58000

First American Title™	Owner's Policy of Title Insurance ISSUED BY **First American Title Insurance Company**
Owner's Policy	POLICY NUMBER **5011456-0007012e**

Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at the address shown in Section 18 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, **FIRST AMERICAN TITLE INSURANCE COMPANY**, a Nebraska corporation (the "Company") insures, as of Date of Policy and, to the extent stated in Covered Risks 9 and 10, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
   (a) A defect in the Title caused by
      (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
      (ii) failure of any person or Entity to have authorized a transfer or conveyance;
      (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
      (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
      (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
      (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
      (vii) a defective judicial or administrative proceeding.
   (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
   (c) 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. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
3. Unmarketable Title.
4. No right of access to and from the Land.

(Covered Risks Continued on Page 2)

In Witness Whereof, First American Title Insurance Company has caused its corporate name to be hereunto affixed by its authorized officers as of Date of Policy shown in Schedule A.

First American Title Insurance Company

For Reference:

File #: 56898

Dennis J. Gilmore, President

Greg L. Smith, Secretary

Wilcox Abstract & Title
307 West Burkitt
Sheridan, WY 82801
(307) 672-0768
EST. 1912

(This Policy is valid only when Schedules A and B are attached)

This jacket was created electronically and constitutes an original document

SCHEDULE A

First American Title Insurance Company

Policy No.: 56898-O

Address Reference: TBD Heather Hill Ln, Sheridan, WY
Amount of Insurance: $125,000.00 Premium: $653.00
Date of Policy: March 31, 2021 at 04:27 PM MDT

1. Name of Insured:

   David C. Camp and Allyn P. Camp

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

   Fee Simple

3. Title is vested in:

   David C. Camp and Allyn P. Camp, husband and wife

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

   Lot 12, Block AA, Powder Horn Ranch-2, Planned Unit Development, Phase One. A subdivision in Sheridan County, Wyoming, filed as Plat #P-64.

SCHEDULE B

Policy No.: 56898

PART I

EXCEPTIONS FROM COVERAGE

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. Any facts, rights, interests, or claims that are not shown in the public records but that could be ascertained by an inspection of the land or by making inquiry of persons in possession of the land.
2. Easements, claims of easements or encumbrances that are not shown in the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
4. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the Public Records.
5. (a) Unpatented mining claims; (b) Reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) Water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Ownership or title to any mineral interest, and the effect on the surface of the exercise of the mineral rights.
7. The lien of real estate taxes or assessments imposed on the Title by a governmental authority that are not shown as existing liens in the records of the County Treasurer or in the Public Records.
8. The Land is located in the Big Horn Water District and may be subject to annual assessments and/or periodic charges.
9. The Land is located in the Powder Horn Ranch Homeowners Association District and may be subject to annual assessments and/or periodic charges.
10. The Land is located in the Powder Horn Improvement Service District and may be subject to annual assessments and/or periodic charges. Resolution of Organization for the Powder Horn Ranch Improvement District and terms and conditions contained therein, Recorded: November 1, 1995, Recording Information: Book 376, Page 343.
11. Easement(s), including the terms and conditions thereof, as shown on the subdivision plat, recorded: July 24, 2002 in Book P of Plats, Page 64.
12. Water Service Permit including the conditions thereof: Granted from: Sheridan Area Water Supply Joint Powers Board; Recorded January 31, 2008, Book 493, Page 41.
13. Subdivision Improvement Agreement including the terms and conditions therein; Between: Sheridan County, Wyoming and Powder Horn Ranch, LLC, Recorded: July 24, 2002, Book 435, Page 674.
14. Affidavit of Scope of Covenants, including terms and conditions contained therein: Recorded: April 18, 1996 Recording Information: Book 379, Page 227 and Supplementary Affidavit of Scope of Covenants, Recorded: September 24, 2010 in Book 519, Page 10.

15. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes, recorded September 27, 1995 in Book 375, Page 563. Also, First Supplementary Covenants recorded 26 February 1996 in Book 378 of Deeds, Page 321, Second Supplementary Covenants recorded March 12, 1996 in Book 378 of Deeds, Page 486 and rerecorded April 10, 1996 in Book 379 of Deeds, Page 135, Supplementary Declaration recorded November 12, 1996 in Book 383, Page 71, Third Supplementary Declaration recorded June 19, 1997 in Book 386 of Deeds, Page 401, Fourth Supplementary Declaration recorded November 4, 1997 in Book 389 of Deeds, Page 16, Fifth Supplementary Declaration recorded 3 March 1998 in Book 391 of Deeds, Page 27, Sixth Supplementary Declaration recorded July 22, 1998 in Book 394 of Deeds, Page 518, Seventh Supplementary Declaration recorded April 11, 2000 in Book 413 of Deeds, Page 667, Eighth Supplementary Declaration recorded December 8, 2000 in Book 419 of Deeds, Page 516, Supplementary Declaration recorded March 6, 2002 in book 432, Page 75, Ninth Supplementary Declaration recorded July 24, 2002 in Book 435 of Deeds, Page 681, Tenth Supplementary Declaration recorded August 7, 2003 in Book 445 of Deeds, Page 609, Restated Declaration for The Meadows recorded November 19, 2003 in Book 448, Page 539, Restated Declaration recorded Eleventh Supplementary Declaration recorded April 19, 2004 in Book 452 of Deeds, Page 411, Twelfth Supplementary Declaration recorded July 26, 2005 in Book 455, Page 162, Thirteenth Supplementary Declaration recorded September 30, 2005 in Book 467, Page 582, Fourteenth Supplementary Declaration recorded December 12, 2005 in Book 469, page 602, Declaration recorded April 18, 2006 in Book 473, Page 432, Corrective Affidavit as to Fourteenth Supplementary Declaration of Covenants recorded April 25, 2006 in Book 473, Page 594, Declaration of Covenants recorded December 19, 2006 in Book 480, Page 255, Fifteenth Supplementary Declaration recorded October 26, 2007 in Book 490, Page 459, Sixteenth Supplementary Declaration recorded November 29, 2007 in Book 491, Page 522, Seventeenth Supplementary Declaration recorded April 14, 2008 in Book 494, Page 777, Eighteenth Supplementary Declaration recorded April 23, 2009 in Book 505, Page 151 and recorded May 4, 2009 in Book 505, Page 340, Nineteenth Supplementary Declaration recorded September 21, 2010 in Book 518, Page 716 and Twentieth Supplementary Declaration recorded May 4, 2009 in Book 518, Page 734 and Twenty-First Supplementary Declaration recorded July 23, 2015 in Book 554, Page 359 and Twenty-Second Supplementary Declaration recorded June 30, 2017, Book 567, Page 515.

16. Residential Development Standards, including terms and conditions contained therein: Recorded: July 6, 2000 Recording Information: Book 416, Page 166. Extension recorded July 29, 2004 in Book 455, Page 327. Extension recorded December 2, 2005 in Book 469, Page 600. Declaration of Covenants and Restrictions recorded April 18, 2006 and a Corrective Affidavit recorded April 25, 2006 in Book 473, Page 594 and Extension Recorded and Extension Recorded April 14, 2008 in Book 494, Page 782 and Residential Development Standards Recorded April 30, 2009, Book 505, Page 268 and Adoption of Residential Development Standards Recorded March 10, 2017, Book 565, Page 434 and Residential Development Standards recorded June 15, 2018, Book 574, Page 446.

SCHEDULE A

1. Commitment Date: **February 25, 2021 at 05:00 PM**

2. Policy(s) to be issued:

   (a) ALTA® Owner's Policy (8-1-2016)
   Proposed Insured: **David C. Camp and Allyn P. Camp, husband and wife**
   Proposed Policy Amount: **$125,000.00**

3. The estate or interest in the Land described or referred to in this Commitment is: **FEE SIMPLE**

4. Title to the Fee estate or interest in the Land is at the Commitment Date vested in:

   Steven Frederick Anderson, a single person and Charla Lee Miller, a single person

5. The Land is described as follows:

   Lot 12, Block AA, Powder Horn Ranch-2, Planned Unit Development, Phase One. A subdivision in Sheridan County, Wyoming, filed as Plat #P-64.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American 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; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

SCHEDULE B, PART I
REQUIREMENTS

All of the following Requirements must be met:

A. 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.

B. Pay the agreed amount for the estate or interest to be insured.

C. Pay the premiums, fees, and charges for the Policy to the Company.

D. 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.

1. Warranty Deed from Steven Frederick Anderson, a single person and Charla Lee Miller, a single person to David C. Camp and Allyn P. Camp, husband and wife. NOTE: A Statement of Consideration is required with each transfer of Title in the State of Wyoming.

