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

Issuing Agent: Pike County Title Company

Issuing Office: 215 W. Church Street, Bowling Green, MO 63334

Issuing Office's ALTA® Registry ID: 1091109

Loan ID No.:

Commitment No.: 2024017628 Issuing Office File No.: 2024017628

Property Address: Hwy P, Elsberry, MO 63343

# SCHEDULE A COMMITMENT

- 1. Commitment Date:
- 2. Policy to be issued:
  - a. ALTA Owners Policy (07/01/21)

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:

TO BE DETERMINED

5. The Land is described as follows:

SEE SCHEDULE C ATTACHED HERETO

Pike County Title Company

Senzie Hart

By: Kenzie Hart

Title: Closing Agent

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# SCHEDULE B I COMMITMENT

### 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.
- 5. Notice: 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.
- 6. Pursuant to §381.412 RSMo., effective August 28, 1996, real estate settlement funds must be in the form of a cashier's check, certified check, teller's check or wire transfer. If this company is preparing a HUD1 Settlement Statement in connection with this commitment, we must receive figures at least 24 hours in advance of closing.
- 7. Execute and return to this Company the Affidavit by Owner. If any problems are disclosed by said Affidavit or it is not properly executed, this Company reserves the right to make additional requirements and/or exceptions.
- 8. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements and exceptions.
- 9. Cancellation or release of Future Advance Deed of Trust executed by Eric S. Eyler and Erica J. Eyler, husband and wife, to Joe Crutchfield, Trustee for Bank of Springfield, dated 03/26/21 and recorded in Book 333, Page 2519 on 04/06/21, Deed Records of Pike County, Missouri, securing the principal sum of \$180,000.00. In addition, we require that the line of credit be terminated.

Also release the Assignment of rents and leases, executed by Eric S. Eyler and Erica J. Eyler, husband and wife, to Bank of Springfield, recorded Book 333 Page 2520 Pike County Deed Records.

10. Payment of all taxes through and including those for the year 2023.

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### **SCHEDULE B I**

(Continued)

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

Tax locator #23-07-36-000-000-039.000

2023 Assessed Value: \$2,810.00

2023 County Tax: \$184.82 - NOT PAID (\$205.48 if paid by 1/31/2024)

2023 City Tax: N/A

Situs: 51.4 ac Highway P, Elsberry, MO 63343

Consequences of any allegation or determination that the transfer to the insured is a preference, fraudulent transfer or otherwise avoidable, under bankruptcy or insolvency laws. (Note: No search has been made in the Federal Courts or Bankruptcy Courts for pending bankruptcy proceedings.)

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# SCHEDULE B II COMMITMENT

#### **EXCEPTIONS FROM COVERAGE**

Policy No.: 2024017628

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.

#### **Standard Exceptions**

- 2. (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements, or claims of easements, not shown by the public records.
  - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
  - (d) 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.
  - (e) General taxes for the year 2023 and thereafter.
- 3. All assessments and taxes due in 2023, and thereafter. Taxes for 2023 are delinquent as of the date of this informational binder.
- 4. Title to that portion of subject property embraced within the bounds of Pike 200 or its right of way.
- 5. Telephone easement to Southwestern Bell Telephone Company recorded in Book 301 Page 41, Pike County Deed Records.
- 6. Survey performed by Wesley R. Wagner, R.L.S. 584-Missouri dated January 10, 1985 and filed as Plat 5-21 in the Pike County Deed Records.
- 7. Boundary Survey performed by Doug Walker, PLS #20140002000-Missouri, as JSI Project #2014-005477 dated August 2018.

Any inaccuracy in the area, square footage, or acreage of land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the land.

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#### SCHEDULE C

The land referred to in this Commitment is described as follows:

A TRACT OF LAND LYING IN U.S. SURVEY #1729, TOWNSHIP 52 NORTH, RANGE 2 EAST, PIKE COUNTY, MISSOURI AND BEING MORE FULLY DESCRIBED AS FOLLOWS TO-WIT: BEGINNING AT THE INTERSECTION OF THE LINE BETWEEN PIKE & LINCOLN COUNTIES AND THE WEST BANK OF THE MISSISSIPPI RIVER, FROM WHICH A 5/8" IRON PIN BEARS NORTH 89 DEGREES, 41 MINUTES AND 23 SECONDS WEST 50.00 FEET; THENCE NORTH 89 DEGREES, 41 MINUTES AND 23 SECONDS WEST LEAVING SAID WEST BANK AND ALONG SAID COMMON COUNTY LINE 1520.50 FEET TO A FOUND 5/8" IRON PIN; THENCE NORTH 00 DEGREES, 05 MINUTES AND 05 SECONDS WEST LEAVING SAID COMMON COUNTY LINE 1611.19 FEET TO A FOUND 5/8" IRON PIN: THENCE SOUTH 81 DEGREES, 26 MINUTES AND 13 SECONDS EAST 1457.32 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 00 DEGREES, 51 MINUTES AND 06 SECONDS WEST 170.75 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 04 DEGREES, 16 MINUTES AND 29 SECONDS EAST 100.41 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 00 DEGREES, 07 MINUTES AND 52 SECONDS WEST 129.84 FEET TO A FOUND 5/8" IRON PIN: THENCE SOUTH 09 DEGREES, 14 MINUTES AND 31 SECONDS EAST 264.00 FEET TO A FOUND 5/8" IRON PIN: THENCE SOUTH 03 DEGREES, 37 MINUTES AND 54 SECONDS EAST 127.13 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 17 DEGREES, 14 MINUTES AND 01 SECOND EAST 50.35 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 01 DEGREE, 59 MINUTES AND 14 SECONDS EAST 339.56 FEET TO A FOUND 5/8" IRON PIN; THENCE SOUTH 59 DEGREES, 33 MINUTES AND 40 SECONDS EAST 104.27 FEET TO THE WEST BANK OF THE MISSISSIPPI RIVER; THENCE SOUTH 27 DEGREES, 19 MINUTES AND 11 SECONDS WEST ALONG SAID WEST BANK 195.88 FEET TO THE POINT OF BEGINNING, CONTAINING 51.4 ACRES, MORE OR LESS, WITH THE ABOVE DESCRIBED BEING SUBJECT TO THAT PORTION NOW BEING USED FOR PUBLIC ROAD PURPOSES AND SUBJECT TO OTHER EASEMENTS AND RIGHTS-OF-WAY OF RECORD OR NOT OF RECORD, IF ANY. AS PER SURVEY #2018-005477 OF DOUG WALKER, MISSOURI PROFESSIONAL LAND SURVEYOR #2014000200 DURING AUGUST OF 2018.

