

PALMER & CO., P.A.
CERTIFIED PUBLIC ACCOUNTANTS

AMBER G. MARTINEZ, CPA
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701 OSUNA ROAD NE, SUITE 100
ALBUQUERQUE, NM 87113
PHONE: (505) 344-1040
FAX: (505) 508-4385

December 19, 2025

The Chili Currier Scholarship Fund
PO Box 93697
Albuquerque, NM 87199

This letter serves as an agreement that our firm, Palmer & Co., will prepare a 990-N for NMLTA Chili Currier Scholarship Fund. This includes reporting the information below for your organization to the IRS.

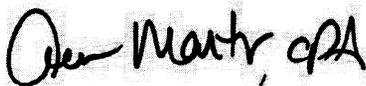
EIN: 85-0426232

Principal Officer's name: Scott Florez

Gross receipts not greater than \$50,000

Our services are limited to preparing and filing the 990-N as long as the organization meets the gross receipts requirement listed above. We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement.

Sincerely,



NMLTA signature:

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December 19, 2025

New Mexico Land Title Association
PO Box 93697
Albuquerque, NM 87199

We appreciate the opportunity of working with your exempt organization and advising you regarding your income tax. To ensure a complete understanding between us, we are setting forth the pertinent information about the services that we propose to render for you.

We will prepare your Federal Form 990 and related state income tax returns with supporting schedules for the year ended December 31, 2025. We are not being engaged to determine your filing obligation in all state, local and foreign jurisdictions. If you believe you may need to file in additional jurisdictions, please let us know and we can discuss filing requirements.

We will perform any bookkeeping we find necessary for the preparation of the income tax returns. You represent that the information you are supplying to us is accurate and complete to the best of your knowledge. We will not verify the information you give us. However, we may ask for clarification of some of the information. Any information we receive from you will be treated as confidential and is subject to disclosure by us only at your request or as compelled by law or for regulatory matters.

We will use our judgment in resolving questions where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. We will follow whatever position you request, so long as it is consistent with the Internal Revenue Code, Regulations and interpretations that have been promulgated. If the taxing authorities later contest the position taken, there may be an assessment of additional tax, interest, and penalties. We assume no liability for any such additional penalties or assessments.

Management agrees to perform the following functions in connection with Palmer & Co. provision of tax services:

- Make all management decisions and perform all management functions;
- Designate an individual who possesses suitable skill, knowledge, and/or experience to oversee the tax services and evaluate the adequacy and results of the services;
- Accept responsibility for the results of the tax services; and
- Establish and maintain internal controls over the tax return preparation process

We will perform your tax services in accordance with applicable professional standards, including the Statements on Standards for Tax Services issued by the American Institute of Certified Public Accountants.

Management is responsible for the proper recording of transactions in the books of accounts, for the safeguarding of assets, and for the substantial accuracy of the financial records. Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations

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or other irregularities, should any exist. We are not responsible for the disallowance of doubtful deductions, inadequately supported documentation or for the resulting taxes, penalties, and interest. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign and file them.

Our engagement is not intended, nor can it be relied upon to determine if your organization has Unrelated Business Taxable Income. (UBTI) Our firm is available under the terms of a separately agreed-upon engagement letter to determine if UBTI exists in your organization. It is further understood that if you do not engage our firm to conduct such a study and UBTI is subsequently determined by any taxing authority, you will hold our firm harmless from any resulting damage(s).

Our minimum fees for these services will be at our standard hourly billing rates for the time spent, plus out-of-pocket expenses, including computer-processing charges. Our fees will be adjusted accordingly based on the degree of responsibility assumed, complexity of the engagement, special skills required to resolve issues, and the adequacy and timeliness of the information you provide.

We reserve the right to suspend our services or to withdraw from this engagement in the event that any of our invoices are deemed delinquent (if not paid within thirty days of the invoice date) or for any other reason, such as but not limited to, unethical business practices, conflicts of interest, incomplete data, misleading information or uncooperativeness on the part of management in performing our engagement.

If a dispute arises among the parties hereto, the parties agree first to try in good faith to settle the dispute by mediation administered by the American Arbitration Association under its Rules for Professional Accounting and Related Services Disputes before resorting to litigation. All parties shall share the costs of any mediation proceeding equally. Client and (firm name) ("accounting firm") both agree that any dispute over fees charged by the accounting firm to the client will be submitted for resolution by arbitration in accordance with the Rules for Professional Accounting and Related Services Disputes of the American Arbitration Association. Such arbitration shall be binding and final. IN AGREEING TO ARBITRATION, WE BOTH ACKNOWLEDGE THAT, IN THE EVENT OF A DISPUTE OVER FEES CHARGED BY THE ACCOUNTING FIRM, EACH OF US IS GIVING UP THE RIGHT TO HAVE THE DISPUTE DECIDED IN A COURT OF LAW BEFORE A JUDGE OR JURY AND INSTEAD, WE ARE ACCEPTING THE USE OF ARBITRATION FOR RESOLUTION.

Your returns are subject to examination by the taxing authorities. In the event of an audit, you may be requested to produce documents, records or other evidence to substantiate the items of income and deduction shown on the tax return. Any proposed adjustments by the examining agent are subject to certain rights of appeal. If an examination is made, we will represent you if you so desire. Such additional services are not included in our fee for preparation of your returns.

