



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.

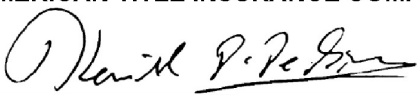
THE COMPANY’S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

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.: 260664
Issuing Office File No.: 260664
Property Address: 16051 Forrest Dr., Houston, MO 65483
Revision No.:

SCHEDULE A

1. Commitment Date: April 23, 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:
The estate or interest to be insured: TBD 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: Erica L. Kessler, Trustee, or her successors in interest, of the Erica Kessler Living Trust dated June 4, 2025, and any amendments thereto.
5. The Land is described as follows:
All that part of the Lot 2 of the Southwest quarter of Section 31, Township 31 North, Range 9 West, Texas County, Missouri, lying North of Forrest Drive, EXCEPT the following described parcel: From an iron pin at the Southeast corner of the Lot 2 of the Southwest quarter of said Section 31, run North 00 degree 22 minutes East along the East line thereof 328.7 feet to an iron pin in the center of Forrest Drive as now located for the true place of beginning; thence continuing North 00 degree 22 minutes East along said East line 494.4 feet; thence North 89 degrees 26 minutes West 589.4 feet; thence South 00 degree 22 minutes West 230 feet to the center of Forrest Drive; thence Southeasterly along said centerline of Forrest Drive to the true place of beginning. ALSO, EXCEPT a part of the South half of Lot 2 of the Southwest quarter of Section 31, Township 31 North, Range 9 West, of the 5th P.M., described as follows: Beginning at the Northwest corner of said Southwest quarter; thence South 00 degrees 11 minutes 55 seconds East 1300.33 feet, along the West line of said Southwest quarter to the true point of beginning; thence North 87 degrees 08 minutes 30 seconds East 496.57 feet to the South line of a 50 foot wide road; thence South 68 degrees 29 minutes 06 seconds East 77.63 feet along said right-of-way; thence South 21 degrees 30 minutes 54 seconds West 327.30 feet to the North right-of-way line of Forrest Drive; thence along a curve to the left with a delta angle of 04 degrees 58 minutes 23 seconds having a radius of 1565.25 feet and an arc length of 135.86 feet, with a cord bearing and distance of North 68 degrees 18 minutes 33 seconds West 135.78 feet and North 72 degrees 36 minutes 07 seconds West 154.52 feet and North 78 degrees 14 minutes 12 seconds West 79.64 feet and South 88 degrees 26 minutes 28 second West 95.91 feet, all along said right-of-way to the West line of said Southwest quarter; thence North 00 degree 11 minutes 55 seconds West 198.19 feet along said West line to the true point of beginning.

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SCHEDULE A
(Continued)

Commitment No.: 260664
File No.: 260664

First American Title Insurance Company

By: Kathren Finch
Touchstone Title & Abstract

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SCHEDULE B, PART I - Requirements

Commitment No.: 260664
File No.: 260664

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. Furnish for examination an authentic copy of the Erica Kessler Living Trust dated June 4, 2025 or Declaration of Trust and any Amendments or Revocation thereto. We reserve the right to make any additional requirements we may deem necessary.
6. Trustee's Deed to be executed by Erica L. Kessler, Trustee of the Erica Kessler Living Trust dated June 4, 2025, and any amendments thereto, as grantor to TO BE DETERMINED, as grantee.

NOTE: Said instrument must make reference to the terms and provisions of the Trust Agreement; be made pursuant to the powers conferred by said Agreement; state that the Trust Agreement remains in full force and effect at this time and that the same has not been amended or revoked, and finally, recite the full consideration being received.

7. Satisfaction and Release of:

A Deed of Trust to secure an original indebtedness of \$358,000.00 recorded June 27, 2022 in Book 2022 page 2582 of Official Records.

Dated: June 22, 2022

Trustor/Mortgagor: Steven Lee Kessler and Erica Lynn Kessler, husband and wife

Trustee/Mortgagee: Conway L. Hawn, as trustee for Progressive Ozark Bank

Request for Notice of Sale by Southern Bank, recorded December 2, 2022 in Book 2022, Page 4672.

NOTE: This Deed of Trust or Mortgage 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.

8. Satisfaction and Release of:

A Deed of Trust/Mortgage to secure an original indebtedness of \$358,000.00 recorded October 20, 2023 in Book 2023 Page 3316 of Official Records.

Dated: October 16, 2023

Trustor/Mortgagor: Erica Lynn Kessler, a single person

Trustee/Mortgagee: Conway L. Hawn, as trustee for Progressive Ozark Bank

NOTE: This Deed of Trust or Mortgage states that it secures an Equity Line/Revolving Line of Credit. If this loan is to be

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SCHEDULE B
(Continued)

Commitment No.: 260664
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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.

9. Satisfaction and Release of:

A Deed of Trust/Mortgage to secure an original indebtedness of \$520,000.00 recorded November 12, 2025 in Book 2025 Page 3607 of Official Records.

Dated: November 6, 2025

Trustor/Mortgagor: Erica Kessler Living Trust dated June 5, 2025

Trustee/Mortgagee: John Scott, as trustee for Southern Bank

NOTE: This Deed of Trust or Mortgage 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.

10. Satisfaction and Release of Transcript Judgment transcribed January 28, 2026, in the Texas County Circuit Clerks Office, against Erica L. Kessler, in favor of Division of Employment Security, State of Missouri, in the amount of \$925.05, plus costs, being Cause No. 26TE-MC00005.
11. Payment of the delinquent 2025 real estate taxes, plus interest and penalties.
12. Provide this Company with a properly executed and completed Owner's Affidavit.
13. 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.
14. Minimum Standards for Property Boundary Surveys and that the survey to accurately reflects all improvements, including fences, and easements, both recorded and visible unrecorded.
15. 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.

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

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SCHEDULE B
(Continued)

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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.

16. 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.
17. Effective March 1, 2026, the U. S. Department of Treasury's Financial Crimes Enforcement Network ("FinCEN") requires that a Real Estate Report ("FinCEN Report") be filed with FinCEN for certain residential real estate transfers, including purchases with all cash or without institutional lender financing, where at least one buyer or transferee is a legal entity, limited liability company, corporation, partnership, trust, trustee or other non-natural person. If the proposed transaction involves a reportable transfer, the buyer(s) and seller(s) must, prior to closing, provide all information and documentation necessary to complete and file the FinCEN Report. If the required information is not fully and timely provided, expressly reserves the right to withdraw as the settlement agent for the transaction. Additional information regarding FinCEN's reporting requirements is available at www.fincen.gov/rre.

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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.: 13093100000002401

Assessed Value: \$30,270.00

2025 Tax Amount: \$1,550.74 DELINQUENT

2024 Real Estate Taxes and prior years are paid.

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 granted to Public Water Supply District No. 2, according to instruments recorded in Book 307 Pages 112 and 145 and Book 642 Page 362.
12. Water Line Easement granted to Public Water Supply District No. 2, according to instrument recorded in Book 2019 Page 3614.
13. Easement for ingress and egress, 20 feet wide, according to instrument recorded in Book 563 Page 95.

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SCHEDULE B

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14. Terms and provisions of RSMO 137.082 which allows for re-assessment of new construction after the date of occupancy.

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