

**Remit Payment To:**  
JSL Title, Inc.  
606 North Van Buren, Suite B  
Marion, IL 62959

# INVOICE

**Billed To:**  
Buyafarm Land & Auction Co. LLC  
11849 County Farm Rd.  
Steeleville, IL 62288

**Invoice No.:** J-25-242  
**Invoice Date:** July 31, 2025  
**Please Pay Before:** July 31, 2025  
**Our File Number:** J-25-242  
**Your Reference Number:** J-25-242

**Property:**  
3346 Market Rd.  
Marion, IL 62959  
Williamson County

**Brief Legal:** SW1/4 SW1/4 18-10-3 Pt. SE1/4  
SE1/4 13-10-2

DESCRIPTION	AMOUNT
Policy premium for Owner's	25.00
Commitment	50.00
Title Services	250.00
State Policy Fee	3.00

**Invoice Total Amount Due** \$ **328.00**

**Closing and Filing Fees are not included on this statement.**

## Old Republic Title Insurance Company

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

Issuing Agent: JSL Title, Inc.  
Issuing Office: 606 North Van Buren, Suite B, Marion, IL 62959  
Issuing Office's ALTA® Registry ID: 1147259  
Loan ID No.:  
Commitment No.: J-25-242  
Issuing Office File No.: J-25-242  
Property Address: 3346 Market Rd., Marion, IL 62959

**SCHEDULE A**

1. Commitment Date: July 30, 2025 at 08:00 AM
2. Policy to be issued:
  - a. ALTA Own. Policy (07/01/2021)  
Proposed Insured: TBD and/or their nominees  
Proposed Amount of Insurance: \$ 1,000.00  
The estate or interest to be insured: Fee Simple
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: Dixie D. Handel.
5. The Land is described as follows:  
SEE EXHIBIT A ATTACHED HERETO

Old Republic Title Insurance Company

By:   
JSL Title, Inc.

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AMERICAN  
LAND TITLE  
ASSOCIATION

(J-25-242.PFD/J-25-242/17)

Old Republic Title Insurance Company

**SCHEDULE B, PART I - Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. Warranty Deed from Dixie D. Handel, a divorced person, vesting fee simple title in TBD and /or their nominees.  
NOTE: The computer in the Tax Collector's office shows taxes for the year 2023 in the amount of \$1,532.22 ARE PAID. (TAX ID #10-13-400-005 For Informational Purposes Only).
7. NOTE: The computer in the Tax Collector's office shows taxes for the year 2023 in the amount of \$462.98 ARE PAID. (TAX ID #11-18-300-004 For Informational Purposes Only).  
NOTE: No financing statements of record affecting said real estate were found in the Williamson County Recorder's Office. No examination of financing statements was made as to the Secretary of State of the State of Illinois.  
NOTE: All of the terms, conditions, and provisions contained in the commitment jacket are incorporated herein.

**SCHEDULE B, PART II - Exceptions**

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Rights or claims of parties in possession.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete survey of the land.

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**SCHEDULE B**  
(Continued)

4. Easements, or claims of easements, not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by public records.
6. Taxes or assessments which are not shown as existing liens by either the public records or the records of any taxing authority that levies taxes or assessments on real property.
7. Title to all coal, oil, gas and other minerals within and underlying the premises, together with all mining and drilling rights and other rights, privileges and immunities relating thereto, and subject to, all other rights and easements in favor of the owner of the mineral estate or of any party claiming by, through or under said estate.
8. Taxes for the year 2024 and subsequent years, not now due and payable. (TAX ID #10-13-400-005 and TAX ID #11-18-300-004 For Informational Purposes Only)
9. Rights of the Public, State of Illinois, the County, the Township and municipality in and to that part of the premises in question taken, used, or dedicated for roads and highways.
10. Covenants, conditions, restrictions, reservations and easements if any, of record.
11. Subject to and with benefit of shared driveway the center line of which is depicted in a Plat of Survey by Jerry Trover Surveying Company, Inc., dated June 18, 2001, Recorded January 22, 2003, Filed in Misc. Record 274, Page 90, as File No. 938, in the Recorder's Office of Williamson County, Illinois.
12. Subject to a Right-of-Way Agreement from James Jones to Southern Illinois Power Cooperative, dated April 15, 2003, Recorded March 8, 2005, Filed in Misc. Record 290, Page 439, as File No. 2446, in the Recorder's Office of Williamson County, Illinois.
13. The policy to be issued contains an arbitration clause. Any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action. Upon request, the company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction. Any decision reached by arbitration shall be binding upon both you and the Company. The arbitration award may include attorney's fees, if allowed by state, law, and may be entered as a judgement in any court of proper jurisdiction.