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## <u>Pike County Title Company - Privacy Policy</u>

## We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

## **Applicability**

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

## Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- \* Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- \* Information about your transactions with us, our affiliated companies, or others; and
- \* Information we receive from a consumer-reporting agency.

## **Use of Information**

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

### Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

## Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

| *****<br>* OLD<br>**** | REPUBLIC | TITLE |
|------------------------|----------|-------|
|------------------------|----------|-------|

**FACTS** 

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

| Why?  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.  |
|-------|---|
| What? | <ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number and employment information</li> <li>Mortgage rates and payments and account balances</li> <li>Checking account information and wire transfer instructions</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul> |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does Old Republic<br>Title Share? | Can you limit<br>this sharing? |
|---|-----------------------------------|--------------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus | Yes                               | No                             |
| For our marketing purposes - to offer our products and services to you  | No                                | We don't share                 |
| For joint marketing with other financial companies  | No                                | We don't share                 |
| For our affiliates' everyday business purposes - information about your transactions and experiences  | Yes                               | No                             |
| For our affiliates' everyday business purposes - information about your creditworthiness  | No                                | We don't share                 |
| For our affiliates to market to you   | No                                | We don't share                 |
| For non-affiliates to market to you   | No                                | We don't share                 |

Go to www.oldrepublic.com (Contact Us)

Privacy Policy 2024017628

| Who we are                    |  |  |
|-------------------------------|--|--|
| Who is providing this notice? | Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates. |  |
| What we do                    |  |  |
| 11110111010                   |  |  |

## **How does Old Republic Title** collect my personal information?

We collect your personal information, for example, when you:

- Give us your contact information or show your driver's license
- Show your government-issued ID or provide your mortgage information

Make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

https://www.oldrepublictitle.com/privacy-policy.

- Sharing for affiliates' everyday business purposes information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law...

| Definitions     |  |
|-----------------|--|
| Affiliates      | Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company. |
| Non-affiliates  | Companies not related by common ownership or control. They can be financial and non-financial companies.  • Old Republic Title does not share with non-affiliates so they can market to you  |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you.  • Old Republic Title doesn't jointly market.  |

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| Affiliates Who May be Delivering This Notice        |   |   |   |   |  |
|---|---|---|---|---|--|
| American First Title and Trust Company              | American Guaranty<br>Title Insurance<br>Company | Attorneys' Title<br>Fund Services, LLC          | Compass Abstract, Inc.                                  | eRecording Partners<br>Network, LLC                     |  |
| Genesis Abstract,<br>LLC                            | Guardian Consumer<br>Services, Inc.             | iMarc, Inc.                                     | L.T. Service Corp                                       | Lenders Inspection<br>Company                           |  |
| Lex Terrae National<br>Title Services, Inc.         | Lex Terrae, Ltd.                                | Mississippi Valley<br>Title Services<br>Company | National Title<br>Agent's Services<br>Company           | Old Republic<br>Branch<br>Information<br>Services, Inc. |  |
| Old Republic<br>Diversified Services,<br>Inc.       | Old Republic<br>Escrow<br>of Vancouver, Inc.    | Old Republic<br>Exchange Company                | Old Republic<br>National<br>Ancillary Services,<br>Inc. | Old Republic Title<br>and Escrow of<br>Hawaii, Ltd.     |  |
| Old Republic National<br>Title Insurance<br>Company | Old Republic Title<br>Company                   | Old Republic Title<br>Companies, Inc.           | Old Republic Title<br>Company of Conroe                 | Old Republic Title<br>Company of<br>Indiana             |  |
| Old Republic Title<br>Company of Nevada             | Old Republic Title<br>Company of<br>Oklahoma    | Old Republic Title<br>Company of Oregon         | Old Republic Title<br>Company of St.<br>Louis           | Old Republic Title<br>Company of<br>Tennessee           |  |
| Old Republic Title<br>Information Concepts          | Old Republic Title<br>Insurance Agency,<br>Inc. | Old Republic Title,<br>Ltd.                     | RamQuest<br>Software, Inc.                              | Republic Abstract and Settlement ,                      |  |
| Sentry Abstract<br>Company                          | Surety Title Agency,<br>Inc.                    | Trident Land<br>Transfer Company,<br>LLC        |   |   |  |

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