

COMMONWEALTH LAND TITLE INSURANCE COMPANY

OWNER'S POLICY OF TITLE INSURANCE

SCHEDULE A

Pursuant to the New Mexico Title Insurance Law NMSA 1978 Section 59A-30-4, control and supervision by superintendent and title insurance regulation 13.14.18.10 NMAC, no part of any title insurance commitment, policy or endorsement 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.

Name and Address of Title Insurance Company: Commonwealth Land Title Insurance Company, P.O.
Box 45023, Jacksonville, FL 32232

File No.: RA-2209003 KS

Policy No.: 8147331-229139784

Amount of Insurance: \$535,000.00

Premium: \$2,502.00

Date of Policy: October 31, 2022

or the date and time of recording, whichever is later.

1. Name of Insured:

Jennifer Antill, a single woman, Heather Shepard, a single woman and Morgan Miense, a married woman dealing in her sole and separate property, as joint tenants

2. The estate or interest in the Land that is insured by this policy is:

Fee Simple

3. Title is vested in:

Jennifer Antill, a single woman, Heather Shepard, a single woman and Morgan Miense, a married woman dealing in her sole and separate property, as joint tenants

4. The Land referred to in this policy is described as follows:

All that certain lot or parcel of land situate in the County of Rio Arriba, State of New Mexico, and being more particularly described as follows:

A certain tract or parcel of land lying and being situate within a portion of the Sebastian Martin Grant, in the village of Ojo Sarco, T22N R11E, NMPM, County of Rio Arriba, State of New Mexico.

According to the plat of survey entitled "Boundary Survey Plat Requested by Joseph Braun and Sara Gutierrez", filed for record February 28, 2006 in Book of Plats H-1 at page 119, records of Rio Arriba County, New Mexico.

Countersigned By:



Rio Arriba Title & Escrow Company Inc.,

Commonwealth Land Title Insurance Company

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SCHEDULE B

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EXCEPTIONS FROM COVERAGE

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. [6-16-86, 3-1-90, 6-1-97, 6-1-98, 13.14.5.9 NMAC 14.5.9, 5-15-00, A, 8-29-03]

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

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 2022, or thereafter. (See 13.14.5.12 NMAC)
8. All interest in and to all of the oil, gas, coal and other minerals and all rights incident thereto.
9. Reservations, easements and stipulations contained in Patent from the United States of America to Sebastian Martin, recorded in Book 11, page 577.
10. Reservations, easements and stipulations contained in Quitclaim Deed from the United States of America Tim Sanchez, recorded in Book 146, page 735.
11. Community water and garbage disposal assessments for the year 2022 and thereafter.
12. Easement in favor of Kit Carson Electric Cooperative Inc., and rights incident thereto, recorded in Book 157A, page 629.
13. Subject to items set out on deeds recorded in Book 168, page 309 and page 357.
14. Notes, driveway, water tank, and all other matters as referenced on survey recorded in Plat Book K-86, page 2415.
15. Notes, 20 x 30 right of way easement to Kit Carson Electric Cooperative Inc., water meter, driveway, concrete drain, concrete pedestals, deviation of fenceline, and all other matters, as referenced on survey recorded in Book of Plats H-1 at page 119.
16. Any portion of the subject property which lies within the bounds of a public or private roadway.
17. Title to all ditch rights and water rights appurtenant to the insured premises or to which insured premises might be a subject.
18. 20 x 30 right of way easement, deviation of fence, existing drive, concrete drain, water meter, as referenced on Improvement Location Report by Salvador I. Vigil, RPS, LSC Surveys, LLC, N.M.P.S. No. 10988 dated September 28, 2022, as File No. RA-2209003.

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SCHEDULE B
(Continued)

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19. Mortgage dated October 28, 2022, between Jennifer Leigh Antill, Heather Shepard and Morgan Miense, to HomeWise Realty Group, securing note in the amount of \$428,000.00, filed on October 31, 2022, in Book 545, at Page 5338, as Document No. 2022-05338.