

**COMMITMENT FOR TITLE INSURANCE
ISSUED BY
CHICAGO 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 OF 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 EXTRA CONTRACTUAL 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, Chicago Title Insurance Company (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as to 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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.

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- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under states statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in 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;
 - (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 shall not be 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 shall not be 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 will only have liability under Commitment Conditions 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 shall not exceed the less of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.

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- e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- 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 and must be restricted solely to the terms and provisions of this Commitment.
- c) Until the Policy is issued, 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 HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

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. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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>.

CHICAGO TITLE INSURANCE COMPANY



Countersigned:

By: _____
Richard W. Riddle
Oklahoma Title & Escrow Corp.
5314 S Yale Ave Ste 200
Tulsa, OK 74135
Tel: 918-494-3966
Fax: 918-492-5264

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Transaction Identification Data for reference only:

Issuing Agent: Oklahoma Title & Escrow Corporation
Issuing Office: 5314 South Yale Avenue, Suite 200, Tulsa, Oklahoma 74135
Issuing Office's ALTA® Registry ID: Agent #6855.1.75.36
Loan ID Number:
Commitment Number: 003798
Issuing Office File Number: 0551-3405; TI-3958
Property Address: 4814 East 68th Street, #106
Tulsa, Oklahoma 74136

SCHEDULE A

1. Commitment Date: October 23, 2019 at 7:59 a.m.
2. Policy to be issued:
 - (a) 2006 ALTA® Owner's Policy
Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at item 4 below
Proposed Policy Amount: \$ TBD
 - (b) 2006 ALTA® Loan Policy
Proposed Insured: NA
Proposed Policy Amount: \$ NA
3. The estate or interest in the Land described or referred to in this Commitment is fee simple.
4. The Title, at the Commitment Date, is vested in:

Proffitt Enterprises, Inc.

Title acquired by virtue of a QuitClaim Deed, dated April 12, 2007, and recorded on April 3, 2008, in the land records of the Tulsa County Clerk, as Document No. 2008034482.

5. The Land is described as follows:

Unit No. 106, in Willow Creek Condominium I, according to the Declaration of Unit Ownership Estate of Willow Creek Condominium I, and the Plot Plan, Survey, Building Plans and Bylaws attached thereto, and recorded in the Office of the County Clerk of Tulsa County, State of Oklahoma, filed November 29, 1978, in Book 4368, at Pages 1174-1125, as Amended pursuant to that First Amendment filed January 29, 1979, in Book 4379, at Page 579, in the Office of the County Clerk of Tulsa County, State of Oklahoma.

CHICAGO TITLE INSURANCE COMPANY

By: Oklahoma Title & Escrow Corporation
Authorized Signatory

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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:
 - a. General Warranty Deed, properly executed and acknowledged, from the current fee simple owner shown in Schedule A-4 above to _____. The Deed shall be executed by the president or any vice-president of the corporation or the chairman or vice-chairman of the board of directors of the corporation.
 - b. The Company requires that one of the present owners execute an affidavit pursuant to the terms of 16O.S.2001§76(b) stating that neither Richard Smith nor Sherry J. Smith are claiming an interest in the insured property.
 - c. Release of the Homeowners Association Lien filed by Willow Creek I Neighborhood Association, Inc., dated July 19, 2019, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on July 19, 2019, as Document No. 2019063346.
5. Payment of all taxes, charges, assessments, levied and assessed against subject Land, which are due and payable.
6. The Proposed Policy Amount (s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's Policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the Land as collateral. Proposed Policy Amount (s) will be revised and premiums charged consistent therewith when the final amounts are approved.
7. Payment to or for the account of Grantors or Mortgagors, as the case may be, of the consideration for the estate or interest to be insured.
8. Certification from the Willow Creek Neighborhood Association, Inc. that all dues, due and payable for all months prior to and including the month of closing, have been paid. If closing occurs after the 15th day of any month, the next full month's assessment amount must be withheld from closing and paid to the association, in which event, a copy of the Closing Statement evidencing this withholding and payment must be provided to the Company.
9. Title Insurance Affidavit and Agreement to Chicago Title Insurance Company executed by the Seller certifying that there are no unpaid bills for labor or materials furnished to the property which charges could become a lien against the property; that there are no unpaid taxes or special assessments on the property, other than those of public record; that there are no financing statements filed on the property which are not of public record, which