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Commitment No.: J-25-242

**EXHIBIT A**

A part of the Southeast Fourth (SE 1/4) of the Southeast Quarter (SE 1/4) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian, more particularly described as follows: Commencing at the Northeast (NE) corner of said Forty (40) acre tract and run thence West One Hundred Sixty (160) feet, or to the East Right of Way Line of the present public highway; thence in a Southeasterly direction with said East Right of Way Line of said present public highway to its intersection with East line of said Forty (40) acre tract, about 1050 feet; thence North along the East line of said forty (40) acre tract to the Northeast corner of said Forty (40) acre tract, to the place of beginning, containing Two (2) acres, more or less, and

The Southwest One-fourth (SW 1/4) of the Southwest Quarter (SW 1/4) of Section Eighteen (18), Township Ten (10) South, Range Three (3) East of the Third Principal Meridian, EXCEPTING FROM; THE ABOVE, A part of the Southwest Quarter (SW 1/4) of the Southwest Quarter (SW 1/4) of Section Eighteen (18), Township Ten (10) South, Range Three (3) East of the Third Principal Meridian, and also a Part of the Southeast Quarter (SE 1/4) of the Southeast Quarter (SE 1/4) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian, both parts being in Williamson County, Illinois, more particularly described as follows: Beginning at the Northeast corner of the Southeast Quarter (SE 1/4) of the Southeast Quarter (SE 1/4) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian and thence Northerly on a bearing of N 01°37'48" E, a distance of 146.94 feet to a found iron pin; thence Easterly along an existing fence line on a bearing of S86°16'39"E, a distance of 373.33 feet to a set iron pin at a fence line intersection; thence Southerly on a bearing of S06°20'45"W, a distance of 311.31 feet to a set iron pin at a fenceline intersection; thence Westerly on a bearing of N82°33'14"W, a distance of 261.76 feet to a set iron pin at a fenceline intersection; thence Northerly along a fence line and its projections on a bearing of N01°54'05"E, a distance of 88.68 feet to set iron pin at the intersection of the centerline of the existing driveway; thence Westerly along the centerline of the driveway, the following bearings and distances; S87°56'12"W, 44.06 feet; N83°25'00"W, 49.53 feet; N50°31'02"W, 52.65 feet; N64°22'03"W, 41.87 feet; thence continuing along the centerline of the driveway on a bearing of N76°18'00"W, a distance of 36.88 feet to a point on the South line of Lot One (1) in Bonita Acres Subdivision; thence Easterly on a bearing of S89°53'59E, a distance of 121.75 feet to the point of beginning, containing 2.39 acres, more or less.

EXCEPT any interest in the coal, oil, gas and other minerals underlying the land which have been heretofore conveyed or reserved in prior instrument(s) of record, and all rights and easements in favor of the estate of said coal, oil, gas and other minerals, if any, situated in Williamson County, Illinois.

**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**OLD REPUBLIC 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 EXTRA CONTRACTUAL 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, Old Republic Title Insurance Company, a 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**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.

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- 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;
  - f. Schedule B, Part II-Exceptions; and
  - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**  
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.
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.

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- 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.
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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(J-25-242.PFD/J-25-242/19)



 <b>OLD REPUBLIC TITLE</b>	
<b>FACTS</b>	<b>WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?</b>

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

	Go to <a href="http://www.oldrepublictitle.com">www.oldrepublictitle.com</a> (Contact Us)
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Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a>
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn't jointly market.</i></li> </ul>

**Affiliates Who May be Delivering This Notice**

American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	IMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company
Old Republic Title Company of Conroe	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		

## **JSL Title, Inc.**

### **Privacy Statement**

JSL Title, Inc. ("The Company") respects the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains The Company's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. The Company follows the privacy practices described in the Privacy Statement and, depending on the business performed, JSL Title, Inc. may share information as described herein.

#### **Personal Information Collected**

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transaction with or services performed by us, our affiliates, or other, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

#### **Disclosure of Personal Information**

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures.

Disclosures may include, without limitation, the following:

- To insurance companies, agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

#### **Disclosure to Affiliated Companies**

We are permitted by law to share your name, address and facts about your transaction with other companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose

Effective date: 07/01/2015

information we collect from consumer or credit reporting agencies with our affiliates or other without your consent, in conformity with applicable law, unless such disclosing is otherwise permitted by law.

**Disclosure to Nonaffiliated Third Parties**

We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

**Confidentiality and Security of Personal Information**

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

**Access to Personal Information/Request for Correction, Amendment, or Deletion of Personal Information**

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out who your Personal Information has been disclosed to, and request correction or deletion of your Personal Information. However, The Company's current policy is to maintain customers' Personal Information for no less than Illinois' required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests mad under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send request to:

JSL Title, Inc.  
P.O. Box 427  
Marion, IL 62959

**Changes to this Privacy Statement**

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.

**EXECUTOR'S DEED**

THIS INDENTURE, made this 8<sup>th</sup> day of August 2017, between **James R. Jones as Co-Executor of the Estate of Betty J. Jones, Deceased, and Dixie D. Handel as Co-Executor of the Estate of Betty J. Jones, Deceased,** GRANTOR, and **Dixie D. Handel, GRANTEE.**



Image# 005793240006 Type: EXE DEED  
 Recorded: 10/02/2017 at 10:59:30 AM  
 Page 1 of 6  
 Fees: \$47.00  
 IL Rental Housing Fund: \$9.00  
 Williamson County, IL  
 Amanda Barnes Clerk & Recorder  
 Book 505 Page 823

File **2017-00007413**

WITNESSETH, that whereas Betty J. Jones, deceased, made and executed her Last Will and Testament bearing the date of July 29, 2013, which was duly proved and admitted to probate in and by the Circuit Court of Williamson County in the State of Illinois in case number 2015-P-145, whereby, among other things, she constituted and appointed the said James R. Jones and Dixie D. Handel as Co-Executors of her Last Will and Testament, and did thereby empower the said James R. Jones and Dixie D. Handel as such Co-Executors to dispose of the real estate belonging to the said Betty J. Jones at the time of her death as specifically bequeathed in said Will.

NOW, THEREFORE, the said Grantors, by virtue of the power and authority to them given in and by the said Last Will and Testament, there being no unpaid indebtedness of the estate, and for and in consideration of the sum of \$10.00 and other good and valuable consideration to them in hand paid by the said Grantee, the receipt of which is hereby acknowledged, do hereby grant, sell and convey to the said Grantee, Dixie D. Handel, all of the tract or parcel of land lying and being in the County of Williamson and State of Illinois described as follows, to-wit:

A Part of the Southeast Fourth (SE ¼) of the Southeast Quarter (SE ¼) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian, more particularly described as follows: Commencing at the Northeast (NE) corner of said Forty (40) acre tract and run thence West One Hundred Sixty (160) feet, or to the East Right of way Line of the present public highway; thence in a Southeasterly direction with said East Right of Way Line of said present public highway to its intersection with East line of said Forty (40) acre tract, about 1050 feet; thence North along the East line of said forty (40) acre tract to the Northeast corner of said Forty (40) acre tract, to the place of beginning, containing Two (2) acres, more or less, and

