

**DISCLOSURE AND ACKNOWLEDGMENT OF
RECEIPT OF TITLE INSURANCE COMMITMENT
(Maryland)**

Case Number: UTS-12241

Property: 12509 Stothemyer Road

Name of Title Insurance Company: Fidelity National Title Insurance Company

ACKNOWLEDGMENT OF RECEIPT OF COMMITMENT

We, the purchasers of the above referenced property, hereby acknowledge that we have received a copy of the title insurance commitment and have had the opportunity to review the commitment. We understand that the items listed as exceptions on this commitment will appear as exceptions on the final title insurance policy issued by the above referenced title insurance company and that said company will not provide any coverage to the insured for matters that pertain to the listed exceptions. Any requirement shown in the commitment will also appear in the final title insurance policy unless the same are disposed of to the satisfaction of said company.

We also acknowledge that the final title insurance policy will contain specific exceptions for any matters affecting the above referenced property that were recorded in the land records after the date of this commitment but prior to the time the deed conveying title to us is recorded in the land records. This period of time is referred to as the "Gap Period."

DATE: _____

DATE: _____



Fidelity National Title Insurance Company

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

Issuing Agent: **FIDELITY NATIONAL TITLE INSURANCE COMPANY**
 Issuing Office: **617 W. Patrick Street, Suite 100, Frederick, MD 21701**
 Issuing Office's ALTA® Registry ID:
 Loan ID Number:
 Commitment Number: **UTS-12241**
 Issuing Office File Number: **UTS-12241**
 Property Address: **12509 Stottlemeyer Road, Myersville, MD 21773**
 Revision Number:

SCHEDULE A

1. Commitment Date: **March 1, 2025 at 9:00 am**
2. Policy to be issued:
 - a. ALTA® Owner's Policy

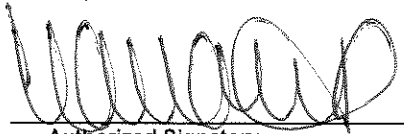
Proposed Insured: **Garland Alban**
 Proposed Amount of Insurance: **\$265,000.00**
 The estate or interest to be insured: **FEE SIMPLE**
 - b.

Proposed Insured:
 Proposed Amount of Insurance: \$
 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:

Kevin Sutter and Jennifer Brown Sutter, formerly known of record as Jennifer B. Casey

BEING the same property as described in a Deed dated June 18, 2020, and recorded June 24, 2020 among the Land Records of the County of Frederick, State of Maryland, in Liber No. 13841, folio 233,

FIDELITY NATIONAL TITLE INSURANCE COMPANY
617 W. Patrick Street, Suite 100
Frederick, MD 21701

By: 
 Authorized Signatory

Maryland Code, Insurance Article §22-104. This Document Constitutes A Statement Of The Terms And Conditions On Which A Title Insurer Is Willing To Issue A Policy Of Title Insurance If The Title Insurer Accepts The Premium For The Policy. It Is Not A Representation As To The State Of Title And Does Not Constitute An Abstract Of Title.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Fidelity National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

27C170B20

ALTA Commitment for Title Insurance 7-1-21 w- MD Mod

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Fidelity National Title Insurance Company

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SCHEDULE A (Continued)

was granted and conveyed by Sandra J. Grove unto Kevin Sutter and Jennifer Brown Sutter, formerly known of record as Jennifer B. Casey.

5. The Land is described as follows:

All that lot of ground situate in the County of Frederick, State of Maryland and described as follows, that is to say:

