



First American Title™

ALTA Commitment for Title Insurance

ISSUED BY

First American Title Insurance Company

Commitment

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 EXTRACTIONAL 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 Policy Amount 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

Dennis J. Gilmore, President

Jeffrey S. Robinson, Secretary

If this jacket was created electronically, it constitutes an original document.

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COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in 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 shall not be liable for any other amendment to this Commitment.

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 shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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 and authenticated by a person authorized by the Company.
- (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 HAS BEEN 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 the purpose of providing closing or settlement services.

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. ARBITRATION

Arbitration provision intentionally removed.

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First American Title™

ALTA Commitment for Title Insurance

ISSUED BY

First American Title Insurance Company

Schedule A

Transaction Identification Data for reference only:

Issuing Agent: **Monroe County Abstract**

Issuing Office: **229 N. Main Street
Paris, MO 65275**

ALTA® Universal ID:

Loan ID No.:

Commitment No.: **23-2142**

Issuing Office File No.: **23-2142 Buenemann**

Property Address: **Hwy D, Santa Fe, MO 65282**

Revision No.:

SCHEDULE A

1. Commitment Date: **May 1, 2023 at 8:00AM**

2. Policy to be issued:

(a) ☐ **ALTA® Owner's Policy (06-17-06)**

Proposed Insured: **Bernice Buenemann Living Trust dated 18 July, 1991, also known as Bernice Buenemann Revocable Trust dated July 18, 1991**

Proposed Policy Amount: **\$5,000.00**

(b) ☐ **ALTA® Loan Policy (06-16-06)**

Proposed Insured: **To Be Determined**

Proposed Policy Amount: **\$**

(c) ☐ **ALTA® Policy**

Proposed Insured:

Proposed Policy Amount: **\$**

3. The estate or interest in the Land described or referred to in this Commitment is

Fee Simple

4. Title to the **Fee Simple** estate or interest in the Land is at the Commitment Date vested in:

Bernice Buenemann Living Trust dated 18 July, 1991, also known as Bernice Buenemann Revocable Trust dated July 18, 1991

5. The Land is described as follows:

TRACT 1:

A tract of land being part of the North Half of the Southwest Quarter of Section 16, Township 53 North, Range 8 West of the fifth principal meridian, Monroe County, Missouri being more particularly described as follows: Commencing at an iron rod marking the Northwest corner of the Southwest Quarter of said Section 16; thence along the North line of said Southwest Quarter, North 89 degrees 10 minutes 27 seconds East, a distance of 660.30 feet to an iron pipe and the

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POINT OF BEGINNING; thence continuing along said North line, North 89 degrees 10 minutes 27 seconds East, a distance of 513.09 feet to an iron rod; thence South 11 degrees 20 minutes 59 seconds East, a distance of 671.79 feet to an iron rod on the Northern right-of-way of State Route D; thence along said right-of-way the following 6 courses, South 47 degrees 51 minutes 12 seconds West, a distance of 84.50 feet to a right-of-way marker; thence South 59 degrees 24 minutes 42 seconds West, a distance of 150.01 feet to an iron rod; thence South 65 degrees 07 minutes 20 seconds West, a distance of 50.25 feet to an iron rod; thence South 59 degrees 24 minutes 42 seconds West, a distance of 100.01 feet to a right-of-way marker; thence South 53 degrees 42 minutes 04 seconds West, a distance of 50.25 feet to a right-of-way marker; thence South 59 degrees 24 minutes 42 seconds West, a distance of 359.39 feet to an iron rod; thence leaving said right-of-way, North 01 degrees 30 minutes 20 seconds East, a distance of 1069.32 feet to the POINT OF BEGINNING containing 12.1 acres. Subject to any easements of record or not of record if any.

TRACT 2:

A tract of land being part of the South Half of the Northwest Quarter, and part of the North Half of the Southwest Quarter of Section 16, Township 53 North, Range 8 West of the fifth principal meridian, Monroe County, Missouri being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the Northwest Quarter of said Section 16; thence along the South line of said Northwest Quarter, North 89 degrees 10 minutes 27 seconds East, a distance of 529.91 feet to an iron pipe and the POINT OF BEGINNING; thence North 01 degrees 23 minutes 59 seconds East, a distance of 1314.74 feet to an iron rod on the North line of the South Half of said Northwest Quarter; thence along said North line, South 89 degrees 49 minutes 04 seconds East, a distance of 940.44 feet to a point in the South Fork Salt River, being 125.00 feet South 89 degrees 49 minutes 04 seconds East of an iron rod; thence South 14 degrees 13 minutes 37 seconds East, a distance of 1333.51 feet to a point on the South line of said Northwest Quarter being 100.00 feet North 89 degrees 10 minutes 27 seconds East of an iron rod; thence along said South line, South 89 degrees 10 minutes 27 seconds West, a distance of 1170.02 feet to an iron pipe; thence South 01 degrees 30 minutes 20 seconds West, a distance of 1069.32 feet to an iron rod on the Northern right-of-way of State Route D; thence along said right-of-way the following five courses, South 59 degrees 24 minutes 42 seconds West, a distance of 89.99 feet to an iron rod; thence South 55 degrees 29 minutes 51 seconds West, a distance of 73.17 feet to an iron rod; thence South 59 degrees 24 minutes 57 seconds West, a distance of 130.51 feet to an iron rod; thence along the arc of a curve to the left, having a radius of 989.98 feet, for a length of 31.50 feet (chord = S58°30'15"W - 31.50') to an iron rod; thence South 59 degrees 52 minutes 36 seconds West, a distance of 36.77 feet to an iron rod; thence leaving said right-of-way, North 34 degrees 29 minutes 43 seconds West, a distance of 60.00 feet to an iron rod; thence North 58 degrees 29 minutes 40 seconds East, a distance of 332.70 feet to an iron rod; thence North 01 degrees 30 minutes 20 seconds East, a distance of 836.54 feet to an iron rod; thence North 18 degrees 22 minutes 54 seconds West, a distance of 206.60 feet to the POINT OF BEGINNING containing 35.6 acres. Subject to any easements of record or not of record if any.

TRACT 3:

A tract of land being part of the Northwest Quarter of the Southwest Quarter of Section 16, Township 53 North, Range 8 West of the fifth principal meridian, Monroe County, Missouri being more particularly described as follows: Commencing at an iron rod marking the Northwest corner of the Southwest Quarter of said Section 16; thence along the North line of said Southwest Quarter, North 89 degrees 10 minutes 27 seconds East, a distance of 60.00 feet to a point being 0.70' South 05 degrees 16 minutes West of an iron pipe and the POINT OF BEGINNING; thence continuing along said North line, North 89 degrees 10 minutes 27 seconds East, a distance of 469.91 feet to an iron pipe; thence South 18 degrees 22 minutes 54 seconds East, a distance of 206.60 feet to an iron rod; thence South 01 degrees 30 minutes 20 seconds West, a distance of 836.54 feet to an iron rod; thence South 58 degrees 29 minutes 40 seconds West, a distance of 332.70 feet to an iron rod; thence South 34 degrees 29 minutes 43 seconds East, a distance of 60.00 feet to an iron rod on the Northern right-of-way of State Route D; thence along said right-of-way, South 59 degrees 52 minutes 36 seconds West, a distance of 44.59 feet to an iron pipe; thence leaving said right-of-way, South 89 degrees 48 minutes 11 seconds West, a distance of 256.70 feet to an iron pipe; thence North 01 degrees 26 minutes 12 seconds East, a distance of 1272.52 feet to the POINT OF BEGINNING containing 14.6 acres. Subject to any easements of record or not of record if any.

FIRST AMERICAN TITLE INSURANCE COMPANY

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By: Lisa Minor
Authorized Signatory

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ALTA Commitment for Title Insurance

ISSUED BY

First American Title Insurance Company

Schedule BI & BII

File No. 23-2142 Buenemann.

SCHEDULE B, PART I

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. This Company must be furnished with a copy of the Bernice Buenemann Living Trust dated 18 July, 1991.
6. Trustees Warranty Deed from the Bernice Buenemann Living Trust dated 18 July, 1991, in favor of the Bernice Buenemann Living Trust dated 18 July, 1991, must be executed, acknowledged, delivered and recorded.
7. Owners Affidavit must be executed, acknowledged, and delivered to this Company.

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Schedule BI & BII

File No. 23-2142 Buenemann.

SCHEDULE B, PART II

Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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 encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete 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, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. **GENERAL TAXES:** For the year **2023** and all subsequent years. Real estate taxes for the year **2022** for **Monroe** County, Missouri, in the amounts of **\$803.23** and **\$86.26** have been paid. Parcel Number is **22-5.0-16-0-00-006.000, 22-5.0-16-0-00-005.010**.
8. Water Line Easement in favor of Public Water Supply District #2 of Monroe County, Missouri, dated January 13, 1973, and filed of record March 21, 1979, in Book 187 at Page 413 of the Deed Records of Monroe County, Missouri.
9. Water Line Easement in favor of Public Water Supply District #2 of Monroe County, Missouri, dated January 13, 1973, and filed of record March 12, 1991, in Book 237 at Page 57 of the Deed Records of Monroe County, Missouri.
10. Right of Way Easement in favor of Public Water Supply District No. 2 dated July 2, 2012, and filed of record July 30, 2012, in Document No. 2012-1024 of the Deed Records of Monroe County, Missouri.

