

Core Title Group LLC
101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
Phone: **719-219-8500**
Fax: **719-425-2725**

Transmittal Information

Date: 12/20/2024
File No: 3912COR
Property Address: 16661 CO-94, Colorado Springs, CO 80930
Buyer\Borrower: TBD (buyer) Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below.
Seller: Flying Horse Land Company LLC, a Colorado limited liability company

For changes and updates please contact your Escrow officer(s):

Escrow Officer: Not Applicable Core Title Group LLC 101 S. Sahwatch Street, Suite 212 Colorado Springs, CO 80903 Phone: 719-219-8500	Thomas Kerns Core Title Group LLC 101 S. Sahwatch Street, Suite 212 Colorado Springs, CO 80903 Phone: 719-219-8500
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E-Mail:
Processor: **Lori Plank**
E-Mail: **LPlank@coretitlegroupllc.com**

Copies Sent to:

Buyer:
TBD (buyer) Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below.

Seller:
Flying Horse Land Company LLC, a Colorado limited liability company
2138 Flying Horse Club Drive
Colorado Springs, CO 80921

Buyer's Agent:

Seller's Agent:

Buyer's Attorney:

Seller's Attorney:

Lender:

Mortgage Broker:

Phone: Fax:
Attn:
Email:

Phone: Fax:
Attn:
Email:

Additional Contacts

Misc

HR Green, Inc.

1975 Research Pkwy., Suite 160

Colorado Springs, CO 80920

Phone: 719-300-4140

Contact: Richie Lyon

Email: richie.lyon@hrgreen.com

Thank you for using Core Title Group LLC

COLORADO NOTARIES MAY REMOTELY NOTARIZE REAL ESTATE DEEDS AND OTHER DOCUMENTS USING REAL-TIME AUDIO-VIDEO COMMUNICATION TECHNOLOGY. YOU MAY CHOOSE NOT TO USE REMOTE NOTARIZATION FOR ANY DOCUMENT.

Core Title Group LLC

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UNDERSTANDING YOUR TITLE COMMITMENT

SCHEDULE A:

No. 1: Effective date: This is the date our title plant is certified through. There will typically be a 1-2 week gap between the certification date and the date the commitment is issued.

No. 2A: Owner's Policy Proposed Insured: This is how the buyer's name(s) appear(s) on the Contract, all Closing documents and your Final Title Policy. If your name is appearing incorrectly, please advise your Realtor, Builder and/or Lender.

No. 2B: Loan Policy Proposed Insured: This is how your lender has requested their name appear. If you are working with a Mortgage Broker, then this name may be unfamiliar to you. If a determination has not yet been made on what lender will be providing your loan, then this may appear as 'TBD' (To Be Determined). If you are paying cash for this purchase, this item will be left blank.

Charges: Title Premiums, Endorsements and Tax Certificates: These are fees for the items that the Company has determined may be required by your Lender and/or to meet the terms of your contract. Your lender may request additional items. This does not include any closing fees.

No. 3: The estate or interest in the land...: This shows the type of ownership that is going to be insured.

No. 4: The Title is, at the Commitment Date...: This shows the name(s) of the current owner(s).

No. 5: The land referred to in the Commitment...: This is the 'legal' property description for the real estate you are buying or selling.

SCHEDULE B-SECTION 1:

These are Requirements that must be satisfied in order to provide clear title to the Buyer and/or Lender. The closer and/or processor for the Title Company, will generally take care of satisfying these requirements, however there may be times when your help will be needed as well. Some requirements will be met prior to closing, and others will be met at the time of closing.

SCHEDULE B-SECTION 2:

These items are Exceptions to your coverage. We are telling you these items exist (whether by recordation in the County Clerk and Recorder's office or because we have knowledge of them through other means). Since these items have been disclosed to you, you will not be provided any coverage for same. Owner's Extended Coverage will delete Items 1-5 of the pre-printed items on Residential Sale Commitments, provided that the coverage was requested by contract and collected at closing. Copies of the plat and covenants will be automatically sent to the buyer and/or Selling Agent. We are happy to also provide you with copies of any other exceptions as well.



