



**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**FIRST AMERICAN 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.

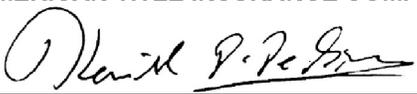
THE COMPANY’S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, First American Title Insurance Company, a Nebraska 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.

**FIRST AMERICAN TITLE INSURANCE COMPANY**

By:   
Kenneth D. DeGiorgio, President

By:   
Lisa W. Comehl, Secretary

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## 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.

### 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.

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**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.
- 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 and policies. 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**

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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.

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

Issuing Agent: Touchstone Title & Abstract  
Issuing Office: 1 McBride and Son Center Drive Suite 144, Chesterfield, MO 63005  
Issuing Office's ALTA® Registry ID:  
Loan ID No.:  
Commitment No.: 260282  
Issuing Office File No.: 260282  
Property Address: N. Highway 79 & Evans Ln., Elsberry, MO 63343  
Revision No.:

**SCHEDULE A**

1. Commitment Date: February 24, 2026 at 08:00 AM
2. Policy to be issued:
  - a. ALTA OWNERS POLICY (07/01/2021)  
Proposed Insured: TO BE DETERMINED  
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: Kelly S. Skaggs and Reagan E. Skaggs, husband and wife.
5. The Land is described as follows:

**TRACT 1:**

A tract of land out of the South half of U.S. Survey 1820 Township 51 North of the base line, Range 2 East of the Fifth Principal Meridian, Lincoln County, Missouri, and being more particularly described by metes and bounds as follows: Beginning at an iron rod at the Southwest corner of U.S. Survey 1820, Township 51 North Range 2 East; thence North 29 degrees 47 minutes West 215.32 feet with the West line of U.S. Survey 1820 to its intersection with the Easterly Right-of-Way of State Highway 79, said Right-of-Way line being described as a 1.6022 degree curve concave to the Southwest and having a central angle of 4 degrees 06 minutes 15 seconds, a radius of 2,576.07 feet and tangents of 128.13 feet; thence along and with said curve and the East line of State Highway 79 a distance of 256.15 feet to an iron rod at the point of tangency of said curve; thence North 25 degrees 53 minutes West 238.67 feet with the East line of State Highway 79 to an iron pipe; thence North 69 degrees 49 minutes East 1,830.0 feet to an iron rod; thence South 20 degrees 11 minutes East 656.36 feet to an iron rod on the South line of U.S. Survey 1820; thence South 68 degrees 13 minutes West 1754.79 feet with the South line of U.S. Survey 1820 to the place of beginning, and containing 28.10 acres of land, (Also shown as Tract 2 on Boundary Survey filed September 15, 2025 in Survey Book 4 Page 98).

**TRACT 2:**

A tract of land out of the South half of U.S. Survey 1820, Township 51 North of the Base Line, Range 2 East of the Fifth Principal Meridian, Lincoln County, Missouri, and being more particularly described by metes and bounds as follows: Commencing at an iron rod at the Southwest corner of U.S. Survey 1820, Township 51 North, Range 2 East; thence North 68 degrees 13 minutes East 1,754.79 feet with the South line of U.S. Survey 1820 to an iron rod; thence North 20 degrees 11 minutes West 656.36 feet to a point, said point being the Southeast corner of the hereinafter described 5.04 acre tract and the place of beginning for said description, and from which an iron rod bears North 10 degrees 49 minutes East 29.15

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**SCHEDULE A**  
(Continued)

Commitment No.: 260282  
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feet; thence South 69 degrees 49 minutes West 400 feet to a point for corner, from which an iron pipe bears North 20 degrees 11 minutes West 25.0 feet; thence North 20 degrees 11 minutes West 538.28 feet to an iron pipe; thence North 66 degrees 52 minutes East 400.53 feet to a point for corner from which an iron rod bears South 66 degrees 52 minutes West 15 feet; thence South 20 degrees 11 minutes East 558.89 feet to the place of beginning, containing 5.04 acres of land.

**TRACT 3:**

A tract of land out of the South half of U.S. Survey 1820, Township 51 North of the base line, Range 2 East of the Fifth Principal Meridian, Lincoln County, Missouri, and being more particularly described by metes and bounds as follows: Beginning at an iron rod on the South line of U.S. Survey 1820, Township 51 North, Range 2 East, from which an iron rod at the Southwest corner of said survey bears South 68 degrees 13 minutes West 1,754.79 feet; thence North 20 degrees 11 minutes West 498.15 feet to a point for corner, from which an iron rod bears North 69 degrees 49 minutes East 15.0 feet; thence North 69 degrees 49 minutes East 899.06 feet to an iron rod for corner on the West line of the Burlington-Northern Railroad; thence South 19 degrees 41 minutes East 473.17 feet with the West line of said railroad to its intersection with the South line of U.S. Survey 1820; thence South 68 degrees 13 minutes West 895.27 feet with the South line of U.S. Survey 1820 to the place of beginning, containing 10.00 acres of land, and being the same 10 acre tract conveyed to Forrest Keeling Nursery, Inc. by deed recorded in Book 283, Page 1342, Office of the Recorder of Deeds of Lincoln County, Missouri, all as shown on Plat of Survey made by Missouri Registered Land Surveyor, J. Stanley Coalter, dated August 27, 1973, as revised by Missouri Registered Land Surveyor, Wesley R. Wagner, January 11, 1979 (Also shown on Boundary Survey filed September 15, 2025 in Survey Book 4 Page 98).