During the preparation of your income tax returns, we may provide you with written communication regarding certain tax matters. To ensure compliance with IRS Circular 230 disclosure requirements, we inform you that any tax advice contained in such communications (including any attachments) is not intended or written to be used, and cannot be used, by you for the purpose of avoiding penalties under the Internal Revenue Code or any applicable state or local tax law provisions. Such written communications are intended solely for your use and no one else should rely on the tax advice that may be provided therein.

The law provides for a penalty to be imposed where a taxpayer makes a substantial understatement of his or her tax liability. You agree to advise us if you wish disclosure to be made in your return or if you wish for us to identify or perform further research with respect to any material tax issues for the purpose of ascertaining whether, in our opinion, there is "substantial authority" for the position proposed to be taken on such issues in your return.

As each tax situation is unique, compliance with US Treasury Regulations may require additional time researching tax issues and preparing your tax returns. Therefore, additional fees may be billed.

Most states have statutes that require legal entities such as yours to keep up-to-date minute books that document such items as major asset purchases, loans, officer salaries, bonuses and other important matters affecting the organization. If you do not currently maintain an up-to-date minute book, you are advised to contact an attorney to determine the documentation required to comply with state law.

Work papers and other written or digitally created materials, files, or analyses (collectively, "files") prepared during the course of our engagement are the sole and exclusive property of the accounting firm and constitute confidential and proprietary information of the accounting firm. It is our policy not to grant access to our files. If all or any portion of our files are subpoenaed, we will require assistance from your legal counsel to assist us in obtaining a protective order to prevent public disclosure of our files. If the accounting firm, its partners, managers, agents, or employees are requested, pursuant to subpoena, court order, regulatory agency, governmental agency, or other legal process, to appear in person or to produce or provide access to its files or any other materials relating to this engagement in judicial or administrative proceedings to which the accounting firm is not a party, you agree to reimburse the accounting firm at standard billing rates for its professional time and expenses, including reasonable attorney's fees, incurred in responding to such requests. This provision shall survive the termination of your engagement with the accounting firm.

It is our policy to keep records related to this engagement for seven years. However, (firm name) does not keep any original client records, so we will return those to you at the completion of the services rendered under this engagement. When records are returned to you, it is your responsibility to retain and protect your records for possible future use, including potential examination by any government or regulatory agencies. By signing this engagement letter, you acknowledge and agree that upon the expiration of the seven-year period, we are free to destroy our records related to this engagement.

In connection with this engagement, we may communicate with you or others via email transmission, and by signing this letter, you authorize us to do so. As emails can be intercepted and read, disclosed, or otherwise used or communicated by an unintended third party, or may not be delivered to each of the parties to whom they are directed and only to such parties, we cannot guarantee or warrant that emails from us will be properly delivered and read only by the addressee. Therefore, we specifically disclaim and waive any liability or responsibility whatsoever for interception or unintentional disclosure of emails transmitted by us in connection with the performance of this engagement. In that regard, you agree that we shall have no liability for any loss or damage to any person or entity resulting from the use of email transmissions, including any consequential, incidental, direct, indirect, or special damages, such as loss of revenues or anticipated profits, or disclosure or communication of confidential or proprietary information.

Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return. You are not required to give your consent to the use of your tax return information. If we condition our service on your consent, your consent will not be valid. Your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

This engagement letter is contractual in nature and includes all of the relevant terms that will govern the engagement for which it has been prepared. The terms of this letter supersede any prior oral or written representations or commitments by or between the parties. Any material changes or additions to the terms set forth in this letter will only become effective if evidenced by a written amendment to this letter, signed

by all of the parties. If you would like us to provide you with any other services not specifically outlined in this engagement letter, you must make that request of us in writing. If we agree to provide the requested additional services, we will create a separate engagement letter specifically addressing the same, and that engagement letter, upon your signature, will govern our provision of those additional services.

There are many reporting requirements with respect to assets held in foreign countries or having signature authority over foreign accounts, whether or not you have any ownership in such accounts. We will need to document for our files affirmative representations regarding any foreign holdings or signature authority, of lack thereof. There are significant penalties that could be imposed by failing to properly report such assets or authority.

By signing this engagement letter, you hereby consent to the use by Palmer & Co. of any and all tax return information contained in your federal income tax returns (including your name, address and e-mail address) for the following purposes:

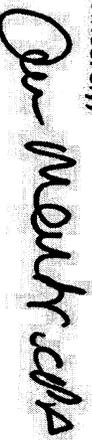
- Communications of information about new ideas, financial matters and additional or ancillary services offered by (firm name) or its affiliated entities.
- To determine whether you need additional information and/or appropriate recommendations regarding business valuation services, litigation support services, business consulting, technology services, investment advisory services or other relevant products and/or services.

We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement. We will be pleased to discuss this letter with you at any time.

If the foregoing is in accordance with your understanding, please sign the copy of this letter in the space provided and return it to us.

Whether you return a signed copy of this engagement letter to us or not, a discussion, meeting or the receipt of any information from us will be your confirmation of your agreement to the terms of this letter, including your affirmative representation that you have substantiation to support all deductions claimed and that you have provided us with all information necessary to prepare a complete and accurate return.

Sincerely,



RESPONSE:

I am currently the _____ for New Mexico Land Title Association and I have authority to execute this agreement on behalf of that Company. I agree that this letter correctly describes the terms and conditions under which your firm agrees to perform services for New Mexico Land Title Association and the objectives as well as limitations of the services requested by New Mexico Land Title Association and your firm has agreed to perform.

Signature _____

Date _____