## GASCONADE COUNTY ABSTRACT CO., INC. 118 EAST FOURTH STREET HERMANN, MO 65041 573-486-2925

## **CERTIFICATE OF TITLE**

File No.: 24-7024

to the following described real estate situated in the County of Gasconade, State of Missouri, to-wit:

The West 20 feet of Lot 15 and all of Lot 16 on West Wharf Street in the Town, now City of Hermann, Missouri, as per plat thereof.

GASCONADE COUNTY ABSTRACT CO., INC. 118 EAST FOURTH STREET HERMANN, MO 65041 PHONE: 573-486-2925 FAX: 573-486-2059

The real estate described in Schedule A hereof is, according to the records of the County of Gasconade, subject to the following easements, restrictions, conditions, reservations and exceptions, to-wit:

- 1. Rights or claims of parties in possession not shown by the public records.
- 2. The property may be subject to the liens of mechanics or materialmen for labor or material used to erect or repair improvements, if any, within six months preceding the date of this certificate.
- 3. Location of any improvements thereof, encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
- 4. This certificate does not show any building, subdivision or zoning ordinances restricting or regulating or prohibiting the occupancy, use or enjoyment of the real estate.
- 5. This certificate does not certify that the Deeds of Trust shown in Schedule C hereof comply with the Consumer Credit Protection Act or any other state or federal "truth in lending" laws, and does not certify that the Note(s) secured thereby are not usurious.
- 6. The amount of acreage, if any, shown on Schedule A hereof is for reference purposes only, and is not a guarantee of the actual amount of acreage contained in said property.
- 7. The lien of the General Taxes for the year 2024, and thereafter.
- 8. Existing easements for public roads and public utilities now in use.
- 9. Subject to City of Hermann zoning and ordinances, including zoning ordinance as per Book 262 page 617.
- 10. Subject to any adverse claims arising from rights of others to use driveway. Gasconade County Assessor Maps indicate a shared driveway on the East side of the property.
- 11. Subject to any adverse claims arising from possible encroachment along West property line. Gasconade County Assessor Maps depict a possible improvement on the neighbors property that appears to encroach onto the property.
- 12. Title to "Wharf Lands" lying North of the platted land cannot be insured. Gasconade County Assessor Maps indicate the property north of the platted tract is owned/assessed to lot owner however said "Wharf Lands" are not included or described on the vesting deeds.
- TAX DATA FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INSURED. Real estate taxes for the year 2023 and prior years have been paid. Amount 2023 - \$1,981.02 for Parcel ID No. 02-7.0-26-4-01-001.000

MICHAEL R. MUNDWILLER - ATTORNEY AT LAW 118 EAST FOURTH STREET HERMANN, MO 65041 PHONE: 573-486-2925 FAX: 573-486-2059

I, MICHAEL R. MUNDWILLER, certify that I have examined the public records in the Office of the Circuit Clerk and Recorder of Deeds, Collector of Revenue, and Divisions I and II of the Circuit Court of Gasconade County, Missouri, as furnished by GASCONADE COUNTY ABSTRACT CO., INC. relative to the title to the real estate described in Schedule A hereof, and based upon an examination of said records it is my opinion that the fee simple title to said real estate, is at the date hereof, vested in

Matthew E. Wright and Timothy F. Wright, Co-Trustees of the Lily L. Wright Living Trust dated November 12, 1991, as amended and restated on March 1, 2010

subject to those matters and defects set forth in Schedule "B" of this Certificate of Title.

Inasmuch as this Certificate of Title is being furnished for a nominal fee, the liability of Gasconade County Abstract Co., Inc., and Michael R. Mundwiller, hereunder, shall be limited to the amount paid for said Certificate of Title.

DATED at Hermann, Missouri, on September 16, 2024.

This Certificate is only valid when Schedule A and B are attached hereto.

Michael R. munduiller

Michael R. Mundwiller, Attorney at Law