

**INFORMATIONAL
COMMITMENT FOR TITLE INSURANCE**

SCHEDULE A

File No.: 6807info

1. Effective Date: February 6, 2026 at 8:00am

2. Policy or Policies to be issues:	Amount
a. informational	Informational

Proposed Insured: Chester L. Ross and Mildree A. Ross Revocable Living Trust Agreement dated July 31, 1996

b. NA	Informational
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Proposed Insured:

3. The estate or interest in the land described or referred to in the Commitment and covered herein is FEE SIMPLE and is at the effective date hereof vested in:

Chester L. Ross and Mildree A. Ross Revocable Living Trust Agreement dated July 31, 1996

4. The land referred to in this Commitment is situated in the County of Lincoln, State of Missouri, and described as follows:

PARCEL 1: All that part of the following described tract that lies South of the South right of way line of new State Highway B, as per Book 271 page 239 and as presently located: All of Lot 3 of the Wm. L. Elsberry Estate according to the plat thereof made by Frank D. Brown, County Surveyor, and filed for Record in Plat Book 2 page 5 of the records of Lincoln County, Missouri, said lot being the North 303.42 acres of the West 1/2 of Section 34; and also a part of the Southeast 1/4 of Section 33, described as beginning at a stone on the intersection of the East line of 33 with the County Road; thence 71 degrees West 21.53 chains; thence South 59 1/4 West 3.32 chains; thence South 7 degrees East 14.61 chains; thence North 89 1/2 degrees East 21.45 chains; thence North 3/4 degrees East 23.05 chains to the point of beginning. All the aforesaid lands being in Township 51 North, Range 1 East of the 5th P.M., subject to rights of way for roads as now located, and containing 347.42 acres, more or less.

Excepting, however, the following described real estate: Beginning at an iron rod on the South right of Way line of Highway B said iron rod being South 89 degrees 25' East 406.0 feet and South 1 degree 0' West 30.0 feet from the West quarter corner of Section 34, Township 51 North, Range 1 East of the 5th P.M.; thence South 1 degree 0' West 200 feet; thence North 89 degrees 25' West 217.8 feet; thence North 1 degree 0' East 200 feet; thence South 89 degrees 25' East 217.8 feet to the place of beginning, containing 1 acre and being a part of the Southwest quarter of Section 34, Township 51 North, Range 1 East of the 5th P.M., Lincoln County Missouri, the land herein conveyed containing in the aggregate 150 acres, more or less.

Except from the 3.988-acre tract more fully described as a tract of land being part of a tract of land conveyed by Deed Book 272 page 1284 of the Lincoln County Records being situated in the Southeast corner of Lot NO. III of the William L. Elsberry Estate as recorded in Plat Book 2 page 6 of the Lincoln County Records and being part of the Southeast 1/4 of Section 34, Township 51 North, Range 1 East of the 5th P.M., Lincoln

County, Missouri and being more particularly described as follows: Beginning at an iron rod marking the Southeast corner of Lot NO. III of the William L. Elsberry Estate; thence South 89 degrees 52' 42" West with the South line of Lot III, 516.80 feet to an iron rod; thence North 06 degrees 21' 33" East, departing said South line 50.64 feet to an iron rod in an existing fence; thence with the existing fence the following: North 47 degrees 06' 59" East 252.92 feet to an iron rod; North 17 degrees 11' 04" East 178.72 feet to an iron rod; North 39 degrees 57' 02" East 133.86 feet to an 18" Walnut Tree; North 16 degrees 48' 14" East 162.80 feet to an iron rod; North 37 degrees 39' 34" East 41.30 feet to an iron rod; thence South 89 degrees 50' East departing said fence 60.77 feet to an iron rod on the East side of Lot NO. III being coincident with the quarter Section line; thence South 00 degrees 10' West, with coincident line, 654.09 feet to the beginning point. The above described 3.988-acre tract is benefited by and subject to a 30-foot roadway as it appears on the recorded Subdivision plat of the William L. Elsberry Estates, Plat Book 2 page 6 of the Lincoln County Records. Said 30-foot-wide roadway being parallel with and adjacent to the East line of Lot III of the William L. Elsberry Estate the East line of said roadway being described as follows: Beginning at the Southeast corner of Lot III of the William L. Elsberry Estates (PB2/6); thence North 99 degrees 10' East, with the East line of Lot III to the Northeast corner of same marking the terminus of said roadway. All according to a Survey and Plat by William J. Shea, JR., Lincoln County Surveyor in Survey Record Book X page 31 of the Lincoln County Records.

