



CHICAGO TITLE INSURANCE COMPANY®

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

Issuing Agent: St. Joseph Title, LLC
Issuing Office: 3901 Oakland Ave., St. Joseph, MO 64506
Issuing Office's ALTA® Registry ID: 1061507
Loan ID No.:
Commitment No.: 2665367
Issuing Office File No.: 2665367
Property Address: 99 Main St., Agency, MO 64401

SCHEDULE A

1. Commitment Date: August 5, 2026 at 12:00 AM
2. Policy to be issued:
 - a.

Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at item 4 below
Proposed Amount of Insurance: TBD
Premium: \$0.00
The estate or interest to be insured: Fee Simple
 - b.

Proposed Insured: Lender with contractual obligations under a loan agreement with the proposed insured owner identified in item 2 above
Proposed Amount of Insurance: TBD
Premium: \$0.00
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:

The Estate of Chad M. Williams
5. The Land is described as follows:

Lots One (1), Two (2), Three (3), Four (4), Five (5), Six (6), Seven (7), Fifteen (15), Sixteen (16), Seventeen (17), Eighteen (18) and Nineteen (19) all in Block Two (2) in MILLER'S ADDITION to the town of Agency, Buchanan County, Missouri.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago 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.

72C170B25

ALTA Commitment for Title Insurance (7-1-21) w-MO Mod

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SCHEDULE A
(Continued)

Date: August 6, 2026
St. Joseph Title

Stacy Smith

Stacy Smith, Authorized Officer or Agent

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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. NOTE: NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY, THIS COMMITMENT HAS BEEN ISSUED TO DISCLOSE THE INFORMATION CONTAINED HEREIN, AND DOES NOT CONSTITUTE A CONTRACT TO PROVIDE TITLE INSURANCE. THE COMPANY MAKES NO REPRESENTATION AS TO THE STATUS OR MARKETABILITY OF TITLE TO THE REAL PROPERTY DESCRIBED HEREIN, AND MAKES NO REQUIREMENTS FOR INSURABILITY AT THIS TIME. IF TITLE INSURANCE IS DESIRED, A COMMITMENT TO ISSUE TITLE INSURANCE MUST BE REQUESTED, AND THE VALUE OF THE INTEREST TO BE INSURED MUST BE DISCLOSED TO AND APPROVED BY THE COMPANY AND ENTERED IN SCHEDULE A HEREOF AS THE AMOUNT OF COVERAGE TO BE ISSUED. LIABILITY IS LIMITED TO THE AMOUNT PAID FOR THIS INFORMATIONAL COMMITMENT.

"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."

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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 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 Assessment and taxes for 2026 and all subsequent years.
NOTE: We report the following tax matters for informational purposes only, and assume no liability for correctness. You should contact the County Assessor or Collector to verify the information. State and County Taxes for the year 2025 are PAID in the amount of \$1,286.46. (Parcel No. 10-4.0-20-003-000-032.000) (LOTS 1-7)
8. All Assessment and taxes for 2026 and all subsequent years.
NOTE: We report the following tax matters for informational purposes only, and assume no liability for correctness. You should contact the County Assessor or Collector to verify the information. State and County Taxes for the year 2025 are PAID in the amount of \$28.09. (Parcel No. 10-4.0-20-003-000-049.000) (LOTS 15-19)

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SCHEDULE B, PART II
(Continued)

9. Deed of Trust dated March 23, 2015 and recorded March 24, 2015 in Book 3508 at Page 853 in the Office of the Recorder of Deeds, Buchanan County, Missouri, executed by Chad M. Williams, a single man, to Julie L. Hezel for Fairway Independent Mortgage Corporation, securing a loan in the original principal amount of \$127,546.00, as provided therein; Assignment recorded in Book 3710 at Page 591 to U.S. Bank National Association; Appointment of Successor Trustee recorded in Book 3728 at Page 721; Loan Modification recorded in Book 3784 at Page 891, all in said Recorder's Office.
10. Probate case number 25BU-PR00201 in the probate division of the Buchanan County Circuit Court discloses that Chad M. Williams died intestate on July 5, 2025, and that Shelby William and Alexis Brown were appointed the estate personal representative under independent administration.

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