SIMULCAST LIVE & ONLINE MULTI-PARCEL

LAND AUCTION

69 +/- ACRES • SEDGWICK COUNTY, KANSAS

THURSDAY, FEBRUARY 16, 2023 • 6:00 PM

LIVE LOCATION: Gene Francis & Associates Auction Facility 12140 W. K-42 Hwy, Wichita, KS 67227

ONLINE BIDDING: Bidding at *gavelroads.com*.

Multi-Parcel - Tract 1 - 23+/- Acres Tract 2 - 23+/- Acres Tract 3 - 23+/- Acres

LEGAL DESCRIPTION: The North Half (N 1/2) of the Northeast Quarter (NE 1/4) of Section 28, Township 28, Range 2 West except two 5 +/- acre tracts in Sedgwick Co., KS. (Full legal description to be provided by title company).

LOCATION: From Goddard, KS go east on Kellogg to 183rd St W. Take 183rd St W going south for 5 miles. Go east on 55th St S for 1/2 mile. Property is located at the southwest corner of 55th St S & 167th St W.

DESCRIPTION: 3 - 23 +/- acre tracts available for auction. Total acreage is 69 +/- with 67.6 acres of cultivation. Soil types are all Blanket silt loam Class 2. The property is in the Clearwater School District. These tracts are prime pieces of farmland located on a blacktop road. Gas and rural water lines are available to connect to.

TAXES: 2022 - \$637.72 Taxes will be prorated to the date of closing.

MINERAL RIGHTS: All of Seller's mineral interest will pass to Buyer.

POSSESSION: Possession will be upon the 2023 wheat harvest. Buyer will receive cash rent of \$75 per acre.

METHOD OF AUCTION: Tracts 1, 2, & 3 will be auctioned separately and then will be offered in any combination the bidder chooses. Whichever method brings the highest dollar amount, individually or in combination, is how it will be sold.

TERMS: \$10,000.00 Earnest money per tract required and shall be paid the day of the auction with the balance due on or before March 20, 2023. Property is selling in "as is condition" and is accepted by the buyer without any expressed or implied warranties. It is the buyer's responsibility to have any and all inspections completed prior to bidding. The buyer and seller shall split equally in the cost of title insurance and the closing fee. Bidding is not contingent upon financing. Financing, if necessary, needs to be arranged and approved prior to the auction. Statements made the day of the auction take precedence over all printed advertising and previously made oral statements. Gene Francis & Associates and Gavel Roads are agents of the Seller.





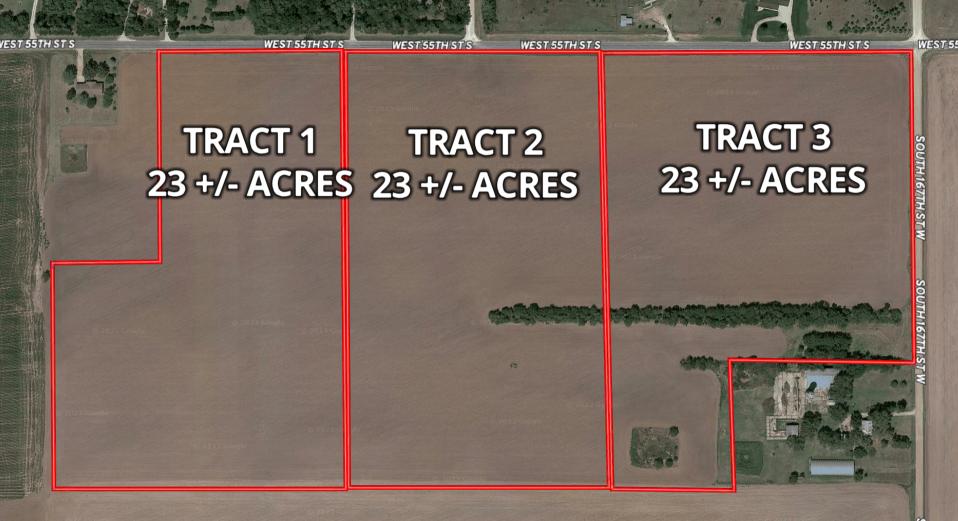


Broker's Comment: These 3 tracts offer great build sites within minutes of Wichita with blacktop frontage.

