

Pursuant to the New Mexico title insurance law Section 59A-30-4 NMSA 1978, and title insurance rule 13.14.18.9 NMAC, no part of any title insurance commitment, policy or endorsement form promulgated by the New Mexico superintendent of insurance may be added to, altered, inserted in or typed upon, deleted or otherwise changed from the title insurance form promulgated by the New Mexico superintendent of insurance, nor issued by a person or company not licensed with regard to the business of title insurance by the New Mexico superintendent of insurance, nor issued by a person or company who does not own, operate or control an approved title abstract plant as defined by New Mexico law and regulations for the county wherein the property is located, except as authorized by law.

NM FORM 6: COMMITMENT FOR TITLE INSURANCE
issued by
CHICAGO TITLE INSURANCE COMPANY

Issuing Office File Number: **24-3280**

Commitment for Title Insurance
NM Form 6

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

Issuing Agent: **Network Closing Services, Inc. dba Pioneer Title and Escrow**

Issuing Office: **12 Crestview Drive, Angel Fire, NM 87710**

Issuing Office's ALTA® Registry ID: **1048905**

Loan ID Number: **245057051**

:

Issuing Office File Number: **24-3280**

Property Address: **16 Calle de las Palomas, Angel Fire, NM 87710**

SCHEDULE A

1. Commitment Date: **August 28, 2024, at 8:00 am**
2. Policy to be issued:
 - a. NM FORM 1 Owner's Policy
Proposed Insured: **Ryan Andrew Collins and Renee Lynn Kinsey**
Proposed Amount of Insurance: **\$630,000.00**
The estate or interest to be insured: **Fee Simple**
 - b. NM FORM 2 Loan Policy
Proposed Insured: **Guaranteed Rate, Inc, its successors and/or assigns as their interest may appear**

Proposed Amount of Insurance: **\$330,000.00**
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 **Michael Stephens and Mary Stephens, husband and wife, as Joint Tenants with Rights of Survivorship** and, as disclosed in the Public Records, has been since **June 18, 2018**
5. The Land is described as follows:
Lot 883, ANGEL FIRE COUNTRY CLUB SUBDIVISION, UNIT #1, shown on Plat Book 5, Page 18, of the Records of Colfax County, New Mexico.

CHICAGO TITLE INSURANCE COMPANY

By: _____

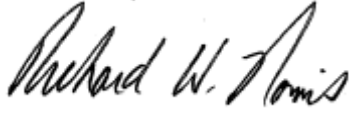
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Modeled on, but not necessarily identical to, ALTA Commitment for Title Policy Form, 2021 v. 01.00
(adopted 07-01-2021)

NM FORM 6 Commitment for Title Insurance - SCHEDULES (NEW MEXICO 01-01-24) WITH ADDED EXCEPTIONS

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Authorized Signatory

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SCHEDULE B, PART I—Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. **Warranty Deed from Michael Stephens and Mary Stephens, husband and wife to Ryan Andrew Collins, a single person and Renee Lynn Kinsey, a single person, as Joint Tenants with Rights of Survivorship, conveying the subject property. *ADDITIONAL FEES WILL BE REQUIRED.***
[CURRENT DEED](#)
 - b. **Affidavit in recordable form from Michael Stephens and Mary Stephens, husband and wife, establishing that there are no adverse matters against them recorded in the Records of Colfax County, New Mexico.**
 - c. **Mortgage from Ryan Andrew Collins, a single person and Renee Lynn Kinsey, a single person to Guaranteed Rate, Inc, its successors and/or assigns as their interest may appear, securing an indebtedness of \$330,000.00.**
5. **Written confirmation from the current vested owner that there are no outstanding or unrecorded mortgages.**
6. **Affidavit in recordable form establishing that there are no adverse matters against the Owners of Record recorded in the Records of Colfax County, New Mexico, in which the subject property is situated.**
7. **Proof of payment of service charges for water, sewer, waste and gas, if any, through the date of closing.**
8. **Evidence in satisfactory form indicating payment to a current date of all maintenance charges, recreational fees or other Association assessments applicable to the land.**
9. **If survey coverage is required - an Improvement Location Report or Survey, acceptable to the company, must be provided prior to closing.**
10. **Authorization to close - updated title commitment to be requested and received by customer prior to closing.**

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SCHEDULE B, PART II—Exceptions