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
WESTCOR LAND TITLE INSURANCE COMPANY
(ALTA Adopted 07-01-2021)

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, Westcor Land Title Insurance Company, a South Carolina 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 (6) months after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

Issued By:

WESTCOR LAND TITLE INSURANCE COMPANY

Core Title Group LLC

101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
Phone: 719-219-8500



By: [Signature]
Mary O'Donnell - President

Attest: [Signature]
Donald A. Berube - Secretary

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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 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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CONDITIONS AND STIPULATIONS

1. The term “mortgage”, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has acquired actual knowledge of any defect, lien encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.

STANDARD EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effect date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. 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.
3. Any discrepancies, conflicts in boundary lines, encroachments, easements, measurements, variations in area or content, party wells and/or other facts which a correct survey and/or a physical inspection of the premises would disclose.
4. Rights or claims of parties in possession not shown in the public records.
5. In the event this Commitment is issued with respect to a construction loan to be disbursed in future periodic installments, then the policy shall contain an additional exception which shall be as follows:

Pending disbursement of the full proceeds of the loan secured by the mortgage insured, this policy only insures the amount actually disbursed, but increases as proceeds are disbursed in good faith and without knowledge of any intervening lien or interest to or for the account of the mortgagor up to the amount of the policy. Such disbursement shall not extend the date of the policy or change any part thereof unless such change is specifically made by written endorsement duly issued on behalf of the Company. Upon request by the Insured (and payment of the proper charges thereof), the Company’s agent or approved attorney will search the public records subsequent to the date of the policy and furnish the insured a continuation report showing such matters affecting title to the land as they have appeared in the public records subsequent to the date of the policy or date of the last preceding continuation report, and if such continuation report shows intervening lien, or liens, or interest to or for the account of the mortgagor, then in such event this policy does not increase in liability unless such matters as actually shown on such continuation report are removed from the public records by the insured.

File No: **3912COR**
Amendment No: **3912COR-C****SCHEDULE A**1. Commitment Date: **December 16, 2024, at 7:00 am**

2. Policy to be Issued:

(a) ALTA® 2021 Owner's Policy

Proposed Insured: *TBD (buyer) Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below.*

Proposed Policy Amount:

(b) ALTA® 2021 Loan Policy

Proposed Insured:

Proposed Policy Amount:

<i>To Be Determined</i>	\$	250.00
Total:	\$	250.00

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:
Flying Horse Land Company LLC, a Colorado limited liability company5. The Land is described as follows:
SEE ATTACHED EXHIBIT "A"
For Informational Purposes Only:
16661 CO-94, Colorado Springs, CO 80930
Handle Road, Colorado Springs, CO 80930
Vacant Land (N2 SEC 24-14-64), Colorado Springs, CO 80930APN: **4400000438 et. al**Countersigned
Core Title Group LLC

By:

**Thom Kerns**

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File No.: 3912COR

EXHIBIT A

The Land is described as follows:

Parcel A:

All of Section 13, Township 14 South, Range 64 West of the 6th, P.M., LESS and EXCEPT the East half of the Northwest quarter of the Northwest quarter and West half of the Northeast quarter of the Northwest quarter, County of El Paso, State of Colorado;

All of Section 14, Township 14 South, Range 64 West of the 6th, P.M., LESS and EXCEPT that part conveyed to the County of El Paso, State of Colorado, for road purposes, by Deed recorded February 24, 1937 in [Book 910 at Page 506](#); and FURTHER EXCEPT that part conveyed to the State Department of Highways Division of Highways, State of Colorado, for road purposes, by instrument(s) recorded May 16, 1985 in [Book 5010 at Page 60](#); and recorded May 16, 1985 in [Book 5010 at Page 62](#); and recorded June 13, 1988 in [Book 5518 at Page 1209](#); and FURTHER EXCEPT that part as set forth in Deed recorded October 5, 1994 in [Book 6539 at Page 1323](#) more particularly described as follows: A portion of that tract of land described in [Book 3856 at Page 205](#) of the El Paso County records and located in the North one-half (N 1/2) of Section 14, Township 14 South, Range 64 West, of the 6th P.M., County of El Paso, State of Colorado, and being more particularly described as follows: Commencing at the Southeast corner of said Section 14; thence N 01° 13' 32" W, along the East line of said Section 14, a distance of 5216.50 feet to a point on the Southerly right of way line of Colorado State Highway No. 94 as described in said [Book 3856 at Page 205](#); thence S 89° 55' 59" W, along said line, a distance of 1800.37 feet to the Point of Beginning of the tract herein described; thence S 01° 13' 51" E, a distance of 473.30 feet; thence S 89° 55' 59" W, a distance of 845.02 feet; thence N 01° 13' 51" W, a distance of 473.30 feet to a point on said right if way line; thence N 89° 55' 59" E, along said line a distance of 845.02 feet to the Point of Beginning, County of El Paso, State of Colorado.

