ALTA COMMITMENT FOR TITLE INSURANCE

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida corporation, (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607
(612) 371-1111 *www.oldrepublictitle.com*

By _____ President

Attest _____ Secretary

_____
Authorized Officer or Agent

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic 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.

COMMITMENT CONDITIONS

1. DEFINITIONS
    a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
    b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
    c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
    d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
    e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
    f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
    g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
    h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
    i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
    j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:
    a. the Notice;
    b. the Commitment to Issue Policy;
    c. the Commitment Conditions;
    d. Schedule A;
    e. Schedule B, Part I—Requirements; and
    f. Schedule B, Part II—Exceptions; and
    g. a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

    The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

   a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:

      i. comply with the Schedule B, Part I—Requirements;

      ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or

      iii. acquire the Title or create the Mortgage covered by this Commitment.

   b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.

   c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.

   d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.

   e. The Company is not liable for the content of the Transaction Identification Data, if any.

   f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.

   g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

   a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

   b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.

   c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.

   d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.

   e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.

   f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

   The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments, policies, and notification to the Company of claims. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

   The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

   This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

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

Issuing Agent: All American Title Company LLC
Issuing Office: 2407 109th Avenue NE, STE 250, Blaine, MN 55449
Commitment No.: 202123 C-1
Property Address: 310 Maria Ave, Saint Paul, MN 55106
Property is: Abstract

SCHEDULE A

1. Commitment Date: August 25, 2026 at 12:00 AM
2. Policy to be issued:
   a. ALTA Owners Policy (07/01/21)
      Proposed Insured: Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a Minnesota public body corporate and politic
      Proposed Amount of Insurance: TBD
      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 Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a Minnesota public body corporate and politic by Warranty Deed dated October 4, 1994 and filed for record October 18, 1994 in Document No. [2835556] See Schedule B, Part I, for additional vesting information.
5. The Land is described as follows:

   SEE SCHEDULE C ATTACHED HERETO

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AMERICAN LAND TITLE ASSOCIATION

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Teri McKenzie

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607
(612) 371-1111 *www.oldrepublictitle.com*

By President

Attest Secretary

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COMMITMENT FOR TITLE INSURANCE

SCHEDULE B, PART I
Requirements

All of the following Requirements must be met:

1. 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.

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.

5. This Commitment is provide for informational purposes, and may not be used for closing. This Commitment was issued prior to receipt and review of the Purchase Agreement. Further requirements may be imposed upon receipt of the same.

6. There are no open mortgages of record. Inquiry should be made to determine whether there may be any unrecorded mortgages.

7. The twenty four month chain of title for this property is as follows:

    a. Warranty Deed in favor of Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a Minnesota public body corporate and politic, filed October 18, 1994, as Document No. [2835556].

    b. Warranty Deed in favor of Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a Minnesota public body corporate and politic, filed January 4, 1995, as Document No. [2848186].

    c. Warranty Deed in favor of Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, a Minnesota public body corporate and politic, filed September 5, 1997, as Document No. [3011341].

8. Sellers Tax Information Form must be executed at closing, pursuant to the Tax Reform Act of 1986 which requires Real Estate 1099S Report filing.

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9. Unpaid municipal utility bills will become liens and will be certified to future taxes. Therefore written documentation must be provided prior to closing that all outstanding municipal bills have been paid in full or will be paid at the time of closing.

10. If the buyer of this Commercial Transaction wants Survey Coverage with their Owner's Policy, the Company must be supplied with an acceptable survey, pursuant to ALTA/NSPS standards, certified to Old Republic National Title Insurance Company, All American Commercial Title, Inc., and the proposed insureds, and provided at least 5 days prior to settlement. Upon receipt and review of said survey, the Final Policy will be subject to our findings but free and clear of the Standard Survey Exception.

11. Gap coverage will be provided by our underwriter from the effective date on the commitment forward to the date of recording upon this office closing the transaction.

12. All American Title Company, LLC requires ALL incoming funds in excess of $2,000.00 from Buyer, Borrower or Seller be in the form of a WIRE or CASHIERS's CHECK payable to All American Title Company, LLC. Incoming funds less than $2,000.00 can be in the form of a PERSONAL CHECK payable to All American Title Company, LLC. Contact your Closer for transaction-specific instructions. We are no longer able to accept title company checks as certified funds.

13. If there are any questions concerning this Commitment please email: commercial@aactitle.com.

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COMMITMENT FOR TITLE INSURANCE

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 conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. All assessments and taxes for the year 2025 and prior years have been paid. Taxes for the year 2026 in the amount of $0.00 are paid. Note: 2026 Base tax amount is $0.00. Exempt PID: 322922410187. Note: Minnesota property taxes are paid bi-annually, with 1st half payment due before May 15th and the 2nd half payment due before October 15th. Please CALL County to verify Tax Amounts.

   a. Levied assessment fo 2026 SSSC/Storm Sewer fee; $0.00 are certified to the 2026 taxes, with a balance due of $78.68 following payment of the 2026 taxes.

   b. Lien of levied and pending special assessments. Any pending and/or levied Special Assessments must be paid at closing:

      There are no pending assessments now of record.

