CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

CHICAGO TITLE INSURANCE COMPANY, a corporation of Missouri, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

IN WITNESS WHEREOF, Chicago Title Insurance Company has caused this Commitment to be signed and sealed as of the effective date of Commitment shown in Schedule A, the Commitment to become valid when countersigned by an authorized signatory.

HANNAFORD ABSTRACT & TITLE COMPANY, INC. 222 EAST MAIN MARION, K\$ 66861 PH (620) 382-2130 FAX (620) 382-2119 CHICAGO TITLE INSURANCE COMPANY

SEAL SEAL

President

ATTEST

Secretary

Hannaford Abstract & Title ISSUING AGENT FOR Chicago Title Insurance Company

SCHEDULE A

Commitment No.: 02000178

PIN No.: 4201

Effective Date of Commitment: March 14, 2003 at 8:00 AM

Prepared For:

Regier Title, Inc.

ATTN: Fawn

129 E. Broadway, Suite 100

Newton, KS 67114

Inquiries Should Be Directed To:

Hannaford Abstract & Title

222 East Main Street Marion, KS 66861

(620) 382-2130 Fax: (620) 382-2119

1. Policy or Policies to be Issued:

(a) XXX ALTA OWNER'S POLICY 10-17-92

Amount: \$45,000.00

Premium: \$315.00

Proposed Insured:

Timothy S. Ross and Janice K. Moffett

(b) XXX ALTA LOAN POLICY 10-17-92

Amount: \$To be agreed

Premium:\$45.00

Proposed Insured:

to be determined

2. The estate or interest in the land described or referred to in this Commitment and covered herein is:

Fee Simple

3. Title to the estate or interest in the land is at the effective date hereof vested in:

Henry B. Schmidt, Jr. and Esther Schmidt, his wife, to each an undivided one-half interest as tenants in common

4. The land referred to in this Commitment is located in the County of Marion, State of Kansas, and described as follows:

Northwest Quarter (NW/4) of Northwest Quarter (NW/4) Section Thirteen (13), Township Twenty-two (22) South, Range Three (3) East of the 6th P.M., Marion County, Kansas.

NOTE: This Commitment is not valid unless Schedules B1 and B2 are attached.

Chicago Title Insurance Company

SCHEDULE B - SECTION I (Requirements)

PIN No.: 4201

Commitment No.: 02000178

The following requirements must be met and completed to the satisfaction of the Company before its policy of title insurance will be issued:

- 1. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
- Instruments in insurable form which must be executed, delivered, and duly filed for record.

ADDITIONAL REQUIREMENTS: