

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

Issuing Agent: YORK TITLE AND ABSTRACT CO., INC.
Issuing Office: 1155 Aguilar Drive, Montgomery City, MO 63361
Issuing Office's ALTA® Registry ID: 1073443
Loan ID No.:
Commitment No.: LR2407004
Issuing Office File No.: LR2407004
Property Address: 170 Brown Rd., McKittrick, MO 65041
Revision No.:

SCHEDULE A

1. Commitment Date:
2. Policy to be issued:
 - a. ALTA Own. Policy (07/07/21)
Proposed Insured:
Proposed Amount of Insurance: \$ 5,000.00
The estate or interest to be insured: Fee Simple
 - b. ALTA Loan Policy (07/07/21)
Proposed Insured: Lender with Contractual Obligations under a Loan Agreement with the Vested Owner identified in Item 4 below
Proposed Amount of Insurance:
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: Phyllis A. Hannan.
5. The Land is described as follows:

SEE SCHEDULE C ATTACHED HERETO

YORK TITLE AND ABSTRACT CO., INC.

By: _____
**York Title and Abstract Agent, Escrow
Closer/Title Producer**

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by YORK TITLE fbo Agents National Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

ANTIC CF001 MO (12-2021) ALTA Commitment for Title Insurance - Schedule A
Adopted 07-30-2021

AMERICAN
LAND TITLE
ASSOCIATION



Issued by: YORK TITLE fbo Agents National Title Insurance

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(HANNAN-TRST.BROWN.TROPHY.PFD/LR2407004/18)



SCHEDULE B, PART I

Requirements

Commitment No.: LR2407004

File No.: LR2407004

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 Deed of Trust to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. Independent Personal Representative Deed from The Estate of Phyllis A. Hannan, Deceased, Frank C. Hannan, Independent Personal Representative to
 - b. Deed of Trust from to , Trustee for Lender with Contractual Obligations under a Loan Agreement with the Vested Owner identified in Item 4 below, securing the principal amount of \$
5. Instruments in insurable form which must be executed, delivered and duly filed for record.
 - a. Deed of Release, releasing Deed of Trust shown as item "9" on Schedule B, Part II
6. Seller to furnish lien affidavit on form acceptable to YORK TITLE AND ABSTRACT CO., INC.
7. **NOTE FOR INFORMATIONAL PURPOSES ONLY:**
Please read the exceptions and the terms shown or referred to herein carefully. The exceptions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.
8. **CLOSING INFORMATION NOTE:**
 - a) If the closing for the subject property is to be conducted by York Title and Abstract Co., Inc, we require all monies due from the purchaser to be in the form of a Cashiers Check, Certified Check or wire Transfer, being collected funds.
 - b) If the Sale proceeds or any "payoffs" pursuant to the closing require "Good Funds" then monies received by us for such must be by bank or wire transfer.
 - c) The above applies to all closings unless other specific arrangements are made.
 - d) Due to wide variances in banking practices and lack of control over funds "on the wire" we cannot accept financial responsibility for delays in the clearing of funds.
 - e) 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 charged by the Recorder of Deeds.
9. This Company has independent knowledge that Phyllis A. Hannan is deceased as of October 29, 2023.
10. For each policy to be issued as identified in Schedule A, Item 2; the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
11. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.

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ANTIC CF001 MO (12-2021) ALTA Commitment for Title Insurance - Schedule BI

Adopted 07-30-2021

AMERICAN
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ASSOCIATION



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(HANNAN-TRST.BROWN.TROPHY.PFD/LR2407004/18)

SCHEDULE B, PART II

Exceptions

Commitment No.: LR2407004

File No. LR2407004

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, attached, or 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. 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.
4. Easements, or claims of easements, not shown by the Public Records.
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.
7. Real estate taxes or special assessments for the year(s) 2024 that are not yet due or payable.
8. Lien of the general taxes for the year 2024 and thereafter. The following information is believed to be accurate, but it is not guaranteed:
NOTE: Real Estate Taxes for the County are collected by the County Collector of Montgomery County.
The fiscal tax year in Missouri is January 1 through December 31. Taxes are a lien as of January 1; become due and payable as of November 1; and become delinquent after December 31.