Parcel B:

The North half of Section 23, Township 14 South, Range 64 West of the 6th, P.M., County of El Paso, State of Colorado.

Parcel C:

The North half of Section 24, Township 14 South, Range 64 West of the 6th, P.M., County of El Paso, State of Colorado.

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For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a specific designation of a Proposed Insured, and has revised this commitment identifying that Proposed Insured by name. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions and/or requirements after the designation of the Proposed Insured.

SCHEDULE B, PART I - Requirements

The following are the requirements to be complied with prior to the issuance of said policy or policies. Any other instrument recorded subsequent to the effective date hereof may appear as an exception under Schedule B of the policy to be issued. Unless otherwise noted, all documents must be recorded in the office of the clerk and recorded of the county in which said property is located.

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. **Evidence satisfactory to the Company that proper notice of sale of subject property was given by Flying Horse Land Company LLC, a Colorado limited liability company as evidenced by Right of First Refusal recorded August 19, 2020 at [Reception No. 220125844](#).**
6. **Release by the Public Trustee of the County of El Paso of the Deed of Trust from Flying Horse Land Company LLC, a Colorado limited liability company, for the use of Stone Pointe Fund I LLC, a Colorado limited liability company, to secure \$100,000,000.00 recorded August 19, 2020 at [Reception No. 220125843](#).**

NOTE: Assignment of Deed of Trust recorded June 18, 2024 at [Reception No. 224046274](#), given in connection with the above Deed of Trust.

FOR INFORMATIONAL PURPOSES ONLY:

24-month Chain of Title: The only conveyance(s) affecting said land recorded within the 24 months preceding the date of this commitment is (are) as follows:

Deed recorded August 19, 2020 as [Reception No. 220125842](#).

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Deed recorded August 19, 2020 as [Reception No. 220125841](#).

Deed recorded August 19, 2020 as [Reception No. 220125840](#).

Deed recorded August 19, 2020 as [Reception No. 220125839](#).

Deed recorded August 19, 2020 as [Reception No. 220125838](#), Affidavit recorded September 1, 2020 at [Reception No. 220134613](#)

Deed recorded August 19, 2020 as [Reception No. 220125837](#).

NOTE: If no conveyances were found in that 24 month period, the last recorded conveyance is reported. If the subject land is a lot in a subdivision plat less than 24 months old, only the conveyances subsequent to the plat are reported.

NOTE: This commitment is subject to additional requirements as may be necessary when the name or names of the grantee(s) are disclosed to the Company.

NOTE: This commitment is issued upon the express agreement and understanding that the applicable premiums, charges and fees shall be paid by the applicant if the applicant and/or its designee or nominee closes the transaction contemplated by or otherwise relies upon the commitment, all in accordance with the rules and schedules of rated on file with the Colorado Department of Insurance.

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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. Rights or claims of parties in possession not shown by the Public Records.
2. Easements or claims of easements not shown in the Public Records.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the land would disclose, and which are not shown by the public record.
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. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.
6. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof.
7. Any water rights or claims or title to water, in or under the land, whether or not shown by the public records.
8. Taxes due and payable; and any tax, special assessments, charge or lien imposed for water or sewer service, or for any other special taxing district. Note: Upon verification of payment of all taxes the above exception will be amended to read, "Taxes and assessments for the current year, and subsequent years, a lien not yet due and payable."
9. Any interest which may have been acquired by the public reason of the Resolution of the Board of County Commissioners dated and recorded October 3, 1887 in Road [Book A at Page 78](#), which provided that all section lines, township lines, and range lines on the public domain east of the range line dividing range lines 65 west and 66 west declared to be public highways of the width of 60 feet, being 30 feet on each side of said section lines, township lines, or range lines. **Section 13, Township 14 South, Range 64 West of the 6th P.M.**