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- financing statements could become a lien on said property. The Buyer should also sign this Affidavit if Buyer has had access to the property or has contracted for labor to be performed or materials furnished to the property.
10. If Standard Exception numbered "2" on Schedule B, Section 2, hereto which states, "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," is to be removed from the Owner's or Mortgagee's Policy to be issued in accordance with this Commitment, it will be necessary to provide the Company with an as-built survey showing all encroachments and easements and other matters affecting the property, which survey must be certified to Chicago Title Insurance Company and Oklahoma Title & Escrow Corporation.
 11. For closings that occur on or after November 1, 2019, the 2019 ad valorem taxes should be paid.
 12. The Company requires verification from the office of the Secretary of State of Oklahoma that Proffitt Enterprises, Inc., is in existence and in good standing. Company requires review of an accurate copy of the Articles of Incorporation and Bylaws, and all amendments thereto.
 13. The Company requires that it be provided with a properly executed resolution of the board of directors of Proffitt Enterprises, Inc., that authorizes the insured transaction, and designates the officer authorized to execute the instruments on behalf of the corporation.
 14. Determine by gap check that no adverse documents, transactions, or other matters, affecting title, or as against insured owner(s) have been filed subsequent to the effective date of this Commitment to actual date of closing.
 15. Before the final policy of title insurance can be issued on the property described in Schedule A-3 hereof, a title report through the date of the filing of the closing documents must be obtained from a licensed abstractor.
 16. If closing occurs 180 days or later from the effective date of this Commitment, it will be necessary for an updated and recertified abstract to be furnished to Oklahoma Title & Escrow Corporation prior to issuance of the policy of title insurance.
 17. Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
 18. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
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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. Rights or claims of parties in possession not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. 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.
5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. Ad valorem taxes for the year 2019, and such but years which are not yet due and payable.
8. All interest in and to all of the oil, gas, coal, metallic ores and other minerals in and under and that may be produced from the Land, and all rights, interests and estates of whatsoever nature incident to or growing out of said outstanding minerals.
9. Restrictive covenants, building set-back lines, limits of no access, easements, utility easements and underground utility easements, if any, as shown on Plat No. 3206 for Willow Creek, dated July 8, 1971, and recorded on July 9, 1971, as Instrument No. 144179 of the land records of the Tulsa County Clerk, as amended by an instrument dated November 22, 1972, and recorded on December 4, 1972, in Book 4046, Page 970; further amended by an instrument dated December 20, 1971, and recorded on December 20, 1971, in Book 3997, Page 2; further amended by an instrument dated March 27, 1979, and recorded on April 5, 1979, in Book 4390, Page 2187; further amended by an instrument dated April 16, 1979, and recorded on April 17, 1979, in Book 4393, Page 283; further amended by an instrument dated September 5, 1979, and recorded on September 7, 1979, in Book 4425, Page 1626, and further amended by an instrument dated December 18, 1979, and recorded on March 5, 1980, in Book 4462, at Page 466, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
10. Easements, if any, contained in the Deed of Dedication for Willow Creek, dated November 22, 1972, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on December 4, 1972, in Book 4046, Page 970.

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11. The easements, covenants, conditions, and restrictions contained in the Declaration of Covenants and Restrictions dated March 15, 1976, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on March 1976, in Book 4207 at Page 336.
12. The terms, conditions, provisions, covenants and restrictions created by the Declaration of Unit Ownership Estate for Willow Creek Condominiums I, dated November 29, 1978, recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on November 29, 1978 and recorded in Book 4368, Page 1174, as amended by the First Amendment to the Declaration of Unit Ownership Estate dated filed January 29, 1979, in Book 4379, Page 579, and as further amended by the Second Amendment to the Declaration of Unit Ownership Estate dated November 29, 1978, filed June 15, 1979 and recorded in Book 4406, Page 1718; and further amended by the Third Amendment to the Declaration of Unit Ownership Estate dated December 4, 1979, filed February 26, 1980 and recorded in Book 4460, Page 1264.
13. Provision for lien for non-payment of Homeowners Association dues provided for in the Declaration of Unit Ownership Estates for Willow Creek Condominium I, dated November 29, 1978, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on November 29, 1978, in Book 4368, Page 1174.
14. Waiver, Relinquishment and Termination of Reserved Rights by Declarant as evidenced by an instrument recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on March 22, 1983, in Book 4677, at Page 28.
15. Right-of-Way as evidenced by an instrument granted in favor of Oklahoma Natural Gas Company, dated August 24, 1983, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on September 6, 1983, in Book 4724, at Page 129.
16. Restrictive Easement as evidenced by an instrument granted in favor of the City of Tulsa, dated October 12, 1983, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on November 22, 1983, in Book 4746, at Page 288.
17. Memorandum of Agreement as evidenced by an instrument granted in favor of Cox Communications Central I and Cox Communications Central II, d/b/a Cox Communications Tulsa, dated May 5, 2000, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on July 20, 2000, in Book 6392, at Page 417.
18. Sewer Easement as evidenced by an instrument granted in favor of the City of Tulsa, Oklahoma dated November 2, 1970, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on December 1, 1970, in Book 3, Page 1744.
19. Underground Right of Way Easement granted in favor of Public Service Company of Oklahoma, dated June 22, 1971, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on July 6, 1971, in Book 3975, Page 941-942.
20. Underground Right of Way Easement granted in favor of Public Service Company of Oklahoma, dated October 28, 1972, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on December 18, 1972, in Book 4048, Page 354.
21. Underground Right of Way Easement granted in favor of Public Service Company of Oklahoma, dated October 20, 1972, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on December 18, 1972, in Book 4048, Page 375.
22. Sewer Easement granted in favor of the City of Tulsa dated August 23, 1971, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on September 16, 1971, in Book 3985, Page 900.

