



# Fidelity National Title Insurance Company

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

Issuing Agent: Town & Country Abstract Co. Inc.  
 Issuing Office: 541 West Coates, Moberly, Missouri 65270  
 Issuing Office's ALTA® Registry ID:  
 Loan ID No.:  
 Commitment No.: BERENDZEN-10550  
 Issuing Office File No.: BERENDZEN-10550  
 Property Address: 10550 Highway A & adjoining land, Higbee, MO 65257  
 Revision No.:

## SCHEDULE A

1. Commitment Date: May 15, 2025 at 08:00 AM
2. Policy to be issued:
  - a. ALTA Own. Policy 7/01/2021
 

Proposed Insured: For Informational Purposes Only.  
 Proposed Amount of Insurance:  
 Premium:  
 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: Robert E. Berendzen and April S. Berendzen, husband and wife.
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

## TOWN & COUNTRY ABSTRACT CO. INC.

By:   
 Town & Country Abstract Co. Inc.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Fidelity National Title Insurance Company. 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.*

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(BERENDZEN-10550.PFD/BERENDZEN-10550/6)



**EXHIBIT A**

Commitment No.: BERENDZEN-10550

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**TRACT 1:**

A tract of land being part of the Northwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the Northwest Quarter of said Section 28; thence South 88 degrees 02 minutes 53 seconds East, a distance of 44.93 feet to the Easterly right-of-way of State Route A; thence along said right-of-way, North 02 degrees 01 minutes 03 seconds East, a distance of 889.13 feet to an iron rod; thence North 85 degrees 29 minutes 04 seconds East, a distance of 563.56 feet to an iron rod; thence South 83 degrees 43 minutes 07 seconds East, a distance of 305.35 feet to an iron rod and the POINT OF BEGINNING; thence North 00 degrees 13 minutes 40 seconds West, a distance of 229.80 feet to an iron rod; thence North 65 degrees 30 minutes 25 seconds East, a distance of 623.91 feet to an iron rod; thence North 24 degrees 29 minutes 35 seconds West, a distance of 35.68 feet to an iron rod; thence North 74 degrees 38 minutes 26 seconds East, a distance of 306.67 feet to an iron rod; thence South 24 degrees 46 minutes 46 seconds East, a distance of 551.25 feet to an iron rod; thence South 16 degrees 13 minutes 00 seconds East, a distance of 91.88 feet to an iron rod; thence South 67 degrees 54 minutes 43 seconds West, a distance of 666.07 feet to an iron rod; thence South 84 degrees 53 minutes 46 seconds West, a distance of 145.29 feet to an iron rod; thence along the arc of a curve to the left, having a radius of 185.00 feet, for a length of 82.61 feet (chord = S72°06'15"W - 81.92') to an iron rod; thence South 59 degrees 18 minutes 43 seconds West, a distance of 118.45 feet to an iron rod; thence South 76 degrees 18 minutes 01 seconds West, a distance of 75.05 feet to an iron rod; thence along the arc of a curve to the left, having a radius of 260.00 feet, for a length of 45.78 feet (chord = S71°15'22"W - 45.72') to an iron rod; thence North 35 degrees 33 minutes 26 seconds West, a distance of 88.45 feet to an iron rod; thence North 02 degrees 03 minutes 22 seconds East, a distance of 152.19 feet to an iron rod; thence North 00 degrees 13 minutes 40 seconds West, a distance of 143.99 feet to the POINT OF BEGINNING.