EXCEPTING, however, from heretofore described 10.00 acre tract, a 3.50 acre tract of land situated in the South half of U.S. 1820, Township 51 North, Range 2 East, conveyed by Forrest Keeling Nursery, Inc. by deed recorded in Book 733, Page 318, Office of the Recorder of Deeds of Lincoln County, Missouri, and being more particularly described as follows: Commencing at the Southwest corner of U.S. Survey 1820, Township 51 North, Range 2 East; thence North 68 degrees 13 minutes East with the South line of U.S. Survey 1820 1,754.79 feet (Record); thence North 20 degrees 11 minutes West, departing said South line 328.42 feet to an iron rod marking the beginning point of the 3.5 acre tract of land herein described; thence North 20 degrees 11 West 169.73 feet; thence North 69 degrees 49 minutes East 899.06 feet to the West Right-of-Way line of Burlington Northern Railroad; thence South 19 degrees 41 minutes East with said West line 169.73 feet; thence South 69 degrees 49 minutes West, departing said West line 897.58 feet to the beginning point, this excepted 3.5 acre tract being shown on plat of survey made by William J. Shea, Jr., Lincoln County Surveyor, Recorded in Survey Record Book Y, Page 5, Office of the Recorder of Deeds of Lincoln County Missouri.

ALSO EXCEPTING, A tract of land being a part of a tract described in Deed Book 2383, Page 756 of the Lincoln County Records said tract also being a part of U.S. Survey 1820, Township 51 North, Range 2 East, Lincoln County, Missouri and being more particularly described as follows: Beginning at an existing iron pin at the Southwest corner of U.S. Survey 1820, thence along the West line of said U.S. Survey 1820, North 28 degrees 57 minutes 07 seconds West, 215.28 feet to the intersection of said West line and the Eastern line of Highway 79; thence along said Eastern line the following courses: thence in the Northwesterly direction along a curve to the left with a radius of 3576.07 feet, having a chord of North 23 degrees 03 minutes 20 seconds West, 256.10 feet, and an arc length of 256.15 feet; thence North 25 degrees 06 minutes 28 seconds West, 183.40 feet, to an iron pin; thence leaving said Eastern line, North 70 degrees 35 minutes 32 seconds East, 265.85 feet to an iron pin; thence South 19 degrees 24 minutes 28 seconds East, 644.90 feet to an iron pin on the South line of said U.S. Survey 1820; thence South 68 degrees 59 minutes 32 seconds West, 195.72 feet, to the point of beginning, containing 3.50 acres more or less, (Also shown as Tract 1 on Boundary Survey filed September 15, 2025 in Survey Book 4 Page 98).

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**SCHEDULE A**  
(Continued)

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ALSO EXCEPTING, A tract of land being a part of a tract described in Deed Book 2383, Page 756 of the Lincoln County Records said tract also being a part of U.S. Survey 1820, Township 51 North, Range 2 East, Lincoln County, Missouri, and being more particularly described as follows: Commencing at an existing iron pin at the Southwest corner of U.S. Survey 1820, thence along the South line of said U.S. Survey 1820, North 68 degrees 59 minutes 32 seconds East, 195.72 feet to an iron pin and the point of beginning; thence leaving said South line, North 19 degrees 24 minutes 28 seconds West, 644.90 feet, to an iron pin; thence North 70 degrees 35 minutes 32 seconds East, 237.74 feet to an iron pin; thence South 19 degrees 24 minutes 28 seconds East, 638.26 feet, to an iron pin on the South line of said U.S. Survey 1820; thence South 68 degrees 59 minutes 32 seconds West, 237.83 feet, to the point of beginning, containing 3.50 acre, more or less, (Also shown as Tract 2 on Boundary Survey filed September 15, 2025 in Survey Book 4 Page 98).

**First American Title Insurance Company**

By: Kathren Finch  
**Touchstone Title & Abstract**

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### SCHEDULE B, PART I - Requirements

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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 Deed of Trust to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Warranty Deed to be executed by Kelly S. Skaggs and Reagan E. Skaggs, husband and wife, as grantor to TO BE DETERMINED, as grantee.
6. Satisfaction and Release of:

A Deed of Trust to secure an original indebtedness of \$431,085.00 recorded February 21, 2025 in Book 2507 Page 676 of Official Records.

Dated: February 20, 2025

Trustor/Mortgagor: Kelly S. Skaggs and Reagan E. Skaggs, husband and wife

Trustee/Mortgagee: John D. Zimmer, as trustee for HNB National Bank

NOTE: This Deed of Trust states that it secures an Equity Line/Revolving Line of Credit. If this loan is to be paid off in this transaction, then proper steps should be taken to ensure that a Full Satisfaction or Full Release is recorded in the public records.