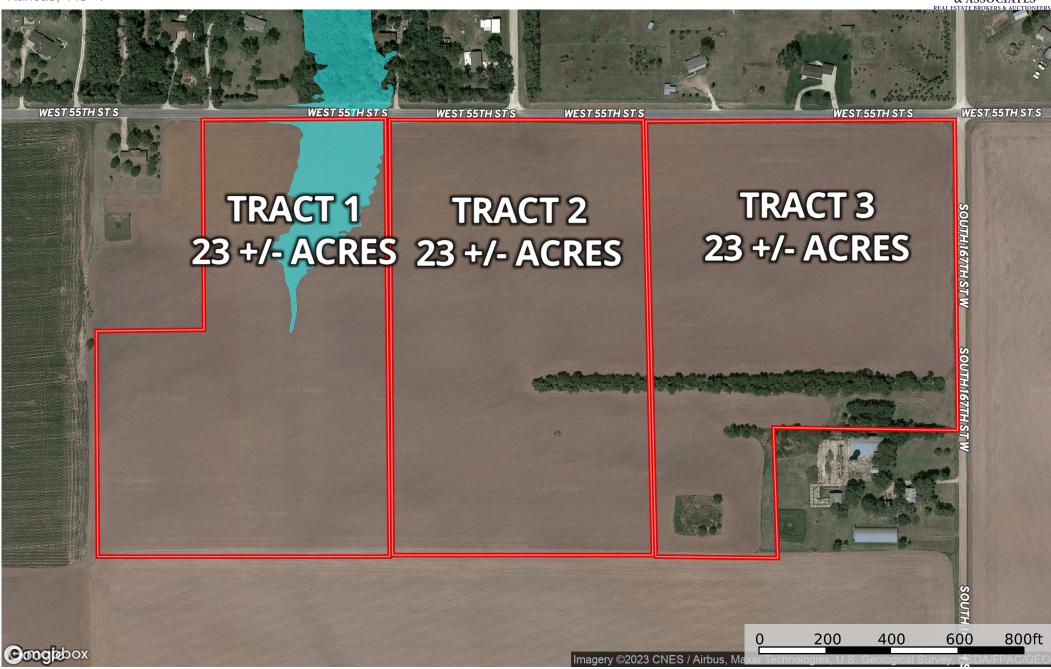
Property selling in conjunction with Gavel Roads, LLC, Connie Francis, Broker (316) 425-7732.