The Southwest One-fourth (SW ¼) of the Southwest Quarter (SW ¼) of Section Eighteen (18), Township Ten (10) South, Range Three (3) East of

the Third Principal Meridian, EXCEPTING FROM ;THE ABOVE A Part of the Southwest Quarter (SW ¼) of the Southwest Quarter (SW ¼) of Section Eighteen (18), Township Ten (10) South, Range Three (3) East of the Third Principal Meridian, and also a Part of the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian, both parts being in Williamson County, Illinois, more particularly described as follows: Beginning at the Northeast corner of the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of Section Thirteen (13), Township Ten (10) South, Range Two (2) East of the Third Principal Meridian and thence Northerly on a bearing of N01°37'48"E, a distance of 146.94 feet to a found iron pin; thence Easterly along on existing fence line on a bearing of S86°16'39"E, a distance of 373.33 feet to a set iron pin at a fence line intersection; thence Southerly on a bearing of S06°20'45"W, a distance of 311.31 feet to a set iron pin at a fenceline intersection; thence Westerly on a bearing of N82°33'14"W, a distance of 261.76 feet to a set iron pin at a fence line intersection; thence Northerly along a fence line and its projections on a bearing of N01°54'05"E, a distance of 88.68 feet to set iron pin at the intersection of the centerline of the existing driveway; thence Westerly along the centerline of the driveway, the following bearings and distances; S87°56'12"W, 44.06 feet; N83°25'00"W, 49.53 feet; N50°31'02"W, 52.65 feet; N64°22'03"W, 41.87 feet; thence continuing along the centerline of the driveway on a bearing of N76°18'00"W, a distance of 36.88 feet to a point on the South line of Lot One (1) in Bonita Acres Subdivision; thence Easterly on a bearing of S89°53'59"E, a distance of 121.75 feet to the point of beginning, containing 2.39 acres, more or less,

Situated in the County of Williamson and State of Illinois.

Tax I.D. Number: Part of 11-30-400-032

Subject to easements, covenants, right-of-ways, and restrictions of record, if any. Subject to easements or claims of easements not shown by the public records. Subject to encroachments, encumbrances, violation, variation or adverse circumstances affecting title that would be disclosed by an accurate and complete survey of the land. Subject to any lien or right to a lien for service, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records. Also, subject to all unpaid real estate taxes and any liens of record, if any.

Together with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, and all the estate, right, title, interest, claim and demand whatsoever, at law or in equity, which the said Betty J. Jones, Testator, had at the time of her death, in and to the said premises.

To have and to hold the same unto the said Grantee as aforesaid as fully and effectually to all intents and purposes in law as she, the Grantors might, could or ought to sell and convey the same, by virtue of the said Last Will and Testament above referred to.

IN WITNESS WHEREOF, the Grantors, acting solely as Co-Executors of the Last Will and Testament of the said Betty J. Jones, deceased, have executed and delivered this instrument the day and year first above written.

*Exempt under 35 ILCS 200/31-45(e)  
Of the Real Estate Transfer Tax Act.*

9/26/17 [Signature]  
Representative of  
Grantee

[Signature]  
James R. Jones, as Co-Executor of the Last  
Will and Testament of Betty J. Jones, deceased.

[Signature]  
Dixie D. Handel, as Co-Executor of the Last  
Will and Testament of Betty J. Jones, deceased.

STATE OF ILLINOIS )  
 ) ss.  
COUNTY OF Williamson )

I, the undersigned, a Notary Public, in and for said County and State, do hereby certify that **James R. Jones**, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 8<sup>th</sup> day of August 2017.

[Signature]  
Notary Public

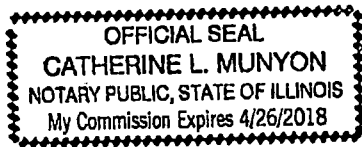




STATE OF ILLINOIS                    )  
  ) ss.  
COUNTY OF Jefferson            )

I, the undersigned, a Notary Public, in and for said County and State, do hereby certify that **Dixie D. Handel**, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 31<sup>st</sup> day of <sup>July</sup>~~April~~, 2017.