Tax Identification Number: 17-6.0-13-000-000-005.002 & 17-6.0-24-000-000-001.002

Amount of 2023 Taxes: Tract 1 Montgomery County \$2,014.21 PAID, Tract 2 Montgomery County \$18.07 PAID.

Address of Property: 170 Brown Rd., McKittrick, MO 65041

9. Deed of Trust from The Estate of Phyllis A. Hannan, Deceased, Frank C. Hannan, Independent Personal Representative to First Land Trustee Corporation for the benefit of First Bank d/b/a First Bank Mortgage recorded October 31, 2014, in Book 711 Page 005 securing a note in the original principal sum of \$280,000.00 and other obligations described therein.

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ANTIC CF001 MO (12-2021) ALTA Commitment for Title Insurance - Schedule BII

Adopted 07-30-2021



Issued by: YORK TITLE fbo Agents National Title Insurance

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(HANNAN-TRST.BROWN.TROPHY:PDF/LR2407004/18)

SCHEDULE C

Commitment No.: LR2407004

File No.: LR2407004

Starting at the SW Corner of the SW1/4 of the SE1/4 of S13 - T46N -R5W - 5PM, thence N1° 19' 30" E 766.93' to 143.92' along the west line of said SW1/4 of the SE1/4 to an iron rod; thence N76° 12'E 766.93' to a point on the centerline of a 40.0' wide road, to the POINT OF BEGINNING.

Thence along the existing centerline of said road N8° 45'W 110.0', thence N6° 36'E 511.94', thence N32° 50'E 77.49', thence N46° 34'E 127.51', thence N39° 45'E 171.51', thence N52° 33'E 385.4', thence N64° 40'E 140.53', thence N73° 06'E 96.88', thence N 87° 17'E 52.14', thence S 73° 16'E 48.0', thence S58° 38'E 49.6', thence leaving said centerline of said road and along the existing property line S71° 22'E 364.85' to a rerod, thence S64° 59'E 141.94' to a rerod, thence S34° 47'E 84.45' to a rerod, thence S20° 09'E 140.0' to a rerod, thence S25° 41'E 270.0' to a rerod, thence S13° 51'E 231.0' to a rerod, thence S4° 34'E 128.21' to a rerod, thence S11° 31'E 395.89' to a rerod, thence S15° 04'E 101.85' to a rerod, thence S0° 14'E 103.0' to a rerod, thence S23° 48'E 91.03' to a rerod, thence S8° 58'E 73.0' to a rerod, thence S9° 52'W 210.12' to a rerod, thence along the existing property line per deed Book 305 at Page 269 N84° 38'W 184.2' to an iron rod, thence N23° 41'W 361.33' to an iron rod, thence N13° 08'W 487.26' to an iron rod, thence N19° 54'W 282.13' to an iron rod, thence S75° 04'W 1332.5' to the POINT OF BEGINNING.

The above described property is located in the SW1/4 of the SE1/4 and in the NW1/4 of the SE1/4 and in the NE1/4 of the SE1/4 and in the SE1/4 of the SE1/4 of Section 13 and in the NE1/4 of the NE1/4 of Section 24 of T46N - R5W -5PM and contains 38.0 acres more or less.

Located in Montgomery County, Missouri.



MONTGOMERY COUNTY MISSOURI
ANITA L SULLIVAN, COUNTY COLLECTOR
COURT HOUSE ANNEX, 310 SALISBURY, STE C
PO BOX 2, MONTGOMERY CITY, MO 63361
PHONE: 573-564-2389 FAX: 573-564-1406
EMAIL: collector@mcmo.us
THURSDAY AUGUST 8, 2024 01:58:20PM CDT

General Information

Parcel Number:	176013000000005002	Bill Number	23009985
Owner Name:	HANNAN PHYLLIS A	Taxpayer Id	321857
	C/O PHYLLIS HANNAN FAMILY TST	Tax Market Value:	177,400
Mailing Address:	461 MATTS WAY	Tax Assessed Value:	31,200
	DEFIANCE MO 63341		
Year/Bill Type:	2023 - REAL ESTATE	Paid Tax:	\$2,014.21
Date Paid:	12-13-2023	Penalties/Interest/Fees:	\$0.00
Status:	PAID	Total Paid:	\$2,014.21

>>>> Please Note <<<< The collector's office does NOT inventory property by address.
The address listed on the record is for mailing purposes only. No guarantee is given that this
is the ONLY account for the individual listed. Information given is only verifying the name
and taxes paid/unpaid for the account number listed.