PARCEL 2:

All of Lot 2 of the division of lands of William L. Elsberry, according to the plat thereof recorded in the Recorder's Office of Lincoln County, Missouri in Plat Book 2 page 6 and in Surveyors Record J page 169, more particularly described as follows, to-wit: Beginning at a stone on the South quarter corner of Section 34, Township 51 North, Range 1 East; thence North 10 degrees East 6.51 chains to a stone; thence North 89 $\frac{3}{4}$ degrees West 40.88 chains to a stone; thence North $\frac{1}{2}$ degree 10.60 chains to a stone; thence South 89 $\frac{3}{4}$ degrees West 21.47 chains to a stone; thence South 7 degrees East 56.00 chains to a stone which is 69 degrees East 1.5 chains from a stone at the Northeast corner of U.S. Survey 1681; thence North 69 degrees East 9.20 chains to a stone; thence South 21 $\frac{1}{2}$ degrees East 28.70 chains to a stone; thence North 69 $\frac{1}{2}$ degrees East 32.30 chains to a stone; thence North $\frac{1}{4}$ degrees East 37.25 feet to a stone; thence East 7.30 chains to a stone; thence North 7.76 chains to point of beginning, containing 303.60 acres in South part of Southwest $\frac{1}{4}$ Section 34 and Southeast corner of Section 33, Township 51 North, Range 1 East part of Fractional Section 4 and West part of Fractional Section 3 and North part of U.S. Survey 1674, Township 50 North Range 1 East, Lincoln County, Missouri.

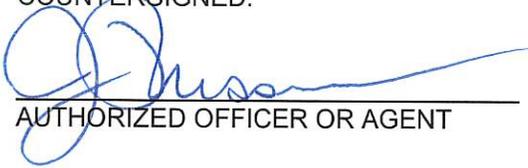
Also, beginning at a stone on John Wells North line and being William Elsberry's Southeast corner in Survey NO. 1674, Township 50 North, Range 1 East of the 5th P.M.; thence with said Elsberry East line North 37.16 chains to a stone; thence East 12.21 chains to a stone; thence South 32.34 chains to a stone on John Wells Northern Line; thence with said Wells Northern line South 68 $\frac{1}{4}$ degrees West 13.04 chains to place of beginning and containing 42.43 acres embracing a part of Survey NO. 1674 and a part of the North half of Section 3 Township and Range above named.

PARCEL 3:

All of a tract of ground beginning at an Old Stone, the Northwest corner of Lot 10 of U.S. Survey 1674, Township 50 North, Range 1 East of the 5th P.M.; thence with the North line of said Lot 10, North 9 degrees 51' East 1003.0 feet to an iron rod; thence South 20 degrees 45' East 873.7 feet to a point in the County Road; thence with the centerline of the County Road, South 70 degrees 28' West 1003.10 feet to an iron rod at the West side of County Road in West line of said Lot 10; thence with West line of Lot 10, North 20 degrees 45' West 863.5 feet to the place of beginning, containing in the aggregate 20.0 acres, more or less and being part of Lot 10 U.S. Survey 1674, Township 50 North, Range 1 East of the 5th P.M.

Property Address: Highway B, Walnut Hill Lane, and Windy Hill Lane, Elsberry, MO 63343

COUNTERSIGNED:



A handwritten signature in blue ink, appearing to read "J. Wilson", is written over a horizontal line. The signature is fluid and cursive.

AUTHORIZED OFFICER OR AGENT

Valid only if Schedule B is attached.

SCHEDULE B - SECTION 1

File No.: 6807info

The following are the requirements to be complied with:

1. Instrument creating the estate or interest to be insured must be executed and filed for record, to-wit:
Survey, Legal description for subject split properties.

