

STEWART TITLE GUARANTY COMPANY

American Land Title Association
Commitment for Title Insurance
Adopted 6-17-06 Revised 08-01-2016

Commitment Number: 2311-038

Schedule A

1. Effective date: November 14, 2023 at 8:00 AM
2. Policy or Policies to be issued: Amount
 - (a) ALTA Owner's Policy [2006] \$.00
Proposed Insured:
 - (b) ALTA Loan Policy [2006] \$.00
Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment and covered herein is Fee Simple.
4. Title to the Fee Simple estate or interest in said land is at the effective date hereof vested in:
Richard L. Lawson Sr. and Wilma L. Lawson, husband and wife
5. The land referred to in this Commitment is described, as follows:
Lots 7, 8, and 9 in Block 2 of Paynter's Addition to the Town of Fair Play, Missouri, the same being a part of the South Half of the Southeast Quarter of Section 32, Township 34, Range 24, in Polk County, Missouri.

Stewart Title Guaranty Company
Countersigned — POLK COUNTY TITLE COMPANY

BY 
Suzanne Coleman
Authorized Signatory

Polk County Title Company
1320 W. Broadway St
Bolivar, MO 65613
Business Phone: (417) 326-4500
Fax Number: (417) 326-4502
For information concerning this commitment ask for Suzanne

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Schedule B I
(Requirements)

The following are the requirements to be complied with:

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.

NOTE: THIS IS AN INFORMATIONAL COMMITMENT. 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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Schedule B II
(Exceptions)

Schedule B of the Policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the Proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. All assessments and taxes for the year 2023 and all subsequent years. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public record. Proceedings by a public agency which may result in taxes or assessments, or notice of such proceedings, whether or not shown by the records of such agency or the public record. The following is furnished for informational purposes only, to-wit:

Parcel Locator Number	89-05-0.9-32-004-004-003.000
Assessed Valuation	\$7620.00
County Taxes For 2023	2023 DUE \$456.13

3. 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.
4. Any encroachments, easements, measurements, variations in area or content, party walls or other facts which a correct survey of the premises would show.
5. Rights or claims of parties in possession not shown by the public records.
6. Roads, ways, streams or easements, if any, not shown by the public records, riparian rights and the title to any filled-in lands.
7. There is no coverage provided for any bankruptcy proceeding or federal court judgments that are not filed of record in Polk County, Missouri.
8. The land described herein shall not be deemed to include any house trailer or mobile home located on the premises.
9. If the land described herein is located within the limits of any city then compliance with any Zoning or Subdivision Regulations of such city is required.
10. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
11. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal,

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lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interest. There may be leases, grants, exceptions or reservations of interests that are not listed. The Company makes no representation as to the present ownership of any such interest. There may be leases, grants, exceptions or reservations of interest that are not listed.

12. Building Setback Lines, Easements, Covenants, Conditions and Restrictions, including a provision for Subdivision assessments or Homeowners Associations Declaration, if any, according to the recorded plat, or other instrument, and any amendment thereto, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604.
13. Deed of Trust dated April 20, 2020 and filed May 4, 2020 at 12:28 AM and recorded in Book 2020L, at Page 1638 of the Deeds Records of Polk County, Missouri, from Richard L. Lawson Sr. and Wilma L. Lawson, husband and wife, to MMB Trustee, Inc., as Trustee for Mid-Missouri Bank to secure a Promissory Note in the original amount of \$40,773.50.
14. Restrictions, reservations, covenants and easements as shown on the recorded plat of Paynter's Addition to the Town of Fair Play, Polk County, Missouri, as shown recorded in the Deed Records of Polk County, Missouri.

NOTE: "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."