Catherine L. Munyon  
Notary Public

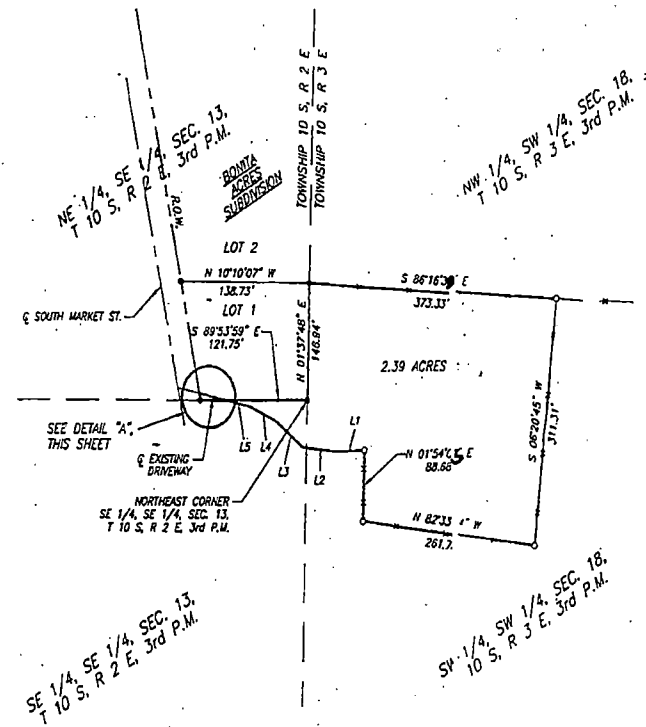
Mail Subsequent Tax Bills To:

Dixie D. Handel  
1711 North State St., Apt. B  
Marion, IL 62959

This Deed prepared by:  
Daniel R. Twomey  
BARRETT, TWOMEY, BROOM,  
HUGHES & HOKE, LLP  
Attorneys at Law  
100 North Illinois Avenue  
P.O. Box 3747  
Carbondale, IL 62902-3747

The legal description of the property conveyed herein was furnished to the above-named preparer by the Grantor, and the preparer was not requested to examine the title. Therefore, the preparer makes no representations as to the accuracy of said legal description or the marketability of title.

# PLAT OF SURVEY



## LINE TABLE

LINE No.	BEARING	DISTANCE
L1	S 87°56'12" W	44.06'
L2	N 83°25'00" W	49.53'
L3	N 50°31'02" W	52.65'
L4	N 64°22'03" W	41.87'
L5	N 76°18'00" W	36.88'

## LEGAL DESCRIPTION

A PART OF THE SOUTHWEST QUARTER (SW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION EIGHTEEN (18), TOWNSHIP TEN (10) SOUTH, RANGE THREE (3) EAST OF THE THIRD PRINCIPAL MERIDIAN AND ALSO A PART OF THE SOUTHWEST QUARTER (SW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION THIRTEEN (13), TOWNSHIP TEN (10) SOUTH, RANGE TWO (2) EAST OF THE THIRD PRINCIPAL MERIDIAN, BOTH PARTS BEING IN WILLIAMSON COUNTY, ILLINOIS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER (SE 1/4) OF THE SOUTHWEST QUARTER (SE 1/4) OF SECTION THIRTEEN (13), TOWNSHIP TEN (10) SOUTH, RANGE TWO (2) EAST OF THE THIRD PRINCIPAL MERIDIAN AND THENCE NORTHERLY ON A BEARING OF N 01°37'48" E, A DISTANCE OF 146.94 FEET TO A FOUND IRON PIN; THENCE EASTERLY ALONG AN EXISTING FENCE LINE ON A BEARING OF S 88°18'39" E, A DISTANCE OF 373.33 FEET TO A SET IRON PIN AT A FENCE LINE INTERSECTION; THENCE SOUTHERLY ON A BEARING OF S 06°20'45" W, A DISTANCE OF 311.31 FEET TO A SET IRON PIN AT A FENCE LINE INTERSECTION; THENCE WESTERLY ON A BEARING OF N 82°33'14" W, A DISTANCE OF 261.76 FEET TO A SET IRON PIN AT A FENCE LINE INTERSECTION; THENCE NORTHERLY ALONG A FENCE LINE AND ITS PROJECTION ON A BEARING OF N 01°54'05" E, A DISTANCE OF 88.60 FEET TO A SET IRON PIN AT THE INTERSECTION OF THE CENTERLINE OF THE EXISTING DRIVEWAY; THENCE WESTERLY ALONG THE CENTERLINE OF THE DRIVEWAY, THE FOLLOWING BEARINGS AND DISTANCES: S 87°56'12" W, 44.06 FEET; N 83°25'00" W, 49.53 FEET; N 50°31'02" W, 52.65 FEET; N 64°22'03" W, 41.87 FEET; THENCE CONTINUING ALONG THE CENTERLINE OF THE DRIVEWAY ON A BEARING OF N 76°18'00" W, A DISTANCE OF 36.88 FEET TO A POINT ON THE SOUTH LINE OF LOT 1 IN BONITA ACRES SUBDIVISION; THENCE EASTERLY ON A BEARING OF S 85°53'59" E, A DISTANCE OF 121.75 FEET TO THE POINT OF BEGINNING, CONTAINING 2.39 ACRES MORE OR LESS.