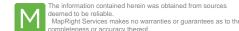


FRANCIS & ASSOCIATES—



Unmapped/

Not Included



Boundary

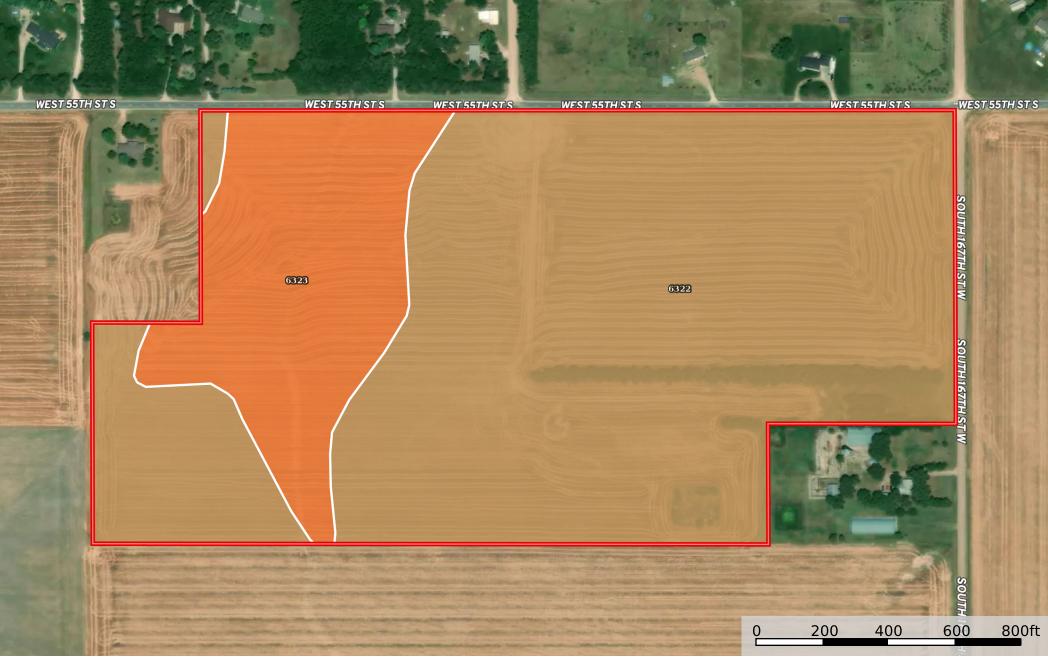
100 Year

Floodplain

Graber

Kansas, 69 AC +/-









| Boundary 68.84 ac

SOIL CODE	SOIL DESCRIPTION		%	CPI	NCCPI	CAP
6322	Blanket silt loam, 0 to 1 percent slopes		78.78	0	64	2c
6323	Blanket silt loam, 1 to 3 percent slopes	14.6	21.21	0	63	2e
TOTALS		68.85(*)	100%	1	63.78	2.0

^(*) Total acres may differ in the second decimal compared to the sum of each acreage soil. This is due to a round error because we only show the acres of each soil with two decimal.



Grazing Cultivation

- (c) climatic limitations (e) susceptibility to erosion
- (s) soil limitations within the rooting zone (w) excess of water

Property Taxes and Appraisals

N 1/2 NE 1/4 EXC BEG SE COR W 598.71 FT N 363.88 FT E 598.71 FT S 363.7 FT T BEG & EXC W 330 FT N 660 FT THEREOF SEC 28-28-2W

Property Description

Legal Description N 1/2 NE 1/4 EXC BEG SE COR W 598.71 FT N 363.88 FT E 598.71 FT S 363.7 FT TO BEG & EXC W 330 FT N 660 FT

THEREOF SEC 28-28-2W

Owner GRABER KAREN H

Mailing Address 633 W G AVE KINGMAN KS 67068-2008

Geo Code IL 001260003 **PIN** 00267954

AIN 198280110000100A

Tax Unit 1101 735 ILLINOIS TWP U-264 IL

Land Use 9010 Farming/ranch land (no improvements)

Market Land Square Feet

 2022 Total Acres
 68.87

 2022 Appraisal
 \$17,480

 2022 Assessment
 \$5,244

Appraisal Values

Year	Class	Land	Improvements	Total	Change
2022	Agricultural	\$17,480	\$0	\$17,480	-2%
2021	Agricultural	\$17,920	\$0	\$17,920	-1%
2020	Agricultural	\$18,180	\$0	\$18,180	-5%
2019	Agricultural	\$19,210	\$0	\$19,210	+0%
2018	Agricultural	\$19,200	\$0	\$19,200	+5%
2017	Agricultural	\$18,270	\$0	\$18,270	+8%
2016	Agricultural	\$16,860	\$0	\$16,860	+9%
2015	Agricultural	\$15,500	\$0	\$15,500	+10%
2014	Agricultural	\$14,030	\$0	\$14,030	+8%
2013	Agricultural	\$12,970	\$0	\$12,970	

