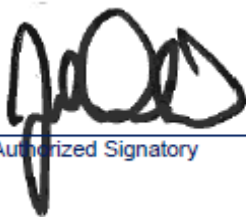


## INFORMATIONAL REPORT

1. Title to the estate or interest in the Land is at the date of this Informational Report is vested in:  
  
The Estate of Linda L. Humes, deceased as shown in in The Probate Court of Montgomery County, State of Missouri, in Estate No. 25AA-PR000006.
2. The estate or interest in the Land described or referred to in this Informational Report is **Fee Simple**.
3. The report reflects a title search of the public records thru the Search Date of: **April 28, 2025**.

By:   
Authorized Signatory

The legal description of the land searched is:

A 70.00 acres tract of land being part of the south half of Section 28, and part of U.S. Survey 1740 all in Township 48 North, Range 6 West, Montgomery County, Missouri and being more particularly described as follows:

Commencing at a stone marking the common corner of Sections 28, 29, 32, and 33, thence with the section line between said Section 32 and 33, South 298.42 feet to a point, thence S 83° 31' 50" E, 2789.37 feet to a point, thence N 10° 42' 20" W, 1086.78 feet to the point of beginning of the tract herein described: thence N 54° 56' 30" W, 1059.31 feet to a point in the south right-of-way line of U.S. Interstate Highway 70, thence with said right-of-way line, N 38° 42' 20" E, 252.66 feet to a point, thence N 76° 07' 30".E, 2882.75 feet to a point, thence departing said right-of-way line, S 19° 34' E, 395.81 feet to a point in the center of Loutre River, thence with said river as follows: S 39° 37' 20" W, 263.67 feet; S 12° 49' 30" E, 836.64 feet to a point, thence departing said river, S 87° 18' 40" W, 2242.11 feet to the point of beginning.

Also,

A 78.00 acres tract of land being part of the SW 1/4 of Sec. 27, part of the SE 1/4 of



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Sec. 28, part of the NE 1/4 of Sec. 33, part of the NW 1/4 of Sec. 34, and part of U.S. Survey 1740, all in Twp. 48N, R6W and being more particularly described as follows:

Beginning at the Northwest corner of said Sec. 33, thence with the section line, South 298.42 ft. to a point, thence S 83° 31' 50" E, 2789.37 ft. to the point of beginning of the tract herein described: thence N 10° 42' 20" W 1086.78 ft. to a point, thence N 87° 18' 40" E, 2242.11 ft. to the center of Loutre River, thence with the center of said river as follows: S 7° 35' 20" E, 76.44 ft.; S 41° 16' 10" E, 407.65 ft.; S 46° 44' 50" E, 370.37 ft.; S 38° 50' 30" E, 376.19 ft.; S 1° 04' 30" E, 306.64 ft. to a point, thence departing said river, S 51° 38' 50" W, 263.72 ft. to a point, thence S 31° 57' W, 135.95 ft. to a point, thence N 82° 09' 10" W, 1964.76 ft. to a point, thence N 83° 31' 50" W, 599.61 ft. to the point of beginning. ALSO joint use of an existing easement for ingress and egress described as follows: Commencing at the Southwest corner of the above described tract, thence with the South line of said tract, S 83° 31' 50" E, 88.5 ft. to the point of beginning of the center line of said easement, thence S 2° 57' W, 270.5 ft. to the center line of Missouri State Highway N and the end of the center line herein described: Grantor reserves however, a 40 ft. wide road easement along the entire West line of the above described tract, and along the West 108.5 ft. to the South line of the above described tract.

## EXPECTED REQUIREMENTS

Based on the results of this Informational Report, if a policy of title insurance were to be ordered as of the Search Date, the following requirements would need to be met, in order to issue a policy of title insurance:

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. A valid state issued driver license is required for all transactions closed through **True Title Company, LLC**. If non-driver state ID is provided, then a second form of identification will be required. Contact your closer for additional acceptable forms of identification.
6. All documents which are to be recorded in connection with this file in the Office of the Recorder of Deeds must comply with Sections 59.005, 59.310 and 59.313 RSMo. Any document which does not comply with the provisions of these Sections will be subject to an additional \$25.00 recording fee to be charged by the Recorder of Deeds.
7. Pursuant to Section 381.058 RSMo., the parties to the transaction shall be issued a closing protection letter at the cost of \$25.00 per letter. A closing protection letter protects a buyer/borrower, lender or seller against losses because of the following acts of the title insurer's named issuing title agency or agent:
  - a. Acts of theft of settlement funds or fraud with regard to settlement funds; and
  - b. Failure to comply with written closing instructions by the proposed insured when agreed to by the title agency or title agent relating to title insurance coverage.
8. Pursuant to Section 381.412 RSMo., all monies provided for the transaction must be in the form of a Cashier's Check, Certified Check or Wire Transfer ("Good Funds"). Personal checks may be submitted (and deposited) at least ten business days prior to closing in order to be considered Good Funds.
9. **CONSTRUCTION NOTIFICATION:** The Company must be notified in writing (by ANY party to the underlying transaction with knowledge) of any known construction, improvements and/or repairs done on the property in the last twelve (12) months. Also, if any portion (or all) of the loan proceeds of the Loan to be insured hereunder will be used for new and/or rehab construction, this Company must be notified in writing. Upon being notified in either regard, this Company has the right to add additional requirements including, but not limited to financial statements, indemnities, affidavits and/or lien waivers and receipts, and the filing of a "Notice of Intended Sale" where appropriate. Upon review, the Company reserves the right to deny coverage for mechanic's liens. **If a proposed insured fails to notify this Company, in writing, as required herein, such party's mechanic's lien coverage will be invalidated.**
10. Pay any unpaid Taxes, Subdivision/Condominium Assessments, Sewer Assessments and Sewer Lateral Fees.
11. Furnish this company with an Owner's Affidavit, Marital Status Confirmation and Compliance & Indemnity Statement executed by the Buyer(s)/Borrower(s) and Seller(s) in forms provided by the Company.
12. This company finds no open Deeds of Trust of record. If you are aware of any existing loans encumbering the