## LEGAL DESCRIPTION

A PART OF LOT ONE (1) IN BONITA ACRES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST QUARTER (NE 1/4) OF THE SOUTHWEST QUARTER (SE 1/4) OF SECTION THIRTEEN (13), TOWNSHIP TEN (10) SOUTH, RANGE TWO (2) EAST OF THE THIRD PRINCIPAL MERIDIAN, WILLIAMSON COUNTY, ILLINOIS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT ONE (1) AND THENCE NORTHERLY ALONG THE WEST LINE OF LOT ONE (1) ON A BEARING OF N 11°51'34" W, A DISTANCE OF 9.38 FEET TO POINT IN THE CENTERLINE OF THE EXISTING DRIVEWAY; THENCE SOUTHEASTERLY ALONG THE CENTERLINE OF THE DRIVEWAY ON A BEARING OF S 78°17'59" E, A DISTANCE OF 41.52 FEET TO A POINT ON THE SOUTH LINE OF LOT ONE (1); THENCE WESTERLY ALONG THE SOUTH LINE OF LOT ONE (1) ON A BEARING OF N 85°53'59" W, A DISTANCE OF 38.29 FEET TO THE POINT OF BEGINNING, CONTAINING 186.92 SQUARE FEET.

SCALE: 1" = 100'

## LEGEND

IRON PIN SET  
IRON PIN FOUND  
X-X WIRE FENCE

MISCELLANEOUS  
RECORD 274 PAGE 98

## LAND SURVEYORS CERTIFICATION

I, JERRY R. TROYER, ILLINOIS PROFESSIONAL LAND SURVEYOR No. 2909, DO HEREBY CERTIFY THAT DURING THE MONTH OF JUNE, 2001, I CAUSED THE AREA DESCRIBED TO BE SURVEYED AT THE REQUEST OF JIM JONES. I FURTHER CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF THAT THIS IS A TRUE AND CORRECT SURVEY AS PLATTED HEREON. IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND OFFICIAL ILLINOIS LAND SURVEYOR'S SEAL TO THIS PLAT AT OZARK, ILLINOIS THIS 15TH DAY OF JUNE, 2001.

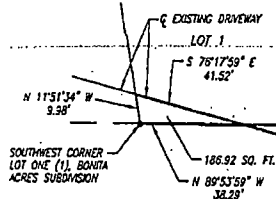


JERRY R. TROYER I.P.L.S. 2909

STATE OF ILLINOIS  
WILLIAMSON COUNTY

This instrument of writing was filed for record this 22 day of Jan, 2003 at 2:50 o'clock P.M., and recorded in Misc. Record 274 Page 96

*[Signature]*  
County Clerk and Recorder



DETAIL "A"



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JERRY TROYER  
SURVEYING COMPANY, INC.

70 HOKINLEY LANE - OZARK, ILLINOIS 62372 - (618)777-2835

PLAT OF SURVEY  
FOR JIM JONES  
WILLIAMSON COUNTY, ILLINOIS

Date 6/19/2001 DR. BY J.C. CTD BY J.R.T.  
Scale 1" = 100' Job No. 01086U Sheet No. 1 of 1

PH 964-1656

RIGHT-OF-WAY AGREEMENT

Work Order No. 02-0011

Easement No. \_\_\_\_\_

THIS AGREEMENT by and between

James Jones  
3346 Market Rd Marion

of the City of Marion Ill 62959  
County of Williamson

State of Illinois, hereinafter designate as "Grantor",  
and Southern Illinois Power Cooperative,  
hereinafter designated as "Grantee",