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23. Water Easement granted in favor of the City of Tulsa dated August 18, 1972, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on August 31, 1972, in Book 4032, Page 1271.
 24. Mutual Access, Transit and Parking Easement, between Dworman dba Daltex Capital Company and Willow Creek Condominiums, Inc., dated November 30, 1978, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on December 18, 1978, in Book 4372, Page 197.
 25. Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney and limitations on title created by the Declaration of Unit Ownership Estate for Willow Creek Condominium I, dated November 29, 1978, filed November 29, 1978 at 12:45 p.m., recorded in Book 4368, Page 1174; as amended by First Amendment to Declaration of Unit Ownership Estate for Willow Creek Condominium I, filed January 29, 1979 at 10:30 a.m., recorded in Book 4379, Page 579, and as further amended by Second Amendment to Declaration of Unit Ownership Estate for Willow Creek Condominium I, dated November 29, 1978, filed June 15, 1979 at 2:43 p.m., recorded in Book 4406, Page 1178, and as further amended by Third Amendment to Declaration of Unit Ownership Estate for Willow Creek Condominium I, dated December 4, 1979, filed February 26, 1980 at 4:15 p.m., recorded in Book 4460, Page 1264, and recorded in the related ByLaws, in any instrument creating the estate of interest insured by this policy; and in any other allied instrument referred to in any of the instruments aforesaid, which instruments cover the premises described therein.
 26. Right of Way Agreement granted in favor of Oklahoma Natural Gas Company, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on September 6, 1983, in Book 4724, Page 129.
 27. Restrictive Easement granted in favor of the City of Tulsa dated October 12, 1983, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on November 22, 1983, in Book 4746, Page 288. .
 28. Future assessments levied by Willow Creek I, Neighborhood Association, Inc., for maintenance and improvements of common areas in said addition.
 29. Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney and limitations on title created by the Declaration of Unit Ownership Association, Inc., or set forth in the ByLaws, dated August 3, 1979, filed August 3, 1979 at 4:29 p.m., recorded in Book 4417, Page 1976-2059; as amended by First Amendment to Declaration, dated March 9, 1983, filed March 22, 1983 at 10:15 a.m., recorded in Book 4677, Pages 98-101, in any instrument creating the estate or interest insured by this policy; and in any other allied instrument referred to in any of the instruments aforesaid.
 30. Right of Water Easement granted in favor of the City of Tulsa, dated September 1, 1987, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on September 9, 1987, in Book 5050, Page 957.
 31. Terms, conditions and provisions of Agreement Respecting Use of Facilities, dated August 2, 1979, by and between Willow Creek Condominiums Second, Inc., an Oklahoma corporation, referred to as Declarant, on its own behalf and on behalf of Willow Creek II Neighborhood Association, Inc., an Oklahoma corporation, and Alvin Dworman d/b/a Daltex Capital Company, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma on December 11, 1980, in Book 4515, Page 1637-1640.
 32. Grant of Easement as evidenced by an instrument granted in favor of CoxCom, Inc., dba Cox Communications Tulsa, dated October 8, 2007, and recorded in the land records of the County Clerk of Tulsa County, Oklahoma, on June 18, 2010, as Document No. 2010052733.
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