

ALL COUNTY TITLE COMPANY
20 Manor Dr., P.O. Box 250
Troy, Missouri 63379
Phone (636) 528-7256
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**INFORMATIONAL
COMMITMENT FOR TITLE INSURANCE**

SCHEDULE A

File #3760.16 & 17

1. Effective Date March 11, 2025 @ 8:00 am

2. Policy or Policies to be issued:	Amount
(a) ALTA Owner Policy, (06-17-06)	Informational

Proposed Insured:

(b) ALTA Loan Policy, (06-17-06)	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:

Lot 16: **Joshua M. Foeller and Emily Foeller, husband and wife**

Lot 17: **Joshua Foeller, a Married Person**

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

See Attached Exhibit

Property Address:

Lot 16: 70 Spring House Lane, Troy MO 63379

Lot 17: 60 Spring House Lane, Troy MO 63379

COUNTERSIGNED



AUTHORIZED OFFICER OF AGENT

Valid only if Schedule B is attached

SCHEDULE B-SECTION I

File #3760.16 & 17

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:

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’s prior written consent. All County Title 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’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 would not have issued this report but for the Limitation of Liability described above. All County Title 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.

Lot 16

LOCATOR NUMBER 09-80-27-000-000-006.026

2024 TAXES: \$23.57 delinquent, if paid by March 31, 2025, the amount due is \$38.40

Lot 17

LOCATOR NUMBER 09-80-27-000-000-006.027

2024 TAXES: \$23.97 delinquent, if paid by March 31, 2025, the amount due is \$38.87

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: 2024 and thereafter.
3. Deed of Trust dated August 21, 2020 and recorded August 24, 2020, as recorded in Book 2451 page 315, Lincoln County Deed Records, executed by Joshua Foeller and Emily Foeller, husband and wife and given to Martin Leigh, PC, as trustee for Fred W. Horstman, trustee of Fred W. Horstman Revocable Trust, LOT 16.
4. Easements, building lines and other matters as shown on the plat of Spring House Meadows as recorded in Plat Book 13 page 40 and amended in Plat Book 13 page 107, Lincoln County Deed Records.
5. Covenants, conditions and restrictions (deleting any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, financial status or national origin) as set forth in Book 1266 page 304, revised in Book 1528 page 528 and amended in Book 1540 page 875, and Book 2149 page 214, Lincoln County Deed Records.
6. Easement to Cuivre River Electric Cooperative in Book 1097 page 302, Lincoln County Deed Records.
7. Easement in Public Water Supply District No.1 in Book 288 page 149, Lincoln County Deed Records.
8. Subject to Right of Way of Harrell Road (County Road).

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.**

Exhibit A.

All of Lot 16 in Spring House Meadows, a Subdivision being part of the Southeast quarter of Section 27, Township 50 North, Range 1 East, Lincoln County, Missouri, as recorded in Plat Book 13 page 40 and amended in Plat Book 13 page 107 of the Lincoln County Records.

And

All of Lot 17 in Spring House Meadows, a Subdivision being part of the Southeast quarter of Section 27, Township 50 North, Range 1 East, Lincoln County, Missouri, as recorded in Plat Book 13 page 40 and amended in Plat Book 13 page 107 of the Lincoln County Records.