Assessment Values

Year	Class	Land	Improvements	Total	Change
2022	Agricultural	\$5,244	\$0	\$5,244	-2%
2021	Agricultural	\$5,376	\$0	\$5,376	-1%
2020	Agricultural	\$5,454	\$0	\$5,454	-5%
2019	Agricultural	\$5,763	\$0	\$5,763	+0%
2018	Agricultural	\$5,760	\$0	\$5,760	+5%
2017	Agricultural	\$5,481	\$0	\$5,481	+8%
2016	Agricultural	\$5,058	\$0	\$5,058	+9%
2015	Agricultural	\$4,650	\$0	\$4,650	+10%
2014	Agricultural	\$4,209	\$0	\$4,209	+8%
2013	Agricultural	\$3,891	\$0	\$3,891	

Tax Billings

Tax Year	Tax Rate	General Tax	Specials Tax	Interest	Fees	Total	Paid	Balance
2022	121.612000	\$637.72	\$0.00	\$0.00	\$0.00	\$637.72	\$637.72	\$0.00
2021	122.281000	\$657.38	\$0.00	\$0.00	\$0.00	\$657.38	\$657.38	\$0.00
2020	122.234000	\$666.67	\$0.00	\$0.00	\$0.00	\$666.67	\$666.67	\$0.00
2019	123.614724	\$712.39	\$5.03	\$0.00	\$0.00	\$717.42	\$717.42	\$0.00
2018	124.339000	\$716.21	\$4.44	\$0.00	\$0.00	\$720.65	\$720.65	\$0.00
2017	124.642000	\$683.17	\$4.44	\$0.00	\$0.00	\$687.61	\$687.61	\$0.00
2016	120.819000	\$611.10	\$3.44	\$0.00	\$0.00	\$614.54	\$614.54	\$0.00
2015	120.716000	\$561.33	\$3.44	\$0.00	\$0.00	\$564.77	\$564.77	\$0.00
2014	119.905844	\$504.68	\$4.46	\$0.00	\$0.00	\$509.14	\$509.14	\$0.00
2013	124.167758	\$483.14	\$4.46	\$0.00	\$0.00	\$487.60	\$487.60	\$0.00

Tax Authorities

Tax Authority	Tax Rate
0101 STATE	1.500000
0201 COUNTY	29.368000
0426 ILLINOIS TOWNSHIP	8.303000
0607 USD 264	14.117000
0607 USD 264 SC	8.000000
0607 USD 264 SG	20.000000
0714 USD 264 BOND	17.682000
0807 USD 264 REC COMM	3.501000
1108 COUNTY FIRE DIST NO BONDS	17.912000
1401 SOUTH CENTRAL KANSAS LIBRARY SYS	1.229000

Total: 121.612000



Issued By

First American Title Insurance Company

Commitment

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 EXTRACONTRACTUAL 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 Policy Amount and the name of the Proposed Insured.

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

First American Title Insurance

Kenneth D. DeGiorgio, President

Veril P. Pe Si

Greg L. Smith, Secretary

Issuing Agent: Security 1st Title

Security 1st Title

Residential Title Staff 727 N Waco Ave Wichita, KS 67203 Ste 300 (316) 779-1994 (Work) rthd@security1st.com

If this jacket was created electronically, it constitutes an original document.





Issued By

First American Title Insurance Company

Schedule A

Transaction Identification Data for reference only:

Issuing Agent: Security 1st Title Buyer: A Legal Entity, To Be Determined

Issuing Office: 727 N. Waco, Ste. 300 Title Contact: Residential Title Staff

Wichita, KS 67203 727 N Waco Ave Wichita, KS 67203

Ste 300

Loan ID Number: (316) 779-1994 (Work)
Commitment No.: SG-R3013235

(316) 779-1994 (Work)

rthd@security1st.com

Commitment No.: SG-R3013235

Property Address: Vacant Land Viola, KS 67149

SCHEDULE A

1. Commitment Date:

ALTA Universal ID:

01/11/2023 at 7:00 AM

2. Policy to be issued:

ALTA Owner's Policy 06-17-06 Proposed Policy Amount: \$1,000.00

Proposed Insured: A Legal Entity, To Be Determined

3. The estate or interest in the Land described or referred to in this Commitment is:

Fee Simple

4. The Title is, at the Commitment Date, vested in:

Karen H. Graber

5. The Land is described as follows:

Property description set forth in Exhibit A attached hereto and made a part hereof.