2. Rights of tenants in possession and the terms and conditions of any rental or lease agreement thereof.

3. Easement for drainage and utility purposes as shown on the recorded plat of Lyman Dayton's Addition to Saint Paul, filed as Document No. [Plat].

4. Easement for driveway purposes as described in Schedule "C" hereto and as described in the Deed filed October 18, 1994, as Document No. [2835556].

5. A plat drawing has been ordered by the Company but not yet received. We reserve the right to make further requirements/exceptions based upon review.

6. Rights of the public and others entitled to the use of that portion of the land in Schedule A lying within the bounds of, including but not limited to: Any street, highway, road, and/or alley, as laid out, presently used, or dedicated.

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7. This policy does not insure that any fence currently located or in use is on the boundary line or that the fence represents the boundary line(s).

8. Overhead and underground utility line easements as may currently exist and rights of utility companies to use and maintain said lines.

9. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Effective Date hereof but prior to the date the Proposed Insured acquires for value of record the estate or interest or Mortgage thereon covered by this Commitment.

10. Rights or claims of parties in possession not recorded in the Public Records.

11. The following matters that would be disclosed by an accurate and complete land survey of the land: (a) a dispute over the proper location of a boundary line for the land; (b) a claim that there is an overlap between the descriptions of the Land and another parcel; (c) a claim of adverse possession or prescriptive easement in the Land; (d) the encroachment of a structure owned by another onto the Land, or of a structure attached to the Land that encroaches onto adjoining land; or (e) a dispute over the area or acreage of the Land, including any dispute about whether or not the Land contains the area, acreage or distances recited in Schedule A of this policy or in any conveyance, survey or map of the Land.

12. Easements or claims of easements, not recorded in the Public Records.

13. Any lien, or right to a lien, for services, labor or material furnished, imposed by law and not recorded in the Public Records.

14. NOTE: The Company will NOT INSURE that any charges for water bills, weed, grass, garbage and debris removal, municipal hook up or any other fees imposed by the municipality have been paid.

15. This Commitment was prepared from the public records. The Abstract was not furnished to the Company for examination. The Abstract is not in the possession of the Company.

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COMMITMENT FOR TITLE INSURANCE

SCHEDULE C

The Land is described as follows:

That part of Block 33, Lyman Dayton's Addition to the City of Saint Paul, described as follows to wit: Beginning at a point on the Southwesterly line of said Block 33, distant 80 feet Southeasterly from the most Westerly corner of said Block 33; thence Southeasterly on said Southwesterly line of Block 33, 40 feet; thence Northeasterly parallel with East Fourth Street to the Northeasterly line of Lot 11 in said Block 33, thence Northwesterly on Northeasterly lines of Lots 11 and 12 in said Block 33, 40 feet; thence Southwesterly parallel with East Fourth Street to point of beginning; together with that certain driveway easement described as follows: Beginning at a point on Southwesterly line of said Block 33, distant 120 feet Southeasterly from the most Westerly corner of said Block 33, thence Southeasterly on said Block line, 9.4 feet; thence Northeasterly at right angles 95 feet; thence Northwesterly at right angles 8 feet; thence Southwesterly at right angles 71.55 feet to an intersection with a line running Northeasterly parallel with East Fourth Street from point of beginning, thence Southwesterly 23.5 feet to point of beginning, Ramsey County, Minnesota.

AND

That part of Block 33, Lyman Dayton's Addition to the City of Saint Paul, particularly described as follows: Beginning at a point on Southwesterly boundary line of said Block 33, 120 feet Southeasterly from point of intersection of Northeasterly line of Maria Avenue with Southeasterly line of Fourth Street, thence Southeasterly along Northeasterly line of Maria Avenue, 40 feet; thence Northeasterly and parallel to Fourth Street 120 feet; thence Northwesterly and parallel to Maria Avenue 40 feet; thence Southwesterly and parallel to Fourth Street 120 feet to place of beginning, according to the recorded plat thereof, and situate in Ramsey County, Minnesota.

AND

That part of Lots 9 and 10, Block 33, Lyman Dayton's Addition to the City of Saint Paul, described as follows:

Beginning at a point on the Northerly line of Third Street and the Southerly line of said Block 33, which point is 80.61 feet Northeasterly from the corner of Maria Avenue and Third Street; thence Northwesterly 56.52 feet along the Westerly line of the land sold to Henry Schorn to a point (See Book 268 of Deeds, page 492) which said line is parallel with the Westerly line of Lot 8 of said Block 33 and 40 feet distant therefrom; thence Southwesterly 80.60 feet on a line nearly parallel with Third Street to a point on Maria Avenue; thence Southwesterly on the dividing line between said Block 33 and Maria Avenue 56.68 feet to the Northerly line of Third Street; thence Northeasterly on the Southerly line of said Block 33, and the Northerly line of said Third Street 80.61 feet to the place of beginning, Ramsey County, Minnesota.

Abstract Property