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Land, please notify this company immediately. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record:

13. Company Finds a Supervised Personal Representative Eugene H. Gruender, Personal Representative of the Estate of Linda L Humes, deceased, by virtue of Case No. 25AA-PR00006 of the Montgomery County Circuit Court Probate Division. Company also finds A Order of Sale of Real property.

Note: We require that said personal representative convey the land by a deed specifying the actual consideration being received and reciting that such conveyance is pursuant to powers established in Order of Sale filed May 1, 2025 in Case No. 25AA-PR000006 of the Montgomery County Circuit court .

14. Pay 2024 delinquent taxes for Montgomery County.
15. The following information is provided for informational purposes only. The proposed owner and/or lender insured should not rely on the accuracy of this data. Contact the assessor's office to verify the information.

**Locator # :** 12-8.0-33-000-000-001.001  
**2024 Assessed Valuation:** \$250.00  
**2024 Tax Amount:** \$14.41 (Delinquent Due 12/31/2024)  
**Situs Address:** Highway N

16. Highway N

The following information is provided for informational purposes only. The proposed owner and/or lender insured should not rely on the accuracy of this data. Contact the assessor's office to verify the information.

**Locator # :** 12-8.0-28-000-000-002.001  
**2024 Assessed Valuation:** \$1,000.00  
**2024 Tax Amount:** \$80.28 (Delinquent due 12/31/2024 )  
**Situs Address:** Highway N  
Highway N

17. The following information is provided for informational purposes only. The proposed owner and/or lender insured should not rely on the accuracy of this data. Contact the assessor's office to verify the information.

**Locator # :** 12-8.0-27-000-000-004.0002  
**2024 Assessed Valuation:** \$2,260.00  
**2024 Tax Amount:** \$167.35 (Delinquent due 12/31/2024)  
**Situs Address:** Highway N

## EXPECTED EXCEPTIONS

Based on the results of this Informational Report, if a policy of title insurance were to be ordered as of the Search Date, the following exceptions would be expected to appear on any policy of title insurance:

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 date of any commitment and the date on which all of the Schedule B, Part I – Requirements on any such commitment 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 circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
5. 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.
6. Taxes or special assessments which are not shown as existing liens by the public records.

NOTE: Exceptions 1 and 2(a) - 2(d) will be deleted on the Loan Policy insuring a first deed of trust if we receive the company-approved Owner's Affidavit and no adverse matters are disclosed or otherwise become known to the Company. Exceptions 1 and 2(d) will be deleted on the Owner's Policy upon receipt of said Affidavit. Exceptions 2(a), 2(b) and 2(c) will be deleted on the Owner's Policy if the Company is furnished a current boundary survey certified that it was prepared in accordance with the "Missouri Minimum Standards for Property Boundary Surveys" and that said survey accurately reflects certain encroachment or other boundary-related issues, or if the Company becomes aware of such issues independent of the survey, the Company reserves the right to take special exceptions on the policy(ies) for such matters so identified and/or disclosed. Exception 2(e) will be deleted.

7. Taxes for 2024 and subsequent years.
8. Subdivision/condominium assessments, if any.
9. Sewer assessments and sewer lateral connection fees, if any.
10. Easement granted for joint use easement for ingress and egress as described in Book 288 page 22, re recorded in Book 282 page 1014 and Book 288 page 143 of the Montgomery County Records.
11. Lack of right of abutter's cvbdirect access between the Highway now as U.S. Interstate 70 and abutting land recorded in Book 197 Page 209, and Book 197 page 301.
12. Easement granted to State of Missouri recorded in Book 197 Page 169 of the Montgomery County Records.
13. Easement granted to Southwestern Bell Telephone recorded in Book 287 Page 78 of the Montgomery County Records.
14. Easement granted to American Telephone and Telegraph Company recorded in Book 283 Page 1077 of the Montgomery County Records.
15. Changes in the land due to accretion, avulsion, reliction or meandering of the Loutre River.
16. The rights of the United States, State of Missouri and the public in and to the navigable servitudes of the Lautre River.

17. Land now, formerly, or in the future lying below the normal high water mark of the Laurre River.
18. Title to accreted land is not insured.
19. Riparian rights are neither guaranteed nor insured.
20. Rights of way for drainage ditches, drain tiles, feeders, laterals and underground pipes, if any.
21. Rights of tenants in possession under unrecorded leases.
22. The Company does not insure the area, square footage, or acreage of the Land.
23. Note Regarding Agricultural Property: If the land described herein is Agricultural Property, our policy will be subject to the provisions of, and rights created under, the Agricultural Credit Act of 1987.

This Informational Report is given for informational purposes only, is not a guarantee or opinion of title, and does not insure any party. A title commitment and policy would require a further search of the public records. The parcel ID numbers, tax information, legal description and vested owner identified in Section 1 above have been taken from the last items of public record in the applicable county. Any liability for any damage regarding this Informational Report is strictly limited to the amount paid.