Some historical land records contain discriminatory covenants that are illegal and unenforceable by law. This commitment and the policy treat any discriminatory covenant in a document referenced in schedule b as if each discriminatory covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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

1. Rights or claims of parties in possession not shown by the public records.
2. Easements, or claims of easements, not shown by the public records.
3. Encroachments, overlaps, conflicts in boundary lines, shortages in area, or other matter which would be disclosed by an accurate survey and inspection of the premises.
4. Any lien, claim 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. Community property, survivorship, or homestead rights, if any, of any spouse of the insured (or vestee in a leasehold or loan policy).
6. Water rights, claims or title to water.
7. Taxes for the year **2024**, and thereafter. (See 13.14.5.12 NMAC)
8. Defects, liens, encumbrances, adverse claims or other matters, if any, created first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
9. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
10. Subject to restrictions, reservations, easements and covenants of record, if any.

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Standard exceptions 1, 2, 3, and or 4, may be deleted from any policy upon compliance with all provisions of the applicable rules, upon payment of all additional premiums required by the applicable rules, upon receipt of the required documents and upon compliance with the company's underwriting standards for each such deletion. Standard exception 5 may be deleted from the policy if the named insured in the case of an owner's policy, or the vestee, in the case of a leasehold or loan policy, is a corporation, a partnership, or other artificial entity, or a person holding title as trustee. Except for the issuance of a U.S. policy form (NM form 34), any policy to be issued pursuant to this commitment will be endorsed or modified in schedule B by the company to waive its right to demand arbitration pursuant to the conditions and stipulations of the policy at no cost or charge to the insured. The endorsement or the language added to schedule B of the policy shall read: "In compliance with Subsection D of 13.14.18.10 NMAC, the company hereby waives its right to demand arbitration pursuant to the title insurance arbitration rules of the American land title association. Nothing herein prohibits the arbitration of all arbitrable matters when agreed to by both the company and the insured."

11. **Terms of Declaration, Easements for Drainage and Utilities shown on Plat Book 5, Page 18, filed February 21, 1973 at 2:14 p.m., of the Records of Colfax County, New Mexico.**
12. **Restrictive Covenants filed February 21, 1973 at 3:45 p.m., recorded in Miscellaneous Book 74, Page 481, and in Supplemental Declaration of Restrictive Covenants and Easements filed September 27, 1995 at 5:29 p.m., recorded in Real Estate Records [Book 6, Page 6959](#), of the Records of Colfax County, New Mexico.**
13. **Grant of Easement from The Angel Fire Corporation, a New Mexico corporation, To Angel Fire Services Corporation, filed January 18, 1982 at 11:00 a.m., recorded in Miscellaneous [Book 103, Page 58](#), of the Records of Colfax County, New Mexico.**
14. **Annexation by the Village of Angel Fire, Colfax County, New Mexico, dated July 6, 1995, filed July 13, 1995 at 10:25 a.m., recorded in Real Estate Records [Book 6, Page 4428](#), of the Records of Colfax County, New Mexico.**
15. **Annexation by the Village of Angel Fire, Colfax County, New Mexico, dated October 7, 1997, filed December 12, 1997 at 11:17 a.m., recorded in Real Estate Records [Book 8, Page 11926](#), of the Records of Colfax County, New Mexico.**
16. **Annexation set out in Real Estate Records Book 9, Page 7993, filed July 10, 1998 at 4:36 p.m., AND AMENDED in Real Estate Records [Book 13, Page 4368](#) filed March 20, 2002 at 10:22 a.m., of the Records of Colfax County, New Mexico.**
17. **Any possible city water, garbage & sewer, and weed or structure removal assessments, which may be a lien by law, but have not been filed for record in the office of the county clerk of Colfax County, New Mexico.**
18. **Subject to matters shown on the Improvement Location Report dated September 19, 2024 prepared by Carl A. Nelson of Line of Sight Surveying bearing Job No. 24144.**

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NOTE: The following is for informational purposes only and is not to be considered as part of the coverage afforded by this binder/policy.

NOTE: Taxes for the year 2023 were Paid in the amount of \$2,578.50; Tax I.D. Number 1-087-150-358-399; Owner # 48792; Assessed Value \$88,296.00. [*TAX BILL*](#)

Taxes are issued and fully payable on November 10th, late after December 10th and 2nd half due by April 10th and late after May 10th.

Tax Payment Address:
Colfax County Treasurer
230 N. 3rd Street
Raton, NM 87740
575-445-3171

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