

**OWNER'S POLICY OF TITLE INSURANCE (Form T-1)**

**Issued by**

**WESTCOR LAND TITLE INSURANCE COMPANY, A SOUTH CAROLINA CORPORATION**

**SCHEDULE B**

File No.: 200117

Policy No.: OP-38-TX1063-9747627

**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 the terms and conditions of the leases and easements, if any, shown in Schedule A, and the following matters:

1. The following restrictive covenants of record itemized below (the Company must either insert specific recording data or delete this exception):

Certain documents recorded in the public records may have language restricting land ownership or use because of race, color, creed, national origin, religion, disabilities, handicap, sex, or familial status (called herein "Personal Restrictions"). Federal law prohibits enforcement of such personal restrictions and even limits the ability of the title company to report or show them. To the extent such personal restrictions are contained in any documents listed as an exception to the title in this insuring form, such personal restrictions or covenants are omitted from the exception. If the Company or its title insurance agent have provided copies of documents containing such personal restrictions or covenants, we are simply providing a true copy of the recorded documents and do not publish, state, or imply such personal restrictions or covenants are enforceable.

**The Formation of the Hemphill County Underground Water Conservation District covering all lands within Hemphill County, Texas, dated October 31, 2003, recorded November 3, 2003, Volume 564, Page 594, Official Public Records of Hemphill County, Texas.**

**Air Zoning Order passed by the Hemphill County Commissioners' Court on April 14, 1975, of record in the minutes of said Court in Volume 10, Page 16.**

2. ~~Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.~~ *KT*

3. Any titles or rights asserted by anyone, including but not limited to, persons, the public, corporations, governments or other entities,

- (a) to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
- (b) to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
- (c) to filled-in lands, or artificial islands, or
- (d) to statutory water rights, including riparian rights, or
- (e) to the area extending from the line of mean low tide to the line of vegetation, or the right of access to that area or easement along and across that area.

4. Standby fees, taxes and assessments by any taxing authority for the year 2020, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year.

5. The following matters and all terms of the documents creating or offering evidence of the matters (The Company must insert matters or delete this exception):