# McCOOK COUNTY ABSTRACT and TITLE INSURANCE, LTD PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing non-public personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of McCook County Abstract and Title Insurance, LTD.

We may collect non-public personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional non-public personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of non-affiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Transaction Identification Data for reference only:

Issuing Agent

McCook County Abstract & Title Insurance, Ltd.

Issuina Office:

401 N. Nebraska St., P.O. Box 506, Salem, SD 57058

Issuing Office's ALTA ® Registry ID:

Loan ID Number:

Commitment Number. TI-9183

Issuing Office File Number: Property Address:

Not Applicable for Coverage. .

#### SCHEDULE A

1. Commitment Date: November 24, 2021 at 07:00 AM

2. Policy to be issued:

ALTA Own. Policy (06/17/06)

Proposed Insured:

TO BE DETERMINED

Proposed Policy Amount:

\$ 1.00

- The estate or interest in the Land described or referred to in this Commitment is FEE SIMPLE. 3.
- 4. The Title is, at the Commitment Date, vested in:

An Undivided 1/2 Interest to:

GENEALAN BLONDHEIM; and

An Undivided 1/2 Interest to:

GENEA. BLONDHEIM and ANN BLONDHEIM, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOTAS TENANTS IN COMMON

5. The Land is described as follows:

> PARCEL I: THE NORTH HALF OF THE NORTHEAST QUARTER (N1/2NE1/4) OF SECTION THIRTY SIX (36), TOWNSHIP ONE HUNDRED TWO (102) NORTH, RANGE FIFTY FOUR (54), West of the 5th P.M., McCook County, South Dakota.

> PARCEL II: THE EAST HALF OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER (E1/2NE1/4NW1/4) OF SECTION THIRTY SIX (36), TOWNSHIP ONE HUNDRED TWO (102) NORTH, RANGE FIFTY FOUR (54), West of the 5th P.M., McCook County. South Dakota.

Subject to easements, restrictions, and reservations of record, if any.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by . This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

AMERICAN

SCHEDULE A (Continued)

By:

McCook County Abstract & Title Insurance, Ltd.

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#### SCHEDULE B, PART I Requirements

All of the following Requirements must be met

- 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.
- 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.
  - a. Warranty Deed from GENE ALAN BLONDHEIM, a/k/a GENE A. BLONDHEIM and ANN BLONDHEIM, HUSBAND AND WIFE to TO BE DETERMINED
- 5. Requirements may be included as Special Exceptions on SCHEDULE B, PARTII.
- 6. Marital status of any Grantor &/or Mortgagor must be stated on the documents to be insured by the policies (Ownership Deed and/or Mortgage). If married, spouses must sign documents.
- 7. Seller/Mortgagor Affidavit and/or Purchaser Affidavit (PROVIDED WITH THIS COMMITMENT) to be executed and returned to McCook County Abstract & Title.

## SCHEDULE B, PART II Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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.
- General Exceptions:
  - 1. Rights or claim of parties in possession not shown by the public records.\*
  - 2. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and physical inspection of the premises including, but not limited to, insufficient or impaired access or matters contradictory to any survey plat shown by the public records.\*

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### **SCHEDULE B**

(Continued)

- 3. Easements, or claims of easements, not shown by the public records.\*
- 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. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.\*
- 6. Taxes or special assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.\*
- 7. Any service, installation or connection charge for sewer, water or electricity.\*
- 8. Any right, title, or interest in any minerals, mineral rights, or related matters, including but not limited to oil, gas, coal, and other hydrocarbons.\*
- \* Paragraphs 1, 2, 3, 4, 5, 6, 7 and 8 will not appear as printed exceptions on extended coverage policies except as to such parts thereof which may be typed as a Special Exception.

Special Exceptions:

- Any charges for municipal &/or rural services (i.e. water, sewer, correction of nuisance conditions, etc.) are the
  responsibility of the parties to this transaction. For information regarding the existence of any such bills, contact the
  appropriate municipal office.
- 4. Accrued taxes and assessments for the year 2021 and subsequent years, not yet due or delinquent.
- 5. 2020 Real Estate Taxes payable in 2021 are:
  Parcel #10.36.1001:————\$2,168.48 PAID IN FULL (PARCEL I.)
  Parcel #10.36.2001———\$ 528.48 PAID IN FULL (PARCEL II)
- 6. This preliminary & informational commitment provides no title insurance. Once a buyer and purchase amount is available, contact our office to update and issue an "official" commitment.
- 7. EASEMENT executed by Mathilda L. Blondheim -to- McCook County, SD; dated April 30, 1963; FILED May 6, 1963 at 2:25 P.M., and recorded in Book 124 of Deeds, Page 299. (Describes PARCELS I & II.)
- 8. RIGHT OF WAY EASEMENT executed by Lloyd Blondheim -to- TM Rural Water District; dated June 4, 1984; FILED August 6, 1984 at 1:15 P.M., and recorded in Book 147 of Deeds, Page 90. (Describes PARCEL I.)
- VESTED DRAINAGE RIGHT executed by Ferlyn Hofer and Rozella Hofer Halbersma -to-The Public; dated June 30, 1992; FILED June 30, 1992 at 10:28 A.M., and recorded in Book 160 of Deeds, Pages 370-372. (Describes PARCEL I as the servient estate.)
- ELECTRIC LINE RIGHT OF WAY EASEMENT executed by Gene A. Blondheim and Ann Blondheim -to-Southeastern Electric Cooperative, a cooperative corporation; dated July 24, 2006; FILED August 1, 2006 at 11:05 A.M., and recorded in Book 181 of Deeds, Page 427. (Describes PARCEL I.)

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AMERICAN LAND TITLE ASSOCIATION

### SCHEDULE B (Continued)

- 11. EASEMENT executed by Gene A. Blondheim and Ann Blondheim, husband and wife -to- Donald A. Larson and Donna L. Larson, husband and wife; dated December 28, 2011; FILED January 12, 2012 AT 9:20 A.M. and recorded in Book 185 of Deeds, Page 76. (Describes PARCELS I & II.)
- 12. EASEMENT executed by Gene A. Blondheim, husband and wife -to- Golden West Telecommunications Coop. Inc., dated March 12, 2021; FILED July 9, 2021 at 1:40 P.M., and recorded in Book 190 of Deeds, Page 535. (Describes PARCELS I & II.)
- 13. Subject to mineral right reservation in favor of State of South Dakota.
- 14. Statutory Easement for highway along the section line (or lines) bounding (or within) the land herein described.

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