Issued By

First American Title Insurance Company

Commitment No.: SG-R3013235

Exhibit A

The North half of the Northeast Quarter of Section 28, Township 28 South, Range 2 West of the 6th P.M., Sedgwick County, Kansas; EXCEPT the following tract: Beginning at the Southeast corner of the North half of the Northeast Quarter of Section 28, Township 28 South, Range 2 West of the 6th P.M., Sedgwick County, Kansas; thence North along the East line of said Northeast Quarter, 363.70 feet to a point which is 957.0 feet South of the Northeast corner of said Northeast Quarter; thence West parallel with the North line of said Northeast Quarter, 598.71 feet; thence South parallel with the East line of said Northeast Quarter, 363.88 feet; thence East along the South line of the North half of said Northeast Quarter, 598.71 feet to the point of beginning; AND EXCEPT a tract beginning at the Northwest corner of said Northeast Quarter; thence South 660 feet; thence East 330 feet; thence North 660 feet; thence West 660 feet to the point of beginning.





Issued By

First American Title Insurance Company

Schedule Bl

Commitment No.: SG-R3013235

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 property authorized, executed, and recorded in the Public Records.
 - The application for title insurance does not give the name of the prospective purchaser. We reserve the right to make any additional requirements we deem necessary when such name is ascertained.
- 5. File a release of Mortgage dated March 3, 2021, recorded March 8, 2021, as Doc#/Flm-Pg: 30038384, made by Karen Graber, to Kanza Bank, in the amount of \$296,625.00.
 - The above mortgage states that it secures an equity line/revolving line of credit.
- 6. File a Warranty Deed from Karen H. Graber, showing marital status and joined by spouse, if any, to A Legal Entity, To Be Determined.
- 7. Recording Information for Kansas Counties:

Deed: \$21.00 (first page) + \$17.00 (each additional page) Mortgage: \$21.00 (first page) + \$17.00 (each additional page)

Mortgage Release: \$20.00 (first page) + \$4.00 (each additional page)

Mortgage Assignment: \$20.00 (first page) + \$4.00 (each additional page)

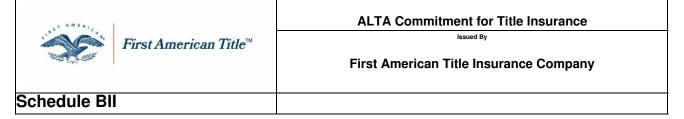
The above fees do not include all documents that may be filed in each county. Some fees may vary. For a full list of recording fees, services and format requirements, please contact the Register of Deeds Office for the specific county in question.

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

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

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





Commitment No.: SG-R3013235

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:

- Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
- 2. Rights or claims of parties in possession not shown by the Public Records.
- 3. Easements, or claims of easements, not shown by the Public Records.
- 4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
- 5. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
- 6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
- General taxes and special assessments for the fiscal year 2022 in the original amount of \$637.72, PAID. Property I.D. # IL-00126-0003 PIN # 00267954
- 8. Roadway easement, if any, over the North 20 feet and East 20 feet of subject property.
- 9. An easement for pipeline, recorded as Misc. Book 368, Page 381; last assigned as Doc#/Flm-Pg: 29112749.
 - In favor of: Drillers Gas Company; last assigned to Black Hills/Kansas Gas Utility Company LLC Affects: a portion of subject property
- 10. Terms and provisions of the oil and gas lease executed between Lloyd J. Youngers and Dorothy M. Youngers, lessor, and Strong's Inc., lessee, filed May 14, 1975, recorded in/on Film 141, Page 937, together with all subsequent assignments and conveyances.
- 11. Terms and provisions of the oil and gas lease executed between Lloyd J. Youngers and Dorothy M. Youngers, lessor, and Strongs, inc., lessee, filed April 1, 1980, recorded in/on Film 413, Page 1211, together with all subsequent assignments and conveyances.