WITNESSETH:

WHEREAS, The Grantee has been  
requested to furnish and extend its electrical service  
and energy to certain rural areas, industries, and  
communities in Williamson County,  
Illinois, and THEREFORE, THE Grantor for and in  
consideration of One Dollar (\$1.00) in hand paid by  
the Grantee, the receipt of which is hereby  
acknowledged, and the further consideration of  
\$~~1000~~<sup>1000</sup> per pole, \$~~200~~<sup>200</sup> per anchor,  
\$ \_\_\_\_\_ per acre or the total sum of \$ \_\_\_\_\_

for an easement strip of land being  
120 feet on each side of a centerline, except and including turning points where anchors may  
be the distance from the base of the pole(s) necessary to meet the minimum engineering  
requirements established by RUS, across the following described property all located

in: Williamson County,

Township 10S Range 3E Section 18 South West 1/4 of The  
South West 1/4 Line To Run on South side of Property

MISCELLANEOUS  
RECORD 290 PAGE 439

STATE OF ILLINOIS), ss. 2446  
WILLIAMSON COUNTY), ss. 2446  
This instrument of writing was filed for record  
this 8 day of March, 20 05  
at 1:57 o'clock P.M., and Recorded  
in Index Record 290 Page 439  
Shirley K. Grant  
County Clerk and Recorder

The undersigned Grantor further hereby grants to the Grantee, its successors and assigns,  
the right to survey, construct, reconstruct, relocate, renew, remove, operate and maintain one  
161 Kv transmission line with a communication system and/or a distribution line

including towers, poles, anchors, ancillary fixtures and appurtenances attached to thereto as necessary, over, upon and within the said easement, to other land and structures located before and beyond the above described land.

Said Grantee is granted the right to clear and cut down or trim all trees and bushes growing upon the easement strip, including danger trees. Said danger trees are described as tall, leaning, rotten or otherwise posing a threat to the safe operation to the line and being adjacent to the easement strip, all with no additional payment. Thereafter, Grantee shall control growth of trees and bushes within the said easement strip. Ingress and egress for the employees and equipment of the Grantee to said easement strip over the above described premises and any of the adjoining lands of the Grantor shall be by use of existing lanes, roadways and open spaces along fences where practical.

Said Grantee agrees to pay or cause to be repaired in a timely manner, at no expense to the Grantor, actual damages to livestock, crops, fences and soil of the Grantor, caused or incidental to the construction, operation or maintenance of the described line.

It is expressly agreed between the Grantor and Grantee that the surface of the easement strip may be utilized at the Grantor's discretion for any purpose, with the exception that structures will not be erected and utilization will not interfere with the construction, operation and maintenance of the described line.

Non exercise by Grantee, its successors and assigns of the rights herein granted will not constitute a waiver of or be grounds for a forfeiture of the rights herein granted, or be construed as an abandonment of the stated rights.

THIS Right-of-Way Agreement shall be binding upon the parties hereto, their heirs, representative, successors and assigns.

IN WITNESS WHEREOF, the Grantors have hereunto set their hands and seals and the Grantee, pursuant to proper corporate authority, by its' corporate officers, has executed this contract this 15 day of April, 2003.

\_\_\_\_\_(SEAL)  
Telephone No. Soc. Security No. 341 26 9185

\_\_\_\_\_(SEAL)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Address

James L. Jones (SEAL)  
\_\_\_\_\_(SEAL)  
GRANTOR(S)

SOUTHERN ILLINOIS POWER COOPERATIVE  
BY: James L. Jones  
GRANTEE

STATE OF ILLINOIS )

Williamson COUNTY)

I, James Oxford A notary public in and for  
said County, in the State aforesaid, DO HEREBY CERTIFY THAT

James Jones  
personally known to me to be the same person whose name subscribed to the foregoing  
instrument, as having executed the same, appeared before me this day in person and  
acknowledge that he signed, sealed and delivered the said instrument as  
free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 15 day of April, 2003.

James Oxford  
Notary Public

My Commission Expires: 3-19-07