SCHEDULE B, PART II
EXCEPTIONS

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of the persons in possession of the Land.

3. Easements, claims of easements or encumbrances that are not shown in the Public Records.

4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.

5. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the Public Records.

6. (a) Unpatented mining claims; (b) Reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) Water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

7. Ownership or title to any mineral interest, and the effect on the surface of the exercise of the mineral rights.

8. The lien of real estate taxes or assessments imposed on the Title by a governmental authority that are not shown as existing liens in the records of the County Treasurer or in the Public Records.

9. TAXES FOR THE YEAR 2021.

   NOTE: Taxes for the year 2020 appear to be in the amount of $678.71, Parcel No. 28306, according to the County Treasurer. The first installment is due September 1, and payable on or before November 10. The second installment is due March 1 of the following year, and payable on or before May 10. The first installment is $339.36 and PAID. The second installment is $339.35 and PAID.

10. The Land is located in the Big Horn Water District and may be subject to annual assessments and/or periodic charges.

11. The Land is located in the Powder Horn Ranch Homeowners Association District and may be subject to annual assessments and/or periodic charges.

12. The Land is located in the Powder Horn Improvement Service District and may be subject to annual assessments and/or periodic charges. Resolution of Organization for the Powder Horn Ranch Improvement District and terms and conditions contained therein, Recorded: November 1, 1995, Recording Information: Book 376, Page 343.

13. Easement(s), including the terms and conditions thereof, as shown on the subdivision plat, recorded: July 24, 2002 in Book P of Plats, Page 64.

- CONTINUED -

14. Water Service Permit including the conditions thereof: Granted from: Sheridan Area Water Supply Joint Powers Board; Recorded January 31, 2008, Book 493, Page 41.

15. Subdivision Improvement Agreement including the terms and conditions therein; Between: Sheridan County, Wyoming and Powder Horn Ranch, LLC, Recorded: July 24, 2002, Book 435, Page 674.

16. Affidavit of Scope of Covenants, including terms and conditions contained therein: Recorded: April 18, 1996 Recording Information: Book 379, Page 227 and Supplementary Affidavit of Scope of Covenants, Recorded: September 24, 2010 in Book 519, Page 10.

17. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes, recorded September 27, 1995 in Book 375, Page 563. Also, First Supplementary Covenants recorded 26 February 1996 in Book 378 of Deeds, Page 321, Second Supplementary Covenants recorded March 12, 1996 in Book 378 of Deeds, Page 486 and rerecorded April 10, 1996 in Book 379 of Deeds, Page 135, Supplementary Declaration recorded November 12, 1996 in Book 383, Page 71, Third Supplementary Declaration recorded June 19, 1997 in Book 386 of Deeds, Page 401, Fourth Supplementary Declaration recorded November 4, 1997 in Book 389 of Deeds, Page 16, Fifth Supplementary Declaration recorded 3 March 1998 in Book 391 of Deeds, Page 27, Sixth Supplementary Declaration recorded July 22, 1998 in Book 394 of Deeds, Page 518, Seventh Supplementary Declaration recorded April 11, 2000 in Book 413 of Deeds, Page 667, Eighth Supplementary Declaration recorded December 8, 2000 in Book 419 of Deeds, Page 516, Supplementary Declaration recorded March 6, 2002 in book 432, Page 75, Ninth Supplementary Declaration recorded July 24, 2002 in Book 435 of Deeds, Page 681, Tenth Supplementary Declaration recorded August 7, 2003 in Book 445 of Deeds, Page 609, Restated Declaration for The Meadows recorded November 19, 2003 in Book 448, Page 539, Restated Declaration recorded Eleventh Supplementary Declaration recorded April 19, 2004 in Book 452 of Deeds, Page 411, Twelfth Supplementary Declaration recorded July 26, 2005 in Book 455, Page 162, Thirteenth Supplementary Declaration recorded September 30, 2005 in Book 467, Page 582, Fourteenth Supplementary Declaration recorded December 12, 2005 in Book 469, page 602, Declaration recorded April 18, 2006 in Book 473, Page 432, Corrective Affidavit as to Fourteenth Supplementary Declaration of Covenants recorded April 25, 2006 in Book 473, Page 594, Declaration of Covenants recorded December 19, 2006 in Book 480, Page 255, Fifteenth Supplementary Declaration recorded October 26, 2007 in Book 490, Page 459, Sixteenth Supplementary Declaration recorded November 29, 2007 in Book 491, Page 522, Seventeenth Supplementary Declaration recorded April 14, 2008 in Book 494, Page 777, Eighteenth Supplementary Declaration recorded April 23, 2009 in Book 505, Page 151 and recorded May 4, 2009 in Book 505, Page 340, Nineteenth Supplementary Declaration recorded September 21, 2010 in Book 518, Page 716 and Twentieth Supplementary Declaration recorded May 4, 2009 in Book 518, Page 734 and Twenty-First Supplementary Declaration recorded July 23, 2015 in Book 554, Page 359 and Twenty-Second Supplementary Declaration recorded June 30, 2017, Book 567, Page 515.