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10. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued December 1, 1891 to Samuel Mahar, and recorded August 10, 1892 in [Book 143 at Page 67](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
11. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued June 25, 1891 to Eliza A. Coblantz, and recorded February 05, 1904 in [Book 143 at Page 495](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
12. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued May 23, 1898 to William T. Kennedy, and recorded February 05, 1904 in [Book 143 at Page 496](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
13. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent [Document No. 115376](#), BLM Serial No. MW-0561-430, issued January 29, 1897 to Henry Harding and assigned to John W. Ayers as posted in the Bureau of Land Management, General Land Office Records. **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
14. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued February 24, 1900 to John W. Ayers, and April 23, 1900

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in [Book 208 at Page 172](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**

15. Any tax, fee, assessment or lien, by reason of inclusion within the Black Squirrel Soil Conservation District as disclosed by the instrument recorded August 13, 1945 in [Book 957 at Page 277](#) and as recorded October 5, 1972 in [Book 2529 at Page 526](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
16. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded November 2, 1964 in [Book 2042 at Page 411](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
17. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Mutual Telephone Company, as described in instrument recorded April 26, 1971 in [Book 2404 at Page 593](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
18. All oil, gas petroleum and other oleaginous substances, all coal, minerals and mineral bearing substances interest as set forth in Decree recorded February 9, 1965 in [Book 2056 at Page 804](#), and any interests therein or rights thereunder.**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
19. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded May 27, 1975 in [Book 2753 at Page 81](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
20. The effect, if any, of right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded August 09, 1979 in [Book 3212 at Page 402](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
21. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Mutual Telephone Company, as described in instrument recorded December 16, 1986 in [Book 5287 at Page 685](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
22. Any assessment or lien of the Ellicott Fire Protection District as disclosed by Order and Decree Creating District recorded March 25, 1985 in [Book 3987 at Page 837](#) and recorded December 22, 2005 at [Reception No. 205202301](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
23. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Telephone Company, as described in instrument recorded December 16, 1986 in [Book 5287 at Page 685](#).**Section 13, Township 14 South, Range 64 West of the 6th P.M.**
24. The effect, if any, of right(s) of way, including its terms and conditions, as to the Lease, as granted to Nova

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Metropolitan District, as described in instrument recorded February 4, 1988 in [Book 5472 at Page 1064](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M**

25. Any assessment or lien of Ellicott Metropolitan District as disclosed by the Order and Decree Creating District recorded February 11, 1997 at [Reception No. 97015577](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
26. Terms, conditions, provisions and obligations contained in the Easement for Gas Lines and Appurtenances recorded June 10, 2022 at [Reception No. 222080162](#). **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
27. That portion of property which may lie within the right-of-way(s) of Colorado State Highway 94, if any. **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
28. Any limitations on access to and from Colorado State Highway 94, from subject property resulting in the fact that the Colorado Department of Transportation has the authority to establish point of access from said Highway. **Section 13, Township 14 South, Range 64 West of the 6th P.M.**
29. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued December 1, 1891 to Samuel Mahar, and recorded August 10, 1892 in [Book 143 at Page 67](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
30. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued February 24, 1900, to Harvey C. Price, and recorded March 27, 1900 in [Book 143 at Page 411](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
31. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the

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premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued March 07, 1902 to John Bloomquist, and recorded August 11, 1902 in [Book 208 at Page 331](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**

32. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; (2) right of the proprietor of any vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law, (3) right of way for any ditches or canals constructed by authority of the United States, as set forth in U.S. Patent, issued June 25, 1891 to Eliza A. Coblantz, and recorded February 05, 1904 in [Book 143 at Page 495](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
33. Subject to reservations of (1) any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws and decisions of courts; and there is reserved from the lands hereby granted, (2) right of way for any ditches or canals constructed by authority of the United States, (3) reserving, also, to the United States all coal in the lands so granted, and to it, or persons authorized by it, the right to prospect for, mine and remove coal from the same upon compliance with the conditions of and subject to the limitations of the right to prospect from mine and remove coal from the same upon compliance of and subject to the limitations of the Act of June 22, 1910, (36 Stat., 583), in U.S. Patent issued February 06, 1920 to Lee Roy Kennedy and recorded in [Book 575 at Page 249](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
34. Any tax, fee, assessment or lien, by reason of inclusion within the Black Squirrel Soil Conservation District as disclosed by the instrument recorded August 13, 1945 in [Book 957 at Page 277](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
35. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded November 2, 1964 in [Book 2042 at Page 411](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
36. All oil, gas petroleum and other oleaginous substances, all coal, minerals and mineral bearing substances interest as set forth in Decree recorded February 9, 1965 in [Book 2056 at Page 804](#), and any interests therein or rights thereunder. **Section 14, Township 14 South, Range 64 West of the 6th P.M**
37. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Mutual Telephone Company, as described in instrument recorded April 26, 1971 in [Book 2404 at Page 593](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**

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38. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded October 29, 1971 in [Book 2445 at Page 898](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
39. The effect, if any, of right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded August 09, 1979 in [Book 3212 at Page 402](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
40. The effect, if any, of right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Mutual Telephone Company., as described in instrument recorded September 09, 1983 in [Book 3782 at Page 1064](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
41. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Mutual Telephone Company, as described in instrument recorded December 16, 1986 in [Book 5287 at Page 685](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
42. The effect, if any, of right(s) of way, including its terms and conditions, as to the Lease, as granted to Nova Metropolitan District, as described in instrument recorded February 4, 1988 in [Book 5472 at Page 1064](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
43. Any assessment or lien of the Ellicott Fire Protection District as disclosed by Order and Decree Creating District recorded March 25, 1985 in [Book 3987 at Page 837](#) and recorded December 22, 2005 at [Reception No. 205202301](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
44. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso County Telephone Company, as described in instrument recorded December 16, 1986 in [Book 5287 at Page 685](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
45. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to El Paso Telephone Company, as described in instrument recorded March 9, 1989 in [Book 5611 at Page 529](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
46. Any assessment or lien of Ellicott Metropolitan District as disclosed by the Order and Decree Creating District recorded February 11, 1997 at [Reception No. 97015577](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
47. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded December 1, 1997 at [Reception No. 97140230](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**

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48. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Mountain View Electric Association, Inc., as described in instrument recorded February 18, 2000 at [Reception No. 200016878](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M**
49. Terms, conditions, provisions and obligations contained in the Easement for Gas Lines and Appurtenances recorded June 10, 2022 at [Reception No. 222080162](#). **Section 14, Township 14 South, Range 64 West of the 6th P.M.**
50. That portion of property which may lie within the right-of-way(s) of Enoch Road and Colorado State Highway 94, if any. **Section 14, Township 14 South, Range 64 West of the 6th P.M**
51. Any limitations on access to and from Colorado State Highway 94, from subject property resulting in the fact that the Colorado Department of Transportation has the authority to establish point of access from said Highway. **Section 14, Township 14 South, Range 64 West of the 6th P.M**

Parcel B:

52. Any and all interest in all oil, minerals, ore and other metals of metal and coal rights as conveyed to the State of Colorado, in deed recorded December 30, 1919 in [Book 595 at Page 230](#), and any interests therein or rights thereunder.
53. Any tax, fee, assessment or lien, by reason of inclusion within the Black Squirrel Soil Conservation District as disclosed by the instrument recorded March 03, 1954 in [Book 1419 at Page 104](#).
54. All oil, gas petroleum and other oleaginous substances, all coal, minerals and mineral bearing substances interest as set forth in Decree recorded February 9, 1965 in [Book 2056 at Page 804](#), and any interests therein or rights thereunder.
55. Terms, agreements, provisions, conditions, obligations and easements as contained in Right of Way Agreement No. 2502, Book 25, as granted to El Paso County Telephone Company, recorded August 9, 1983 in [Book 3765 at Page 663](#). Grant of Right of Way in connection therewith recorded December 12, 1983 in [Book 3812 at Page 1369](#).
56. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 83-204, Land Use-97, by and before the Board of County Commissioners of the County of El Paso, State of Colorado recorded September 23, 1983 in [Book 3783 at Page 1137](#).