7. Payment of the delinquent 2025 real estate taxes, plus interest and penalties.
8. Provide this Company with a properly executed and completed Owner's Affidavit.
9. If there has been construction, improvements or repairs to or on the property in the past 12 months, or a portion or all of the loan proceeds will be used for such, then unrecorded mechanics lien coverage will not be furnished unless arrangements are made prior to closing.
10. Minimum Standards for Property Boundary Surveys and that the survey to accurately reflects all improvements, including fences, and easements, both recorded and visible unrecorded.
11. NOTE: In addition to the above, the following information must be furnished this Company.
  - (1) Proof of payment of unpaid assessments or charges for sewer services, if any.
  - (2) Proof of payment of unpaid assessments by trustees of said subdivision, if any.
  - (3) Proof of payment of unpaid General or Special Taxes by any taxing authority, if any.
  - (4) Proof of payment of delinquent real estate taxes, if any.

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**SCHEDULE B**  
(Continued)

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Please read the exceptions and the terms shown or referred to herein carefully. The exceptions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be read carefully.

If there is a transfer of title, a Certificate of Value executed by the Grantee(s) must be submitted with all deeds and instruments transferring title.

**CLOSING INFORMATION NOTE:** If the closing for the subject property is to be conducted by this Company, we require all monies due from the purchase to be in the form of a Cashier's Check, Certified Check or Wire Transfer. If the sale proceeds of any "payoffs" pursuant to the closing require "Good Funds" then monies by us for such must be by bank or wire transfer.

The above applies to all closings unless other specific arrangements are made. Due to wide variances in banking practices and lack of control over funds "on the wire" we cannot accept financial responsibility for delays in the clearing of funds.

12. **NOTE:** If any requirements shown on Schedule B-Section 1 of this Commitment are not complied with, then the requirements or the matters constituting the requirement will be shown as an exception or exceptions on the Policy or Policies provided the Company elects to issue such Policy or Policies.

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**SCHEDULE B**  
(Continued)

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**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. 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 encumbrance, violation, variation or adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), that would be disclosed by an accurate and complete land title survey of the Land or that could be ascertained by an inspection of the Land.
5. Any lien, or right to lien, for services, labor, material, or equipment heretofore or hereafter furnished, imposed by law, unless such lien is shown by the Public Records at Date of Policy.
6. Taxes, or special assessments which are not shown as existing liens by the Public Records.
7. The lien of the General Taxes for the year 2025 and thereafter.
8. NOTE: For informational purposes only, we submit the following tax figures, property address, if known. We assume no liability for the correctness of same. Based upon information provided us by the public authorities.

Based upon 2025 figures

Tax I.D. No.: 02-80-34-000-000-006.000 (39.42 acres) (Includes other property)

Assessed Value: \$2,641.00

2025 Tax Amount: \$164.71 DELINQUENT

2024 Real Estate Taxes and prior years are paid.

(NOTE: Taxes not yet split. The Assessor has indicated a new Parcel Number for the upcoming 2026 tax year will be 02-80-34-000-000-006.004)

9. Charges and assessments by Trustees of said Subdivision, sewer service charges, sewer lateral charges, sewer maintenance charges, roadway maintenance assessments, neighborhood improvement district charges and/or public water supply district charges and assessments, if any.
10. Tenancy rights, either as month to month or by virtue of written lease of any party now in possession of the premises in question.
11. Easements, 30 feet wide and 50 feet wide, as shown on Survey recorded in Survey Book 4 Page 98.
12. Building lines and Easements established by the Survey recorded in Survey Book L Page 161.

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**SCHEDULE B**  
(Continued)

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13. Easement granted to Forrest Keeling Nursery for accessing water supplies (irrigation), according to instrument recorded in Book 733 Page 320.
14. Easement for roadway and utility purposes granted to Loesing Farms, Inc., a Missouri Corporation, according to instrument recorded in Book 687 Page 95.
15. Covenants, conditions, restrictions, and easements, according to instruments recorded in Book 2445 Page 497; Book 2478 Page 937; Book 2490 Page 178.
16. Non-exclusive easement for access and utility purposes, according to instruments recorded in Book 283 Page 1339; Book 286 Page 533; Book 2383 Page 756; Book 2445 Page 497; Book 2478 Page 937; Book 2490 Page 178 and Book 2507 Page 674.
17. Rights of way for railroad, switch tracks, spur tracks, railway facilities and other related easements, if any, on and across the Land.
18. Rights of tenants under unrecorded leases to farm the Land.
19. Liens and/or financing statements affecting crops growing or to be grown on the land.
20. Any reference to acreage content of the premises in question is shown as it appears of record (or on survey) and is shown for informational purposes only. No representation as to the accuracy thereof is assured hereunder.
21. Loss or damage to the insured as a result of the legal description of the premises in question being ambiguous, erroneous or indefinite, or by reason of the inability to establish the location of same on the ground.
22. Terms and provisions of RSMO 137.082 which allows for re-assessment of new construction after the date of occupancy.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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.*

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