NOTE: THIS INFORMATIONAL COMMITMENT IS NOT AN ABSTRACT OR OPINION OF TITLE, NOR IS IT A COMMITMENT TO INSURE TITLE. THIS COMMITMENT IS FURNISHED FOR REFERENCE PURPOSES ONLY AND SHOULD NOT BE RELIED UPON FOR TITLE PURPOSES WHEN ACQUIRING OR CONVEYING AN INTEREST IN THE LAND. IT MAY NOT BE RELIED UPON AS A COMMITMENT TO INSURE TITLE TO THE LAND IDENTIFIED HEREIN. If TITLE INSURANCE COVERAGE IS DESIRED, APPLICATION SHOULD BE MADE FOR A TITLE INSURANCE COMMITMENT IN A SPECIFIED AMOUNT AND IDENTIFYING THE PROPOSED INSURED.

Limitation of Liability

IMPORTANT - READ CAREFULLY: This report is not an insured product or service or a representation of the condition of title to real property. It is not an abstract, legal opinion of title, title insurance commitment or preliminary report, or any form of title insurance guaranty. This report is issued exclusively for the benefit of the applicant therefore and may not be used or relied upon by any person. This report may not be reproduced in any manner without All County Title Company's prior written consent. All County Title Company does not represent or warranty that the information herein is complete or free from error, and the information herein is provided without any warranties of any kind, as-is and with all faults. As a material part of the consideration given in exchange for the issuance of this report, recipient agrees that All County Title Company's sole liability for any loss or damage caused by an error or omission due to inaccurate information or negligence in preparing this report shall be limited to the fee charged for the report. Recipient accepts this report with this limitation and agrees that All County Title Company would not have issued this report but for the Limitation of Liability described above. All County Title Company makes no representation or warranty as to the legality or propriety of recipient's use of the information herein

2. Pay the full consideration to, or for the account of, the grantors, or mortgagors.
3. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

LOCATOR NO.: 03803300000005000,
03803300000006000,
03803400000004000,
03803400000006000,
09200300000006000,
09200300000007000 and
09200400000001000

ASSESSED VALUATION: \$0.00

2025 TOTAL TAX: all paid. see below.

SCHEDULE B - SECTION 1

(Continued)

4. Closing information note: If the closing for the subject property is to be conducted by this company, we require all monies due from purchaser, borrower or seller to be in the form of a cashier's check, certified check or wire transfer. If the sale proceeds or any payoffs pursuant to the closing require good funds then monies received by us for such must be by bank or wire transfer. The above applies to all closing unless other specific arrangements are made in advance to the closing. Due to the differences in banking practices and being out of the control of this company of the funds being wired we can not accept financial responsibility for delays in the clearing or posting of funds. All funds received after 2 o'clock P.M., will be posted on the next business day.
5. In the event any party to the transaction contemplates the use of a Power of Attorney, this company requires submission of the Power of Attorney, in recordable format, no less than three (3) days prior to closing for review and approval.
6. For all transactions closed by this company will require a valid driver's license with photo. If a non-drivers state identification card is provided, this company may require a second form of identification.
7. Notice regarding Closing Protection Letter Coverage: Closing Protection Letters are issued to the Lender and/or Buyer, and Seller on all properties closed by Company. A Closing Protection Letter protects a Party against losses as a result of the following acts of the title insurer's named issuing agency or agent: Acts of theft of settlement funds or fraud with regard to settlement funds; and failure to comply with written closing instructions by the proposed insured when agreed to by the title agency or the agent, relating to title insurance coverage.
8. This company must be informed prior to the closing of any recent alterations, significant repairs, new construction or renovation to the subject property, at which time additional requirements may be added to the title commitment. Failure to notify this company of such conditions prior to closing will invalidated any mechanic's lien coverage provided in any policy to be issued hereunder.
9. Satisfactory Title Affidavit from the seller(s) and borrower(s).
10. Written acknowledgement from all Proposed insured's acknowledging that there will be a delay in the recording and return of the original instruments that require recording (i.e. deed, deed of trust, mortgage, lease) as well as a potential delay in the issuance of a final title insurance policy.
11. PROVIDE COPY OF the Chester L. Ross and Mildree A. Ross Revocable Living Trust Agreement dated July 31, 1996, TRUST SHOWING PERTINENT LANGUAGE GIVING TRUSTEE THE AUTHORITY TO CONVEY/FINANCE/PURCHASE REAL ESTATE OR FURNISH FOR EXAMINATION A FULLY EXECUTED CERTIFICATE OF TRUST PURSUANT TO RSMo 456-10.1013 OF THE UNIFORM TRUST CODE OF MISSOURI, EXECUTED BY ALL OF THE CURRENTLY ACTING TRUSTEES OF THE TRUST.
12. NOTE: We find no record of a Mortgage/Deed of Trust affecting the subject property, however, if there is an unrecorded mortgage/deed of trust or owner has knowledge of an "open" mortgage/deed of trust affecting said property, we must be notified. This company reserves the right to make additional requirements and or exceptions as may be necessary.