12. Terms and provisions of the oil and gas lease executed between Dorothy M. Youngers, Trustee for the Dorothy M. Youngers Living Trust dated November 11, 1997, lessor, and Jeff T. Logan, lessee, filed January 11, 2008, recorded in/on Doc#/Flm-Pg: 28945230, together with all subsequent assignments and conveyances.

NOTE: If there is no production of oil and gas from all of the property covered by the above leases; if any set terms including options to renew in the leases have expired; and if a properly executed Affidavit of Non-Production is recorded, the above exceptions will not appear on the policy to be issued. Said Affidavit must include the same land covered in the Leases.

The actual value of the estate or interest to be insured must be disclosed to the Company, and subject to approval by the Company, entered as the amount of the policy to be issued. It is agreed that, as between the Company, the applicant for this commitment, and every person relying on this commitment, the amount of the requested policy will be assumed to be \$1,000.00, and the total liability of the Company on account of this commitment shall not exceed that amount, until such time as the actual amount of the policy to be issued shall have been agreed upon and entered as aforesaid, and the Company's applicable insurance premium charge for same shall have been paid.



COMMITMENT CONDITIONS

1. **DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in 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

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 shall not be liable for any other amendment to this Commitment.

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 shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

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.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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.





Privacy Notice

Effective: October 1, 2019

Notice Last Updated: January 1, 2021

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit https://www.firstam.com/privacy-policy/. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

What Type of Information Do We Collect About You? We collect a variety of categories of information about you. To learn more about the categories of information we collect, please <u>visit https://www.firstam.com/privacy-policy/.</u>

How Do We Collect Your Information? We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

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

How Do We Share Your Information? We do not sell your information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit https://www.firstam.com/privacy-policy/.

How Do We Store and Protect Your Information? The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

How Long Do We Keep Your Information? We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

<u>Your Choices</u> We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting https://www.firstam.com/privacy-policy/.

International Jurisdictions: Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

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

Contact Us dataprivacy@firstam.com or toll free at 1-866-718-0097.



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 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097

Right of Deletion. You also have a right to request that we delete the **personal information** we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

<u>Verification Process.</u> For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Notice of Sale. We do not sell California resident information, nor have we sold California resident information in the past 12 months. We have no actual knowledge of selling the information of minors under the age of 16.

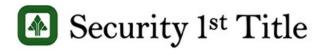
Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Notice of Collection. To learn more about the categories of personal information we have collected about California residents over the last 12 months, please see "What Information Do We Collect About You" in https://www.firstam.com/privacy-policy. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see "How Do We Collect Your Information", "How Do We Use Your Information", and "How Do We Share Your Information" in https://www.firstam.com/privacy-policy.

Notice of Sale. We have not sold the personal information of California residents in the past 12 months

Notice of Disclosure. To learn more about the categories of personal information we may have disclosed about California residents in the past 12 months, please see "How Do We Use Your Information" and "How Do We Share Your Information" in https://www.firstam.com/privacy-policy





PRIVACY POLICY

WHAT DOES SECURITY 1ST TITLE DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Security 1ST Title, LLC, pursuant to Title V of the Gramm-Leach-Billey Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Security 1st Title, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?		
For our everyday business purposes—to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No		
For our marketing purposes—to offer our products and services to you.	Yes	No		
For joint marketing with other financial companies	No	We don't share		
For our affiliates' everyday business purposes—information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No		
For our affiliates' everyday business purposes—information about your creditworthiness.	No	We don't share		
For our affiliates to market to you	Yes	No		
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share		

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. (We do not control their subsequent use of information, and suggest you refer to their privacy notices.)

Sharing practices			
How often does Security 1 st Title notify me about their practices?	We must notify you about our sharing practices when you request a transaction		
How does Security 1 st Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.		
How does Security 1 st Title collect my personal information?	We collect your personal information, for example, when you		
	request insurance-related services		
	provide such information to us		
	We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.		
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.		
Contact Us	If you have any questions about this privacy notice, please contact us at: Security 1st Title, 727 N. Waco, Suite 300, Wichita, KS 67203		

