 First American Title™	ALTA Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company
Commitment	23-0782-STEGGALL

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 EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

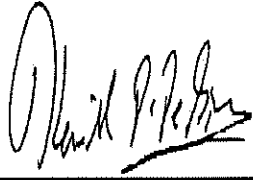
THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

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

By: 

 Kenneth D. DeGiorgio, President

By: 

 Lisa W. Comehl, Secretary

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

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American 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; Schedule B, Part II—Exceptions.

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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.

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.

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- (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, a Nebraska
Schedule A	COMMITMENT NUMBER 23-0782-STEGGALL

Transaction Identification Data for reference only:

Issuing Agent: HuRa-Ra LLC d/b/a Schuyler County Abstract
Issuing Office: 118 W. Jackson St., Lancaster, MO. 63548
Issuing Office's ALTA® Registry ID: 1168402
Loan ID No.:
Commitment No.: 23-0782-STEGGALL
Issuing Office File No.: 23-0782-STEGGALL
Property Address: , Lancaster, MO 63548
Revision No.:

SCHEDULE A

1. Commitment Date: October 12, 2023 at 08:00 AM
2. Policy to be issued:
 - (a) ALTA®ALTA Own. Policy (06/17/06) Policy
Proposed Insured: TBD
Proposed Policy Amount:
 - (b) ALTA®ALTA Loan Policy (06/17/06) 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. The Title is, at the Commitment Date, vested in:
Darwin Lee Steggall- Tract-1, 2, 3, 4
Darein Lee Steggall and Barbara Jean Steggall, husband and wife Tract-5
5. The Land is described as follows:
SEE SCHEDULE A ATTACHED HERETO

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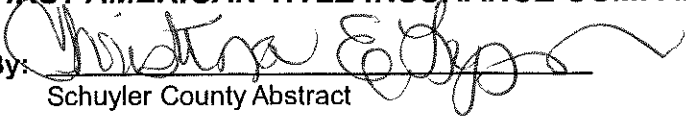
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Schedule A
(Continued)

Commitment Number: 23-0782-STEGGALL

FIRST AMERICAN TITLE INSURANCE COMPANY, A NEBRASKA

By: 
Schuyler County Abstract


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AMERICAN
LAND TITLE
ASSOCIATION



 First American Title™	ALTA Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company, a Nebraska
Schedule BI & BII	COMMITMENT NUMBER 23-0782-STEGGALL

Commitment No.: 23-0782-STEGGALL

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. Pay the full consideration to, or for the account of, the grantors, or mortgagors.
6. Pay us the premiums, fees and charges for the policy.
7. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
8. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, sub-contractors, labor and materialmen are all paid; and have released of record all liens or notice of intent to perfect a lien for labor or material.
9. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the land or who will make a loan on the land. We may make additional requirements or exceptions relating to the interest or the loan.
10. Petition for sale of real estate, Order of hearing approving Petition for sale of real estate, Report of Sale of real estate, and Order approving Report of Sale of real estate to be filed in the Schuyler County Probate Court.
11. Please provide date of death for Barbara Jean Steggall.

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Schedule BI & II
(Continued)

Commitment Number: 23-0782-STEGGALL

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, unless such lien is shown by the Public Records at Date of Policy.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. Taxes and assessments for the year 2023 and all subsequent years.
#06-06.0-13-403-000-0042.00 \$3,014.62 pd. Tract-1, 2, 3
#06-06.0-13-403-000-0038.00 \$1,461.55 pd. Tract-4
#06-06.0-13-402-000-0006.00 \$108.25 pd. Tract-5
8. An easement disclosed by an instrument recorded in Book 90 Page 586
In favor of: City of Lancaster Tract-1, 2, 3
9. An easement disclosed by an instrument recorded in Book 90 Page 603
In favor of: City of Lancaster Tract-5
10. 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.