SCHEDULE B - SECTION 1

(Continued)

13. For Informational purposes only, we submit the following tax information. We assume no liability for the correctness of same.

LOCATOR NUMBER 03-80-33-000-000-005.000
2025 TAXES: \$92.11 paid

LOCATOR NUMBER 03-80-33-000-000-006.000
2025 TAXES: \$149.51 paid

LOCATOR NUMBER 03-80-34-000-000-004.000
2025 TAXES: \$2362.23 paid

LOCATOR NUMBER 03-80-34-000-000-006.000
2025 TAXES: \$110.68 paid

LOCATOR NUMBER 09-20-03-000-000-006.000
2025 TAXES: \$200.97 paid

LOCATOR NUMBER 09-20-03-000-000-007.000
2025 TAXES: \$426.01 paid

LOCATOR NUMBER 09-20-04-000-000-001.000
2025 TAXES: \$218.98 paid

SCHEDULE B - SECTION 2

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EXCEPTIONS

Schedule B of the policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

STANDARD EXCEPTIONS

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any matters that would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. 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; and
5. Taxes or special assessments that are not shown as existing liens by the public records.

SPECIAL EXCEPTIONS

1. 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 acquired for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. General taxes due and payable in the year shown below and subsequent years, and special assessments that become a lien after the date hereof. Year: 2026 and thereafter.
3. Please read the Exceptions and the terms shown or referred to herein carefully. The exceptions are meant to inform you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.
4. TERMS AND PROVISIONS OF RSMo 137.082 WHICH ALLOWS FOR REASSESSMENT OF NEW CONSTRUCTION AFTER DATE OF OCCUPANCY.
5. NOTE: REFERENCE TO ACREAGE IN THE DESCRIPTION OF THE LAND IS FOR INFORMATIONAL OR DESCRIPTIVE PURPOSES ONLY AND ACREAGE IS NOT INSURED BY THIS COMMITMENT OR POLICY.
6. NOTE: This Company reserves the right to add additional Requirements or Exceptions, and to notify you prior to closing that it will not issue a final title policy, based upon the details of the transaction, a review of the closing documents, and changes to the availability of recorded and title searching capabilities resulting from reactions to the COVID-19 virus.
7. THE TAXES FOR 2026 AND THEREAFTER, NONE NOW DUE AND PAYABLE.
8. Easement to Central Electric Power Cooperative as recorded in Book 241 page 165, Book 241 page 167, Book 255 page 637, Book 1921 page 91 and Book 1921 page 94, Lincoln County Records.

SCHEDULE B - SECTION 2

(Continued)

9. Right of way to the State of Missouri, Highway Commission, as recorded in Book 271 page 239, Lincoln County Deed Records.
10. Easement to Cuivre River Electric Cooperative as recorded in Book 280 page 2666, Book 501 page 308 and Book 640 page 153, Lincoln County Records.
11. Road Easement as recorded in Book 664 page 305, Lincoln County Deed Records.
12. Easement to Union Electric Company as recorded in Book 2454 page 918, Lincoln County Records.
13. Subject to and benefitted by rights of way of State Highway B, Windy Hill Road and Walnut Hill Road.
14. Easements, Building Lines and other matters as shown on the Plat of William L. Elsberry Estate as recorded in Plat Book 2 on Page 6, of the Lincoln County Deed Records.
15. The information is subject to the completion of a land survey and legal descriptions to be supplied.

NOTE: AN OWNER'S POLICY ISSUED IN CONNECTION WITH THIS COMMITMENT WILL CONTAIN THE FOLLOWING PRE-PRINTED EXCEPTION:

1. **Rights or claims of parties other than Insured in actual possession of any or all the property.**
2. **Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.**
3. **Unfiled mechanic's or materialmen's liens.**