18. Residential Development Standards, including terms and conditions contained therein: Recorded: July 6, 2000 Recording Information: Book 416, Page 166. Extension recorded July 29, 2004 in Book 455, Page 327. Extension recorded December 2, 2005 in Book 469, Page 600. Declaration of Covenants and Restrictions recorded April 18, 2006 and a Corrective Affidavit recorded April 25, 2006 in Book 473, Page 594 and Extension Recorded and Extension Recorded April 14, 2008 in Book 494, Page 782 and Residential Development Standards Recorded April 30, 2009, Book 505, Page 268 and Adoption of Residential Development Standards Recorded March 10, 2017, Book 565, Page 434 and Residential Development Standards recorded June 15, 2018, Book 574, Page 446.

WILCOX ABSTRACT AND TITLE

307 W. Burkitt
Sheridan, WY 82801
307-672-0768

David and Allyn Camp
1703 West River Road
Greenwood MS 38930

Enclosed please find:

- Alta Owner Policy #56898-O
- Warranty Deed, Recording #2021-767713

If you have any questions or we can be of further service please let us know.

Sincerely,

Jodi Ilgen

Wilcox Abstract & Title
Jodi@wilcoxabstract.com

RE: Commitment No. 56898

OWNER'S AFFIDAVIT
to
FIRST AMERICAN TITLE INSURANCE COMPANY

The undersigned, being first duly sworn, deposes and says:

1. That they are the owner of following described land in Wyoming:

That has the address of: TBD Heather Hill Ln, Sheridan, WY; (PHR -2 Ph 1 B'AA' L12)

That to the best of the Affiant's knowledge:

2. There have been no repairs, works of improvement or materials furnished on the land within the last 180 days, or that could otherwise result in a lien, except:
☒ NONE
☐ Description of Improvement:_____
Was completed on:_____ At a cost of $_____
Will be completed on:_____ At a cost of $_____
Paid to:_____

3. There are no public improvements affecting the land that would give rise to a special tax or assessment after the date of closing, except:
☒ NONE
☐ OTHER_____

4. That there is no other person(s) in possession of or who have been permitted to use of the land other than:
☒ NONE
☐ OTHER_____

5. There are no unrecorded contracts, leases, easements or other agreements or interests relating to the land, except:
☒ NONE
☐ OTHER_____

6. That there are no bankruptcy proceedings or other matters pending in any court that would result in an encumbrance on title, except:
☒ NONE
☐ OTHER_____

7. That affiant has no knowledge of any matters of title which may arise or be recorded against the land between the date of the title insurance commitment and the date of recordation of the documents creating the interest being insured, except:
☒ NONE
☐ OTHER_____

This Affidavit is given for the purpose of inducing First American Title Insurance Company and its agents, offices and subsidiaries to issue its Policy(s) of Title Insurance. The undersigned acknowledges that he has read the foregoing and fully understands the legal aspects of any misrepresentation and/or untrue statements made herein and indemnifies and holds First American Title Insurance Company harmless against liability by reason of its reliance upon the statements and representations made herein.

Dated this 29th day of March, 2021.

Steven Frederick Anderson — Charla Lee Miller

State of Nebraska)
)ss
County of Hall)

Subscribed and sworn this 29th day of March, 2021.

Witness my hand and official seal.

Jacqueline R. Beltzer
Notary Public

GENERAL NOTARY - State of Nebraska
JACQUELINE R. BELTZER
My Comm. Exp. September 16, 2024