**TRACT 2:**

A tract of land being part of the Northwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the Northwest Quarter of said Section 28; thence South 88 degrees 02 minutes 53 seconds East, a distance of 44.93 feet to the Easterly right-of-way of State Route A; thence along said right-of-way, North 02 degrees 01 minutes 03 seconds East, a distance of 889.13 feet to an iron rod; thence North 85 degrees 29 minutes 04 seconds East, a distance of 563.56 feet to an iron rod; thence South 83 degrees 43 minutes 07 seconds East, a distance of 305.35 feet to an iron rod; thence South 00 degrees 13 minutes 40 seconds East, a distance of 143.99 feet to an iron rod; thence South 02 degrees 03 minutes 22 seconds West, a distance of 152.19 feet to an iron rod; thence South 35 degrees 33 minutes 26 seconds East, a distance of 88.45 feet to an iron rod and the POINT OF BEGINNING; thence Northeasterly, along the arc of a curve to the right, having a radius of 260.00 feet, for a length of 45.78 feet (chord = N71°15'22"E - 45.72') to an iron rod; thence North 76 degrees 18 minutes 01 seconds East, a distance of 75.05 feet to an iron rod; thence North 59 degrees 18 minutes 43 seconds East, a distance of 118.45 feet to an iron rod; thence along the arc of a curve to the right, having a radius of 185.00 feet, for a length of 82.61 feet (chord = N72°06'15"E - 81.92') to an iron rod; thence North 84 degrees 53 minutes 46 seconds East, a distance of 145.29 feet to an iron rod; thence North 67 degrees 54 minutes 43 seconds East, a distance of 666.07 feet to an iron rod; thence South 16 degrees 13 minutes 00 seconds East, a distance of 301.17 feet to an iron rod; thence South 58 degrees 14 minutes 16 seconds East, a distance of 131.45 feet to an iron rod; thence South 01 degrees 30 minutes 54 seconds West, a distance of 615.40 feet to an iron rod; thence North 88 degrees 08 minutes 12 seconds West, a distance of 923.00 feet to an iron rod; thence North 29 degrees 16 minutes 10 seconds West, a distance of 644.34 feet to the POINT OF BEGINNING.

**TRACT 3:**

A tract of land being part of the Northwest Quarter and part of the North Half of the Southwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the Northwest Quarter of said Section 28; thence South 88 degrees 02 minutes 53 seconds East, a distance of 44.93 feet to the Easterly right-of-way of State Route A and the POINT OF BEGINNING; thence along said right-of-way, North 02 degrees 01 minutes 03 seconds East, a distance of 889.13 feet to an iron rod; thence North 85 degrees 29 minutes 04 seconds East, a distance of 563.56 feet to an iron rod; thence South 83 degrees 43 minutes 07 seconds East, a distance of 305.35 feet to an iron rod; thence South 00 degrees 13 minutes 40 seconds East, a distance of 143.99 feet to an iron rod; thence South 02 degrees 03 minutes 22 seconds West, a distance of 152.19 feet to an iron rod; thence South 35 degrees 33 minutes 26 seconds East, a distance of 73.14 feet to an iron rod; thence Southwesterly, along the arc of a non-tangent curve to the left, having a radius of 275.00 feet, for a length of 91.69 feet (chord = S56°00'36"W - 91.26') to an iron rod; thence South 46 degrees 27 minutes 32 seconds West, a distance of 72.77 feet to an iron rod; thence South 38 degrees 02 minutes 58 seconds West, a distance of 309.98 feet to an iron

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rod; thence South 34 degrees 15 minutes 58 seconds West, a distance of 342.65 feet to an iron rod; thence South 45 degrees 38 minutes 05 seconds West, a distance of 526.49 feet to an iron rod; thence along the arc of a curve to the right, having a radius of 100.00 feet, for a length of 75.01 feet (chord = S67°07'20"W - 73.26') to an iron rod on the Easterly right-of-way of State Route A; thence along said right-of-way the following three courses, North 02 degrees 01 minutes 28 seconds East, a distance of 464.93 feet to a right-of-way marker; thence South 87 degrees 58 minutes 57 seconds East, a distance of 5.00 feet to an iron rod; thence North 02 degrees 01 minutes 03 seconds East, a distance of 16.63 feet to the POINT OF BEGINNING.