Beginning at the end of the eighth line of that property described in the deed recorded in Liber S.T.H. 282, folio 457, one of the Land Records of Frederick County, Maryland, said point being the North end of an old stone bridge abutment, and running the following courses and distances; (1) North 2 degrees 30'00" East 396.00 feet to an iron pin; (2) North 8 degrees 00'00" East 198.00 feet to an iron pin; (3) North 74 degrees 27'36" West 587.08 feet to a spike in the road; (4) North 87 degrees 09'28" West 345.89 feet to a spike in the road; (5) South 31 degrees 11'36" West 608.00 feet to an iron pin (offset); (6) South 53 degrees 03'24" East 277.20 feet to an iron pin (offset); (7) North 86 degrees 11'36" East 82.50 feet to spike tree (offset); (8) South 64 degrees 26'00" East 561.24 feet to a spike in the road; (9) North 84 degrees 00'00" East 155.10 feet to an iron pin; (10) North 5 degrees 30'00" West 105.60 feet to an iron pin (offset); (11) North 81 degrees 00'00" East 230.00 feet to the place of beginning, containing 18.018 acres, more or less.

Tax ID#06-181007

Property Address: 12509 Stottlemeyer Road, Myersville, MD 21773

Title Insurer: Fidelity National Title Insurance Company

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SCHEDULE B – PART I

Requirements

All of the following Requirements must be met:

1. 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. **Deed from Kevin Sutter and Jennifer Brown Sutter, formerly known of record as Jennifer B. Casey to Garland Alban conveying the subject property set forth under Schedule A.**
5. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

For informational purposes only:

County/State Real Estate Taxes to Frederick County for the period ending 06/30/2025 _____, in the amount of \$_1304.95_ are paid

Tax ID #: 06-181007

6. 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.
7. Deed of Trust from Kevin Sutter and Jennifer Brown Sutter, formerly known of record as Jennifer B. Casey dated June 18, 2020, and recorded June 24, 2020, in Liber 13841, Folio 237, in the Land Records of Frederick County, Maryland, to J. Michael Hill, Trustee, securing Middletown Valley Bank repayment of an indebtedness in the original principal amount of \$120,000.00. TO BE PAID AND RELEASED OF RECORD AS TO PROPERTY DESCRIBED IN SCHEDULE A HEREOF.

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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 provisions 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 of parties in possession not shown by the public records.
3. Easements or claims of easements not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnish, imposed by law and not shown by the public records.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
6. Any inaccuracy in the area, square footage, or acreage of the Land. The Company does not insure the area, square footage, or acreage of the Land.
7. Taxes or special assessments which are not shown as existing liens by the public records, or which are not due and payable as of the date of the policy anticipated by this Commitment. Possible future tax levies and/or front foot benefit charges, public charges, and/or the balance thereof for existing or proposed improvements which may have been levied or assessed, or which may be levied or assessed, but which are not yet due and payable to the State, County, Municipality, Metropolitan District or Commission.
8. All assessments and taxes for the year **2025** and subsequent years.

Tax ID # 06-181007

9. **AS TO PROPERTIES LOCATED IN ALLEGANY, GARRETT AND WASHINGTON COUNTIES:** Any right, title, interest, estate, grant, easement, or reservation of subsurface areas of the Land, including but not limited to, any oil or gas rights, or minerals or mineral rights appearing in the Public Records and any rights of access to said oil or gas rights, or minerals or mineral rights for the purpose of mining, drillings, extraction or exploration.
10. Condominium or property subject to a homeowner's association only: Declaration of Covenants, conditions and Restrictions and By-Laws, if any, establishing the condominium regime or homeowners association.

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SCHEDULE B – PART II (Continued)

11. Leasehold properties only: Right, title and interest of the lessors in the lease establishing the leasehold interest and that lease providing for ground rent payments including but not limited to the obligation to pay ground rent as set forth therein.
12. Terms, conditions, easements, restrictions and other criteria as shown on the Plat referred to in Schedule A hereof.
13. Minimum building restriction lines are established by Owner's Dedication on recorded plat.
14. Rights of Ways, Easements and Agreements as recorded among the Land Records of Frederick County, Maryland.
15. Covenants, conditions and restrictions as recorded among the Land Records of Frederick County, Maryland, but omitting any covenants or restrictions, if any, based upon age, race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
16. Notwithstanding the recitation of acreage contained in Schedule A hereof, nothing herein contained shall be construed as a guarantee of the accuracy of the computation of such acreage or square footage.

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