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 First American Title™	ALTA Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company, a Nebraska
Schedule A (Continued)	COMMITMENT NUMBER 23-0782-STEGGALL

Commitment No.: 23-0782-STEGGALL

The Land referred to herein below is situated in the County of Schuyler, State of Missouri, and is described as follows:

Tract-1

A tract of land lying in Block 12 of the Original Town of Lancaster, Schuyler County, Missouri and being more fully described as follows to-wit:

Beginning at a 5/8" iron pin marking the Southeast Corner of Lot 1 of said Block 12 of the Original Town of Lancaster; thence South 89 degrees, 49 minutes and 17 seconds West along the South line of Lots 1, 2 & 3 of said Block 12 a distance of 199.02 feet to a 5/8" iron pin; thence North 00 degrees, 21 minutes and 34 seconds East leaving said South line 164.11 feet to a 5/8" iron pin on the South line of Monroe Street; thence North 89 degrees, 49 minutes and 42 seconds East along said South line 198.00 feet to a 5/8" iron pin marking the Northeast Corner of said Block 12; thence South 00 degrees, 00 minutes and 12 seconds West leaving said South line and along the West line of Liberty Street 164.08 feet to the Point of Beginning, containing 32,572 Square Feet, more or less, with the above described being subject to easements and rights-of-way of record or not of record, if any. As per survey #2023-008353 of Jason D. Janes, Missouri Professional Land Surveyor #2004017826 during October of 2023.

Tract-2

A tract of land lying in Block 12 of the Original Town of Lancaster, Schuyler County, Missouri and being more fully described as follows to-wit:

Beginning at a 5/8" iron pin marking the Northwest Corner of said Block 12 of the Original Town of Lancaster; thence North 89 degrees, 49 minutes and 42 seconds East along the South line of Monroe Street 164.95 feet to a 5/8" iron pin; thence South 00 degrees, 45 minutes and 26 seconds East leaving said South line 72.57 feet to a 5/8" iron pin; thence South 88 degrees, 39 minutes and 45 seconds West 45.70 feet to a 5/8" iron pin; thence North 00 degrees, 39 minutes and 15 seconds West 8.38 feet to a 5/8" iron pin; thence North 89 degrees, 07 minutes and 11 seconds West 120.09 feet to a 5/8" iron pin on the East line of Green Street; thence North 00 degrees, 02 minutes and 50 seconds West along said East line 62.91 feet to the Point of Beginning, containing 10,996 Square Feet, more or less, with the above described being subject to easements and rights-of-way of record or not of record, if any. As per survey #2023-008353 of Jason D. Janes, Missouri Professional Land Surveyor #2004017826 during October of 2023.

Tract-3

A tract of land lying in Block 12 of the Original Town of Lancaster, Schuyler County, Missouri and being more fully described as follows to-wit:

Beginning at a 5/8" iron pin marking the Southwest Corner of Lot 6 of said Block 12 of the Original Town of Lancaster; thence North 00 degrees, 02 minutes and 50 seconds West along the East line of Green Street 101.22 feet to a 5/8" iron pin; thence South 89 degrees, 07 minutes and 11 seconds East leaving said East line 120.09 feet to a 5/8" iron pin; thence South 00 degrees, 39 minutes and 15 seconds East 8.38 feet to a 5/8" iron pin; thence North 88 degrees, 39 minutes and 45 seconds East 45.70 feet to a 5/8" iron pin; thence North 00 degrees, 45 minutes and 26 seconds West 72.57 feet to a 5/8" iron pin on the South line of Monroe Street; thence North 89 degrees, 49 minutes and 42 seconds East along said South line 46.34 feet to a 5/8" iron pin; thence South 00 degrees, 21 minutes and 34 seconds West leaving said South line 164.11 feet to a 5/8" iron pin on the South line of Lot 3 of said Block 12; thence South 89 degrees, 49 minutes and 17 seconds West along the South line of Lots 3, 4, 5 & 6 a distance of 210.13 feet to the Point of Beginning, containing 23,584 Square Feet, more or less, with the above described being subject to easements and rights-of-way of record or not of record, if any. As per survey #2023-008353 of Jason D. Janes,

Schedule A (Continued)
(Continued)

Commitment Number: 23-0782-STEGGALL

Missouri Professional Land Surveyor #2004017826 during October of 2023.

Tract-4

All of Lot 13 and the West Thirty-Three (33) feet of Lot 14, Blk 11, in the Original Town of Lancaster, Missouri. East 14 feet of Lot 14, all of Lot 15, and the West Half of Lot 16, all in Block 11, the Original Town of Lancaster, Schuyler County, Missouri.

Tract-5

Blocks Two (2) and Three (3) of Buford and Wilson's Addition to the Original Town, of Lancaster, Missouri. All lying and being in the Northwest fourth of the Southeast quarter of Section 13, Township 66, Range 15