**TRACT 4:**

A tract of land being part of the Northwest Quarter and part of the North Half of the Southwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the Northwest Quarter of said Section 28; thence South 88 degrees 02 minutes 53 seconds East, a distance of 44.93 feet to the Easterly right-of-way of State Route A; thence along said right-of-way the following three courses, South 02 degrees 01 minutes 03 seconds West a distance of 16.63 feet to an iron rod; thence North 87 degrees 58 minutes 57 seconds West, a distance of 5.00 feet to a right-of-way marker; thence South 02 degrees 01 minutes 28 seconds West, a distance of 464.93 feet to an iron rod and the POINT OF BEGINNING; thence leaving said right-of-way, Northeasterly, along the arc of a curve to the left, having a radius of 100.00 feet, for a length of 75.01 feet (chord = N67°07'20"E - 73.26') to an iron rod; thence North 45 degrees 38 minutes 05 seconds East, a distance of 526.49 feet to an iron rod; thence North 34 degrees 15 minutes 58 seconds East, a distance of 342.65 feet to an iron rod; thence North 38 degrees 02 minutes 58 seconds East, a distance of 309.98 feet to an iron rod; thence North 46 degrees 27 minutes 32 seconds East, a distance of 72.77 feet to an iron rod; thence along the arc of a curve to the right, having a radius of 275.00 feet, for a length of 91.69 feet (chord = N56°00'36"E - 91.26') to an iron rod; thence South 35 degrees 33 minutes 26 seconds East, a distance of 15.31 feet to an iron rod; thence South 29 degrees 16 minutes 10 seconds East, a distance of 644.34 feet to an iron rod; thence South 17 degrees 38 minutes 11 seconds East, a distance of 63.60 feet to an iron rod; thence South 01 degrees 20 minutes 37 seconds West, a distance of 807.97 feet to an iron rod; thence North 87 degrees 56 minutes 22 seconds West, a distance of 1298.22 feet to an iron rod on the Easterly right-of-way of State Route A; thence along said right-of-way, North 02 degrees 36 minutes 03 seconds East, a distance of 371.54 feet to the POINT OF BEGINNING.

**TRACT 5:**

A tract of land being part of the North Half of the Southwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the North Half of the Southwest Quarter of said Section 28; thence along the South line of said North Half, South 87 degrees 56 minutes 22 seconds East, a distance of 134.94 feet to an iron rod on the Easterly right-of-way of State Route A and the POINT OF BEGINNING; thence along said right-of-way the following four courses, North 10 degrees 07 minutes 08 seconds East, a distance of 6.95 feet to an iron rod; thence North 65 degrees 19 minutes 23 seconds West, a distance of 135.39 feet to an iron rod; thence Northeasterly, along the arc of a non-tangent curve to the left, having a radius of 1473.32 feet, for a length of 135.21 feet (chord = N05°13'47"E - 135.16') to a right-of-way marker; thence North 02 degrees 36 minutes 03 seconds East, a distance of 276.63 feet to an iron rod; thence leaving said right-of-way, South 87 degrees 56 minutes 22 seconds East, a distance of 835.44 feet to an iron rod; thence South 01 degrees 20 minutes 37 seconds West, a distance of 470.55 feet to an iron rod on the South line of said North Half; thence North 87 degrees 56 minutes 22 seconds West, a distance of 727.40 feet to the POINT OF BEGINNING.

**TRACT 6:**

A tract of land being part of the North Half of the Southwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southwest corner of the North Half of the Southwest Quarter of said Section 28; thence along the South line of said North Half, South 87 degrees 56 minutes 22 seconds East, a distance of 862.34 feet to an iron rod and the POINT OF BEGINNING; thence North 01 degrees 20 minutes 37 seconds East, a distance of 470.55 feet to an iron rod; thence South 87 degrees 56 minutes 22 seconds East, a distance of 462.78 feet to an iron rod; thence South 01 degrees 20 minutes 37 seconds West, a distance of 470.55 feet to an iron rod on the South line of said North Half; thence North 87 degrees 56 minutes 22 seconds West, a distance of 462.78 feet to the POINT OF BEGINNING.