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57. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 83-204, Land Use-96, by and before the Board of County Commissioners of the County of El Paso, State of Colorado recorded September 23, 1983 in [Book 3783 at Page 1140](#).
58. Any assessment or lien of the Ellicott Fire Protection District as disclosed by Order and Decree Creating District recorded March 25, 1985 in [Book 3987 at Page 837](#) and recorded December 22, 2005 at [Reception No. 205202301](#).
59. Terms, agreements, provisions, conditions, obligations and easements as contained in Right of Way Agreement No. 2591, Book 25, as granted to the El Paso County Board of County Commissioners, in care of State of Colorado Department of Highways, recorded November 03, 1986 in [Book 5263 at Page 1285](#).
60. Any assessment or lien of Ellicott Metropolitan District as disclosed by the Order and Decree Creating District recorded February 11, 1997 at [Reception No. 97015577](#).
61. Terms, agreements, provisions, conditions, obligations and easements as contained in Assignment and Assumption Agreement, recorded April 24, 2018 at [Reception No. 218045885](#).
62. Terms, conditions, provisions and obligations contained in the Agreement to Restrict Mineral Development recorded May 16, 2024 at [Reception No. 224036625](#).
63. All rights to any and all minerals, ore and metals of any kind and character, and all coal, asphaltum, oil, gas and other like substances in or under said land, the rights of ingress and egress for the purposes of mining, together with enough of the surface of the same as may be necessary for the proper and convenient working of such minerals and substances, as reserved in Patent from the State of Colorado, recorded April 24, 2018 at [Reception No. 218045886](#), and any interests therein or rights thereunder.
64. That portion of property which may lie within the right-of-way(s) of Enoch Road.

Parcel C:

65. Any and all interest in all oil, minerals, ore and other metals of metal and coal rights as conveyed to the State of Colorado, in deed recorded December 30, 1919 in [Book 595 at Page 230](#), and any interests therein or rights thereunder.
66. Any tax, fee, assessment or lien, by reason of inclusion within the Black Squirrel Soil Conservation District as

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disclosed by the instrument recorded March 03, 1954 in [Book 1419 at Page 104](#).

67. Any assessment or lien of the Ellicott Fire Protection District as disclosed by Order and Decree Creating District recorded March 25, 1985 in [Book 3987 at Page 837](#) and recorded December 22, 2005 at [Reception No. 205202301](#).
68. Any assessment or lien of Ellicott Metropolitan District as disclosed by the Order and Decree Creating District recorded February 11, 1997 at [Reception No. 97015577](#).
69. All rights to any and all minerals, ore and metals of any kind and character, and all coal, asphaltum, oil, gas and other like substances in or under said land, the rights of ingress and egress for the purposes of mining, together with enough of the surface of the same as may be necessary for the proper and convenient working of such minerals and substances, as reserved in Patent from the State of Colorado, recorded April 24, 2018 at [Reception No. 218045886](#), and any interests therein or rights thereunder.

NOTE: Access to subject property is via the adjacent parcel.

NOTE: The policy(s) of insurance may contain a clause permitting arbitration of claims at the request of either the Insured or the Company. Upon request, the Company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction.

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Core Title Group LLC

Disclosures

All documents received for recording or filing in the Clerk and Recorder's office shall contain a top margin of at least one inch and a left, right and bottom margin of at least one half of an inch. The Clerk and Recorder will refuse to record or file any document that does not conform to the requirements of this section. Pursuant to C.R.S. 30-10-406(3)(a).

The company will not issue its policy or policies of title insurance contemplated by this commitment until it has been provided a Certificate of Taxes due or other equivalent documentation from the County Treasurer or the County Treasurer's authorized agent; or until the Proposed Insured has notified or instructed the company in writing to the contrary. Pursuant to C.R.S. 10-11-122.

No person or entity that provides closing and settlement services for a real estate transaction shall disburse funds as a part of such services until those funds have been received and are available for immediate withdrawals as a matter of right. Pursuant to C.R.S. 38-35-125(2).

The Company hereby notifies the proposed buyer in the current transaction that there may be recorded evidence that the mineral estate, or portion thereof, has been severed, leased, or otherwise conveyed from the surface estate. If so, there is a substantial likelihood that a third party holds some or all interest in the oil, gas, other minerals, or geothermal energy in the subject property. Such mineral estate may include the right to enter and use the property without the surface owner's permission. Pursuant to C.R.S. 10-11-123.

If this transaction includes a sale of property and the sales price exceeds \$100,000.00, the seller must comply with the disclosure/withholding requirements of said section. (Nonresident withholding) Pursuant to C.R.S. 39-22-604.5.

Notice is hereby given that: The subject property may be located in a special taxing district. A Certificate of Taxes due listing each taxing jurisdiction shall be obtained from the County Treasurer or the County Treasurer's authorized agent. Information regarding special districts and the boundaries of such districts may be obtained from the Board of County Commissioners, the County Clerk and Recorder, or the County Assessor. Pursuant to C.R.S. 10-11-122.

Notice is hereby given that: Pursuant to Colorado Division of Insurance Regulation 8-1-2;

"Gap Protection" - When this Company conducts the closing and is responsible for recording or filing the legal documents resulting from the transaction, the Company shall be responsible for all matters which appear on the record prior to such time or recording or filing; and

"Mechanic's Lien Protection" - If you are the buyer of a single family residence, you may request mechanic's lien coverage to be issued on your policy of Insurance. If the property being purchased has not been the subject of construction, improvements or repairs in the last six months prior to the date of this commitment, the requirements will be payment of the appropriate premium and the completion of an Affidavit and Indemnity by the seller. If the property being purchased was constructed, improved or repaired within six months prior to the date of this commitment the requirements may involve disclosure of certain financial information, payment of premiums, and indemnity, among others. The general requirements stated above are subject to revision and approval by the Company. Pursuant to C.R.S. 10-11-122.

Notice is hereby given that an ALTA Closing Protection Letter is available, upon request, to certain parties to the transaction as noted in the title commitment. Pursuant to Colorado Division of Insurance Regulation 8-1.

Nothing herein contained will be deemed to obligate the Company to provide any of the coverages referred to herein unless the above conditions are fully satisfied.

Joint Notice of Privacy Policy

of

Westcor Land Title Insurance Company

and

Core Title Group LLC

Westcor Land Title Insurance Company (“WLTIC”) and **Core Title Group LLC** value their customers and are committed to protecting the privacy of personal information. In keeping with that philosophy, we each have developed a Privacy Policy, set out below, that will endure the continued protection of your nonpublic personal information and inform you about the measures WLTIC and **Core Title Group LLC** take to safeguard that information. This notice is issued jointly as a means of paperwork reduction and is not intended to create a joint privacy policy. Each company’s privacy policy is separately instituted, executed, and maintained.

Who is Covered

We provide our Privacy Policy to each customer when they purchase a WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agent, lenders, appraisers, surveyors and other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as closing, legal, underwriting, claims and administration and accounting.

Information Sharing

Generally, neither WLTIC nor **Core Title Group LLC** shares nonpublic personal information that it collects with anyone other than those individuals necessary needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC or **Core Title Group LLC** may share nonpublic personal information as permitted by law with entities with whom WLTIC or **Core Title Group LLC** has a joint marketing agreement. Entities with whom WLTIC or **Core Title Group LLC** have a joint marketing agreement have agreed to protect the privacy of our customer’s nonpublic personal information by utilizing similar precautions and security measures as WLTIC and **Core Title Group LLC** use to protect this information and to use the information for lawful purposes. WLTIC or **Core Title Group LLC**, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC and **Core Title Group LLC**, at all times, strive to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

The WLTIC Privacy Policy can be found on WLTIC’s website at www.wltic.com

Anti-Fraud Statement

NOTE: Pursuant to CRS 10-1-128(6)(a), It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

This anti-fraud statement is affixed to and made a part of this policy.