B, PART I—Requirements

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. Ohio law, effective October 3, 2023, prohibits ownership of real property by certain foreign parties. This law can be found at O.R.C. §5301.256. Any loss or damage incurred as a result of a violation of this law is excluded from coverage under the terms of a title insurance policy.
6. Payment, cancellation, and satisfaction of record of Mortgage by and between Michael Dillree aka Michael S. Dillree and Melissa Dillree aka Melissa L. Dillree, husband and wife, mortgagor and CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION, lender dated SEPTEMBER 18, 2020, received for record and recorded SEPTEMBER 23, 2020 as Instrument No. 202009230040810, Stark STARK County OFFICIAL Records. Securing the principal sum in the amount of \$30,000.00.

SCHEDULE B, PART II—Exceptions

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 facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.

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4. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the Public Records.
6. The lien of the real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records.
7. The following exception will appear in any loan policy to be issued pursuant to this commitment: Oil and gas leases, pipeline agreements, or any other instrument related to the production or sale of oil or natural gas which may arise subsequent to the Date of Policy.
8. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
9. Taxes for the First Half Year 2024 in the amount of \$2,390.99 per half year after credit for reduction factor are **A LIEN, NOW PAST DUE AND SUBJECT TO PENALTIES AND INTEREST**. Taxes for the Second Half Year 2024 IN THE AMOUNT OF \$2,173.63 are a lien AND payable. Taxes for the year 2025 are a lien although not yet due or determinable. PARCEL #3703388. ****TAXES INCLUDE SPECIAL ASSESSMENT 51720: MUSKINGUM WATERSHED.**
11. Notwithstanding reference to acreage or square footage in the description set forth in schedule A hereof, this commitment/policy does not insure nor guarantee the acreage or quantity of land set forth therein.
12. RIGHT OF WAY VOLUME 597, PAGE 367 TO SUNNYSIDE ELECTRIC CO. RECORDED MAY 2, 1916 IN STARK COUNTY RECORDS.
13. OIL AND GAS LEASE VOLUME 143, PAGE 353 TO MB OIL AND GAS RECORDED APRIL 12, 1967 IN STARK COUNTY RECORDS.
14. RESERVATION AS CONTAINED IN DEED VOLUME 3512, PAGE 405 FROM HARRY W. SCHMUCK, MARRIED, ET AL TO HAROLD M. KELLER AND ELEANOR P. KELLER RECORDED MARCH 17, 1971 IN STARK COUNTY RECORDS.
15. RIGHT OF WAY VOLUME 3600, PAGE 217 TO THE CANTON OIL & GAS COMPANY, AN OHIO CORPORATION RECORDED MARCH 20, 1972 IN STARK COUNTY RECORDS.
16. RIGHT OF WAY VOLUME OR59, PAGE 242 TO MB OPERATING CO., INC. RECORDED OCTOBER 27, 1982 IN STARK COUNTY OFFICIAL RECORDS.
17. DRIVEWAY AGREEMENT AND EASEMENT VOLUME OR382, PAGE 417 TO BUD SCOTT RECORDED DECEMBER 20, 1985 IN STARK COUNTY OFFICIAL RECORDS.
18. OIL AND GAS LEASE INSTR. NO. 200904160014558 TO MORMACK IND. INC. RECORDED APRIL 16, 2009 IN STARK COUNTY OFFICIAL RECORDS.
19. MEMORANDUM OF OPTION INSTR. NO. 201708150034134 BY AND BETWEEN ROBERT W. HUDY AND SHARLENE M. HUDY, HUSBAND AND WIFE AND OHIO POWER COMPANY, AN

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OHIO CORPORATION RECORDED AUGUST 15, 2017 IN STARK COUNTY OFFICIAL RECORDS.

20. SUPPLEMENTAL EASEMENT AND RIGHT OF WAY INSTR. NO. 201802200006116 TO OHIO POWER COMPANY, AN OHIO CORPORATION RECORDED FEBRUARY 20, 2018 IN STARK COUNTY OFFICIAL RECORDS.
21. TRANSFER ON DEATH DESIGNATION AFFIDAVIT INSTR. NO. 201909170035601 FROM MELISSA DILLREE AND MICHAEL DILLREE, MARRIED, TO SHARLENE M. HUDY, RECORDED SEPTEMBER 17, 2019 IN STARK COUNTY OFFICIAL RECORDS.
22. CHAIN OF TITLE: For informational purposes only: The owner Acquired title by SURVIVORSHIP deed filed for record SEPTEMBER 10, 2019 as Instrument#201909100034697 IN STARK COUNTY OFFICIAL RECORDS.

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