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11. Easement in favor of Southwestern Bell Telephone Company dated June 3, 1929, and filed of record August 8, 1929, in Book 89 at Page 469 of the Deed Records of Monroe County, Missouri.
12. Easement in favor of Southwestern Bell Telephone Company dated August 10, 1982, and filed of record August 23, 1982, in Book 200 at Page 579 of the Deed Records of Monroe County, Missouri.
13. Easement in favor of Southwestern Bell Telephone Company dated August 6, 1982, and filed of record August 13, 1982, in Book 200 at Page 525 of the Deed Records of Monroe County, Missouri.
14. Indenture in favor of the State of Missouri dated December 9, 1964 and filed of record February 1, 1965, in Book 138 at Page 511 of the Deed Records of Monroe County, Missouri.
15. Indenture in favor of the State of Missouri dated December 9, 1964 and filed of record February 1, 1965, in Book 138 at Page 517 of the Deed Records of Monroe County, Missouri.
16. Deed in favor of the State of Missouri dated July 6, 1976, and filed of record July 28, 1976, in Book 176 at Page 366 of the Deed Records of Monroe County, Missouri.
17. Easement for Highway Construction dated September 27, 1976, and filed of record September 30, 1976, in Book 177 at Page 146 of the Deed Records of Monroe County, Missouri.
18. Easement for Highway Construction dated October 1, 1976, and filed of record October 8, 1976, in Book 177 at Page 206 of the Deed Records of Monroe County, Missouri.
19. Deed in favor of the State of Missouri dated November 8, 1935, and filed of record December 4, 1935, in Book 99 at Page 172 of the Deed Records of Monroe County, Missouri.
20. Flowage Easement in favor of the United States of America dated September 4, 1970, and filed of record September 4, 1970, in Book 152 at Page 80 of the Deed Records of Monroe County, Missouri.
21. Flowage Easement in favor of the United States of America dated July 24, 1971, and filed of record August 20, 1971 in Book 154 at Page 526 of the Deed Records of Monroe County, Missouri.
22. Flowage Easement in favor of United States of America as filed of record September 4, 1970, in Book 152 at Page 80 of the Deed Records of Monroe County, Missouri.
23. Zoning and Subdivision Regulations of Monroe County, Missouri, as filed of record December 9, 1968, in Book 147 at Pages 541+ and in Book 174 at Pages 399+; and, Comprehensive Development Plan of Monroe County, Missouri, as filed of record in Book 174 at Pages 176+, and amendments thereto in Book 205 at Pages 331+ and 485+, all of the Deed Records of Monroe County, Missouri.
24. Monroe County Code of Health Regulations dated and filed of record March 4, 1994, in Book 255 at Pages 359+ of the Deed Records of Monroe County, Missouri, regarding the construction, installation or modification of small on-site waste water treatment systems.
25. Subject to Mark Twain Solid Waste Management District, Intergovernmental Cooperative Agreement dated January 14, 1999, and filed of record March 26, 1999, in Book 281 at Page 1237 of the Deed Records of Monroe County, Missouri.
26. Monroe County Agricultural Development Ordinance dated October 28, 2013, and filed of record October 30, 2013, in Document No. 2013-1648 of the Deed Records of Monroe County, Missouri.

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27. Reference(s) to acreage in the description of the Land is/are for informational or descriptive purposes only and acreage is not insured by this commitment or policy.
28. Rights of riparian owners and the public in and to the free unobstructed flow of any river, creek, channel, which abuts or flows through the Land without diminution or pollution.
29. Subject to any inconsistencies in the boundaries of the Land and/or any adverse claims to any portion of the Land created by accretions, avulsions or the meandering of any river, creek, channel.
30. Land now, formerly or in the future lying below the normal high water mark of the South Fork of Salt River.
31. Rights of the United States, State of Missouri, County of Monroe and the public to that part of the land described herein falling in the bed of, eroded by, or submerged under the waters of the creek, its sloughs or backwaters, as well as to that portion, if any, that may have been formed by accretions or relictions.
32. No title is or will be insured to any Land lying within Route D or its right of way.
33. The consequences of the use of monuments (including but not limited to "State Route D, South Fork Salt River") as boundaries or calls in the legal description(s) of the Land which monument are not definite, or are subject to more than one interpretation or have or could have been relocated, including but not limited to the inability to locate the boundaries of the land and any dispute regarding the location of said boundaries.

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Alta Privacy Form

Monroe County Abstract & Title Company, Inc.: Privacy Policy Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial Institution, directly or through its affiliates, from sharing nonpublic personal information about you with a "non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA we are providing you with this document which notifies you of the privacy policies and practices

We may collect nonpublic; personal information about you from the following sources:

Information we receive from you on applications or other forms.

Information about your transactions we secure from our files, or from others.

Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliated third parties as permitted by law.

WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public, personal information.

Monroe County Abstract & Title Company, Inc. P.O. Box 248, Paris, Missouri 65275 Phone: (660) 327-4109 Fax: (660) 327-4331 E-mail: Abstract@parismo.net
Agent for First American Title Insurance Company



Privacy Policy

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, together with our parent company, The First American Corporation, 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 which 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. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at www.firstam.com.

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 received 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.

Confidential 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 and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.