**TRACT 7:**

A tract of land being part of the Northwest Quarter and part of the North Half of the Southwest Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southeast corner of the North Half of the Southwest Quarter of said Section 28; thence along the South line

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(Continued)

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of said North Half, North 87 degrees 56 minutes 22 seconds West, a distance of 422.68 feet to an iron rod and the POINT OF BEGINNING; thence continuing, North 87 degrees 56 minutes 22 seconds West, a distance of 890.15 feet to an iron rod; thence North 01 degrees 20 minutes 37 seconds East, a distance of 1278.52 feet to an iron rod; thence North 17 degrees 38 minutes 11 seconds West, a distance of 63.60 feet to an iron rod; thence South 88 degrees 08 minutes 12 seconds East, a distance of 923.00 feet to an iron rod; thence South 01 degrees 32 minutes 01 seconds West, a distance of 102.82 feet to an iron rod; thence South 20 degrees 19 minutes 15 seconds West, a distance of 391.11 feet to an iron rod; thence South 19 degrees 25 minutes 58 seconds West, a distance of 270.06 feet to an iron rod; thence South 23 degrees 02 minutes 26 seconds East, a distance of 470.61 feet to an iron rod; thence South 00 degrees 11 minutes 07 seconds East, a distance of 183.47 feet to the POINT OF BEGINNING, containing 25.0 acres.

**TRACT 8:**

A tract of land being part of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Commencing at an iron rod marking the Southeast corner of the North Half of the Southwest Quarter of said Section 28; thence along the South line of said North Half, North 87 degrees 56 minutes 22 seconds West, a distance of 70.00 feet to an iron rod and the POINT OF BEGINNING; thence continuing North 87 degrees 56 minutes 22 seconds West, a distance of 352.68 feet to an iron rod; thence North 00 degrees 11 minutes 07 seconds West, a distance of 183.47 feet to an iron rod; thence North 23 degrees 02 minutes 26 seconds West, a distance of 470.61 feet to an iron rod; thence North 19 degrees 25 minutes 58 seconds East, a distance of 270.06 feet to an iron rod; thence North 20 degrees 19 minutes 15 seconds East, a distance of 391.11 feet to an iron rod; thence North 01 degrees 32 minutes 01 seconds East, a distance of 102.82 feet to an iron rod; thence North 01 degrees 30 minutes 54 seconds East, a distance of 615.40 feet to an iron rod; thence North 58 degrees 14 minutes 16 seconds West, a distance of 131.45 feet to an iron rod; thence North 16 degrees 13 minutes 00 seconds West, a distance of 393.05 feet to an iron rod; thence North 24 degrees 46 minutes 46 seconds West, a distance of 551.25 feet to an iron rod; thence North 10 degrees 45 minutes 28 seconds West, a distance of 194.74 feet to an iron rod; thence North 34 degrees 35 minutes 51 seconds West, a distance of 390.12 feet to an iron rod; thence North 05 degrees 05 minutes 35 seconds East, a distance of 588.83 feet to an iron rod on the North line of said Section 28; thence South 87 degrees 53 minutes 57 seconds East, a distance of 1130.66 feet to an iron rod at the Northeast corner of the Northwest Quarter of said Section 28; thence South 01 degrees 34 minutes 26 seconds West, a distance of 1324.33 feet to an iron rod at the Northwest corner of the Southwest Quarter of the Northeast Quarter of said Section 28; thence South 87 degrees 51 minutes 22 seconds East, a distance of 1302.80 feet to an iron rod at the Northeast corner of the Southwest Quarter of the Northeast Quarter of said Section 28; thence South 01 degrees 55 minutes 31 seconds West, a distance of 1319.94 feet to an iron rod at the Southeast corner of the Southwest Quarter of the Northeast Quarter of said Section 28; thence North 87 degrees 23 minutes 53 seconds West, a distance of 1364.85 feet to an iron rod; thence South 01 degrees 34 minutes 26 seconds West, a distance of 1343.94 feet to the POINT OF BEGINNING.

**TRACT 9:**

A tract of land being part of the Northwest Quarter of the Southeast Quarter and part of the Southeast Quarter of the Northwest Quarter, all in Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Beginning at an iron rod marking the Southwest corner of the Northwest Quarter of the Southeast Quarter of said Section 28; thence along the South line of the Northeast Quarter of the Southwest Quarter of said Section 28, North 87 degrees 56 minutes 22 seconds West, a distance of 70.00 feet to an iron rod; thence North 01 degrees 34 minutes 26 seconds East, a distance of 1343.94 feet to an iron rod; thence South 87 degrees 23 minutes 53 seconds East, a distance of 683.04 feet to an iron rod; thence South 01 degrees 34 minutes 26 seconds West, a distance of 1336.34 feet to an iron rod on the South line of the Northwest Quarter of the Southeast Quarter of said Section 28; thence North 88 degrees 02 minutes 48 seconds West, a distance of 612.95 feet to the POINT OF BEGINNING.