Tax Details

Taxing Authority	District Name	Tax Levy	Tax Amount
STATE		0.0300	9.36
DDAB		0.0935	29.17
COUNTY		0.2521	78.66
HEALTH		0.1408	43.93
SCHOOL	Gasconade R-1	4.2891	1,338.20
ROAD	No. 1 Special	0.3000	93.60
AMBL	Hermann Area	0.1235	38.53
CITY	Unincorporated	0.0000	0.00
FIRE	Hermann Volunt	0.0000	0.00
SURTAX*		0.0000	0.00
LAC*		0.0000	0.00
HOSP	Hermann Area H	0.9620	300.14
CO-ROAD		0.2648	82.62
			0.00
SPECIAL			0.00
Total Levy :		6.4558	

VALUATIONS	APPRAISED	ASSESSED	TAX AMOUNTS
Agr. Value	35,800	4,300	277.60
Res. Value	141,600	26,900	1,736.61
Com. Value	0	0	0.00
F-C Value	0	0	0.00
Special			0.00
Totals	177,400	31,200	2,014.21

Legal Description

Acres: 35.550

13-46-5
PT SE

Sect 13	Lot
Twp 46	Blk
Rng 5	Sbd

>>>> Please Note <<<< This information is provided per your request.
Information given in this document is the paid/unpaid tax record. This is not an original
bill or paid receipt. Please contact our office for information on obtaining a paper copy,
if needed. Fees will apply.

M O N T G O M E R Y C O U N T Y M I S S O U R I

ANITA L SULLIVAN, COUNTY COLLECTOR
 COURT HOUSE ANNEX, 310 SALISBURY, STE C
 PO BOX 2, MONTGOMERY CITY, MO 63361
 PHONE: 573-564-2389 FAX: 573-564-1406
 EMAIL: collector@mcmo.us
 THURSDAY AUGUST 8, 2024 01:58:45PM CDT

General Information

Parcel Number:	176024000000001002	Bill Number	23010104
Owner Name:	HANNAN PHYLLIS A	Taxpayer Id	321857
Mailing Address:	C/O PHYLLIS HANNAN FAMILY TST	Tax Market Value:	2,300
	461 MATTS WAY	Tax Assessed Value:	280
	DEFIANCE MO 63341		
Year/Bill Type:	2023 - REAL ESTATE	Paid Tax:	\$18.07
Date Paid:	12-13-2023	Penalties/Interest/Fees:	\$0.00
Status:	PAID	Total Paid:	\$18.07

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Tax Details

Taxing Authority	District Name	Tax Levy	Tax Amount
STATE		0.0300	0.08
DDAB		0.0935	0.26
COUNTY		0.2521	0.71
HEALTH		0.1408	0.39
SCHOOL	Gasconade R-1	4.2891	12.01
ROAD	No. 1 Special	0.3000	0.84
AMBL	Hermann Area	0.1235	0.35
CITY	Unincorporated	0.0000	0.00
FIRE	Hermann Volunt	0.0000	0.00
SURTAX*		0.0000	0.00
LAC*		0.0000	0.00
HOSP	Hermann Area H	0.9620	2.69
CO-ROAD		0.2648	0.74
			0.00
SPECIAL			0.00
Total Levy :		6.4558	

VALUATIONS	APPRAISED	ASSESSED	TAX AMOUNTS
Agr. Value	2,300	280	18.07
Res. Value	0	0	0.00
Com. Value	0	0	0.00
F-C Value	0	0	0.00
Special			0.00
Totals	2,300	280	18.07

Legal Description

Acres: 2.750

24-46-5
 PT NE NE

Sect 24	Lot
Twp 46	Blk
Rng 5	Sbd

>>>> Please Note <<<< This information is provided per your request. Information given in this document is the paid/unpaid tax record. This is not an original bill or paid receipt. Please contact our office for information on obtaining a paper copy, if needed. Fees will apply.