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Deceased
LEONARD L. GRIMES
GENE L. BEACH

December 11, 2025

Michael Davis and Kema L. Davis
69438 260th St.
Colo, IA 50056

RE: Title Opinion
Property – Rural Story County-Brothers Grove Subdivision
H&T Abstract #25-241
Abstract & Title Services Story County Abstract #2508201491FI

Dear Michael and Kema:

I have carefully examined the abstract of title in one part, beginning with the root of title and certified to September 22, 2025, at 2:20 p.m., through entry 32, covering the following described real estate, to-wit:

Parcel "C" a part of the Northeast Quarter (NE $\frac{1}{4}$) of the Northwest Quarter (NW $\frac{1}{4}$) of Section Twenty-nine (29), Township Eighty-three (83) North, Range Twenty-one (21) West of the 5th P.M., Story County, Iowa, as shown on the Plat of Survey recorded on August 26, 2024, as Inst. No. 24-06115.

I am of the opinion the abstract complies with the Iowa Forty Year Marketable Title Act and find good title to the real estate to be in Michael Davis and Kema L. Davis, a married couple as Joint Tenants with full rights of survivorship and not as tenants in common, grantees named in a Warranty Deed dated September 9 & 16, 2025, and recorded September 22, 2025, at Instrument No. 25-07718, of the records of the Recorder's Office, Story County, Iowa. Title is subject to the following:

1. A purchase money mortgage from Michael Davis and Kema L. Davis, a married couple, to MERS as nominee for VisionBank of Iowa dated September 19, 2025, and recorded September 22, 2025, at Instrument No. 25-07745 of the records of the Recorder's Office, Story, Iowa, given to secure an indebtedness of \$324,000. You should require said mortgage be released prior to or at the time of closing.

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2. Real estate taxes were not yet certified as of the date of abstract continuation. Tax Parcel No. 12-29-100-210.

3. A Plat of Survey dated August 26, 2024, and recorded August 26, 2024, at Instrument No. 24-06115 of the records of the Recorder's Office, Story County, Iowa. A copy of the survey, as it appears in the abstract, is attached to this opinion.

This opinion is limited to those items that appear in the abstract.

Please do not hesitate to contact the undersigned, if you have questions regarding this opinion.

Very truly yours,

HITCHINS & THRONSON PLC

A handwritten signature in black ink, appearing to read "Joel R. Thronson", with a horizontal line extending to the right.

Joel R. Thronson

Title Guaranty No. 10849

JRT/pbs

Enclosure