**TRACT 10:**

A tract of land being part of the Northwest Quarter of the Southeast Quarter of Section 28, Township 52 North, Range 14 West of the fifth principal meridian, Randolph County, Missouri, being more particularly described as follows: Beginning at an iron rod marking the Southeast corner of the Northwest Quarter of the Southeast Quarter of said Section 28; thence along the South line of the Northwest Quarter of the Southeast Quarter of said Section 28, North 88 degrees 02 minutes 48 seconds West, a distance of 691.75 feet to an iron rod; thence North 01 degrees 34 minutes 26 seconds East, a distance of 1336.34 feet to an iron rod; thence South 87 degrees 23 minutes 53 seconds East, a distance of 681.81 feet to an iron rod at the Northeast corner of the Northwest Quarter of the Southeast Quarter of said Section 28; thence South 01 degrees 08 minutes 29 seconds West, a distance of 1328.73 feet to the POINT OF BEGINNING.

## SCHEDULE B

(Continued)

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### SCHEDULE B, PART II - Exceptions

**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, 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 encumbrance, violation, variation, or adverse circumstance, boundary lines overlap, or encroachment that would be disclosed by an accurate and complete land title survey of the Land.
5. Any lien or right to a lien, for services, labor, material, or equipment 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. All assessments and taxes due in 2025 and thereafter.  
#15-8.0-28.0-0.0-000-002.000 2024 County taxes \$3,721.24  
#15-8.0-28.0-0.0-000-002.001 2024 County taxes \$299.06  
#15-8.0-28.0-0.0-000-002.002 2024 County taxes \$131.33
8. Future Advance Deed of Trust executed by R&A Berendzen, LLC, to Phillip C. Brown, Trustee for City Bank and Trust Company of Moberly, dated June 11, 2015, recorded in Randolph County, Missouri, on June 11, 2015, in Book 833 at page 845, to secure a note not to exceed \$525,840.00.
9. Future Advance Deed of Trust executed by Robert E. Berendzen and April S. Berendzen, husband and wife, to Phillip C. Brown, Trustee for Central Bank of Moberly, dated January 17, 2020, recorded in Randolph County, Missouri, on January 29, 2020, in Book 919 at page 2037, to secure a note not to exceed \$950,000.00.
10. Twenty foot wide water line easement to be located as installed in favor of Thomas Hill Public Water Supply District No. 1 of Randolph County, Missouri, as provided in easement recorded March 27, 1990, in Book 170H at page 181.
11. Easement in favor of Howard Electric Cooperative as provided in Right-of-Way Easements, recorded September 21, 2018, in Book 904 at page 304, and March 28, 2019, in Book 914 at page 180.
12. That part conveyed to the State of Missouri for highway and easement purposes, as provided in Right of Way Deed recorded September 26, 1953, in Book 166 at page 544.

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**SCHEDULE B**  
(Continued)

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13. Twenty foot wide water line easement to be located as installed in favor of in favor of Thomas Hill Water Public Water Supply District No. 1 of Randolph County, Missouri, as provided in easement recorded November 24, 1999, in Book 450 at page 691.
14. Perpetual right and easement to construct, operate and maintain an electric transmission and distribution line system in favor of Missouri Power and Light Company, as provided in easements recorded August 18, 1925, in Book 129 at page 264 and February 5, 1954, in Book 201 at page 68.
15. Coal and minerals underlying said land excepted.
16. That part used for County Road #2905.
17. Thirty foot wide easement for utilities, ingress and egress, which is shown in unrecorded Survey by John H. Schaefer, P.L.S. 2005000079, dated May 21, 2025, (affecting Tracts 1, 2, 3 and 4).
18. NOTE: Robert E. Berendzen and April S. Berendzen, husband and wife, executed a Beneficiary Deed, recorded December 26, 2018, in Book 909 at page 629, naming the Berendzen Family Revocable Living Trust u/t/a dated December 13, 2018, as Beneficiary.
19. NOTE: Record Survey.
20. 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.

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