

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
FIRST AMERICAN TITLE

Issuing Office File Number: **26-2346**

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: **204 Paseo Del Pueblo Norte, Suite A, Taos, NM 87571**

Issuing Office's ALTA® Registry ID: _____

Loan ID Number:

Commitment Number:

Issuing Office File Number: **26-2346**

Property Address: **Lot 21 Monte Vista Subdivision, Taos, NM 87571**

SCHEDULE A

1. Commitment Date: **May 21, 2026, at 8:00 am**
2. Policy to be issued:
 - a. NM FORM 1 Owner's Policy
Proposed Insured: **TBD**
Proposed Amount of Insurance: **TBD**
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 **Adolf Armbruster, husband** and, as disclosed in the Public Records, has been since **February 2, 2026**
5. The Land is described as follows:
SEE ATTACHED EXHIBIT "A"

FIRST AMERICAN TITLE

By: 

Authorized Signatory

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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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EXHIBIT "A"

The Land is described as follows:

Lot 21 of the Monte Vista Subdivision as the name appears in the original Plat of same, filed for record in Volume 1 of Maps and Plats, Page 186, Records of Taos County, New Mexico; also as shown on that amended Plat of same filed for record in Volume 8 Maps and Plats, page 68 (no known as Cabinet A, Page 18-A), Records of Taos County, New Mexico.

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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 Adolf Armbruster, joined pro-forma by Heidi M. Jung, his wife to To Be Determined conveying the subject property. *ADDITIONAL FEES WILL BE REQUIRED.***
CURRENT DEED
 - b. **Affidavit in recordable form from Adolf Armbruster, joined pro-forma by Heidi M. Jung, his wife establishing that there are no adverse matters against them recorded in the Records of Taos County, New Mexico.**
5. **PRELIMINARY COMMITMENT ONLY. THIS COMMITMENT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE**
6. **Release of Mortgage from Heidi M. Jung and Adolf Armbruster, wife and husband, as joint tenants with right of survivorship to Nationstar Mortgage LLC, D/B/A Mr. Cooper dated 1/9/2020, recorded in Book 1039, Page 897 of the Records of Taos County, New Mexico, in the amount of \$130,000.00.**
7. **Affidavit in recordable form establishing that there are no adverse matters against the Owners of Record recorded in the Records of Taos County, New Mexico, in which the subject property is situated.**
8. **Current Survey or Improvement Location Report of the land and improvements, acceptable to the Company, as necessary for removal of standard exceptions for buyer and/or lender, must be delivered prior to closing. Please confirm with your closer what type of Survey is acceptable.**
9. **Authorization to close - updated title commitment to be requested and received by customer prior to closing.**
10. **Evidence in satisfactory form indicating payment to a current date of all maintenance charges, recreational fees or other Association assessments applicable to the land.**
11. **Proof of payment of service charges for water, sewer, waste and gas, if any, through the date of closing.**
12. **Provide Social Security numbers for Buyers and Sellers AND complete bankruptcy search prior to funding.**
13. **Provide executed Purchase Agreement between Buyer and Seller.**

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NOTE: The company reserves the right to amend and supplement this commitment with additional information, requirements and exceptions based upon the provision of additional information.

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.

NOTE: FEDERAL LAW MAY REQUIRE THE COLLECTION AND REPORTING OF SPECIFIC INFORMATION IN CONNECTION WITH CERTAIN REAL ESTATE TRANSACTIONS TO COMPLY WITH ANTI-MONEY LAUNDERING REPORTING REQUIREMENTS ADMINISTERED BY THE FINANCIAL CRIMES ENFORCEMENT NETWORK (FINCEN) OF THE U.S. DEPARTMENT OF THE TREASURY.

IF THIS TRANSACTION IS SUBJECT TO ANY SUCH REPORTING REQUIREMENTS, THE SETTLEMENT AGENT MAY BE REQUIRED UNDER APPLICABLE LAW TO REQUEST SPECIFIC INFORMATION FROM ONE OR MORE PARTIES TO THE TRANSACTION PRIOR TO CLOSING. PARTIES MAY BE ASKED TO PROVIDE SUCH INFORMATION IN ORDER FOR THE SETTLEMENT AGENT TO COMPLY WITH FEDERAL REPORTING REQUIREMENTS.

THIS NOTICE IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY, IS NOT A CONDITION TO THE ISSUANCE OF ANY TITLE INSURANCE POLICY AND DOES NOT AFFECT CLOSING REQUIREMENTS OR TIMELINES UNDER THIS COMMITMENT. THE TITLE INSURER DOES NOT PROVIDE LEGAL, TAX, OR REGULATORY ADVICE AND MAKES NO REPRESENTATION REGARDING WHETHER ANY ANTI-MONEY LAUNDERING OR OTHER REPORTING REQUIREMENTS APPLY TO THIS TRANSACTION. THE TITLE INSURER HAS NO OBLIGATION TO DETERMINE WHETHER ANY SUCH REQUIREMENTS APPLY. THE SETTLEMENT AGENT, ACTING IN ITS INDEPENDENT CAPACITY AND NOT AS AN AGENT OF THE TITLE INSURER FOR COMPLIANCE PURPOSES, IS SOLELY RESPONSIBLE FOR IDENTIFYING AND COMPLYING WITH ANY APPLICABLE FEDERAL, STATE, OR LOCAL REPORTING OBLIGATIONS.

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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, 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 **2026**, 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. **Restrictions, reservations, easements, setbacks and other matters indicated and/or shown on that certain Survey Plat for the Monte Vista Subdivision, prepared by Faustin B. Padillo, dated April 16, 1962, recorded in Plat Cabinet A, Page 18-A; updated on Improvement Location Report for Heidi Jung, dated August 8, 2004, prepared by Jeffrey B. Stadler, NMLS No. 8327 of the Records of Taos County, New Mexico.**
12. **Restrictions, reservations, easements, setbacks and other matters indicated and/or shown on that certain Plat entitled "Duplicate Copy of Monte Vista Unit No 2," dated June 18, 1967, recorded in [Cabinet B, Page 27-B](#) of the Records of Taos County, New Mexico.**
13. **Any possible city water, garbage and 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 Taos County, New Mexico.**

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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 2025 were Paid in the amount of \$2,011.97; Property Code 1074148300101; Owner # 23073; Assessed Value \$112,725.00. [*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:
Taos County Treasurer
105 Albright Rd # F
Taos, NM 87571
575-737-6340

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