



LandAmerica Commercial Services
165 N. Meramec
Suite 200
St. Louis, MO 63105
Phone: 314-802-3013
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File No: 11180987

Customer No:

ANY INQUIRIES CONSULT

Examiner:

Beth Luebbers, 314-802-3025

SCHEDULE A

- 1. Effective Date: January 29, 2008 at 8:00 am
- 2. Policy or Policies to be issued:

ALTA Owner's Policy - 2006 \$0.00

Proposed Insured:

ALTA Loan Policy - 2006 \$0.00

Proposed Insured:

ALTA Loan Policy (2) - 2006 \$0.00

Proposed Insured:

- 3. The estate or interest in the land described or referred to in the Commitment and covered herein is Fee Simple and is at the effective date hereof vested in:

State of Missouri, ex rel Missouri Highway and Transportation Commission

- 4. The land referred to in this Commitment is situated in the County of St Louis, State of Missouri, and described as follows:

SEE ATTACHED EXHIBIT "A"

COUNTERSIGNED: _____
Authorized Officer or Agent

SUBJECT TO INSURING PROVISIONS, EXCLUSIONS FROM COVERAGE, CONDITIONS, AND STIPULATIONS OF ALTA STANDARD LOAN POLICY 1992 (AMENDED 10/17/92)

SCHEDULE B - SECTION 1

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

1. Instrument creating the estate of interest to be insured must be executed and filed for record, to-wit:
The Procuring and recording of the necessary deeds to insure the Policy or Policies to be issued under Item 2 Schedule A of this Commitment for Title Insurance.
2. Pay the full consideration to, or for the account of, the grantors, or mortgagors.
3. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
4. Provide proof that any improvements, repairs or alterations have been completed and that all contractors, sub-contractors, labor and materialmen are all paid.
5. The survey exception will be deleted from our title policy if we are provided with an accurate survey of said property showing no title objections, and no easements or claims of easements not shown by the Public Records.
6. IF ANY PORTION OF THE PROCEEDS OF THE DEED OF TRUST TO BE INSURED HEREUNDER, ARE USED FOR ANY TYPE OF NEW CONSTRUCTION, INCLUDING REHAB CONSTRUCTION OR REMODELING, THIS COMPANY MUST BE NOTIFIED IN WRITING BEFORE CLOSING. FAILURE TO DO SO WILL INVALIDATE ANY MECHANIC LIEN COVERAGE GIVEN IN THE POLICY. IF THE COMPANY IS NOTIFIED THAT ANY PORTION OF THE LOAN PROCEEDS ARE BEING USED FOR NEW CONSTRUCTION, REHAB CONSTRUCTION OR REMODELING, THE COMPANY HEREBY RESERVES THE RIGHT TO ADD ADDITIONAL REQUIREMENTS TO THIS COMMITMENT.
7. PURSUANT TO SENATE BILL NO. 664 EFFECTIVE AUGUST 28, 1996 REAL ESTATE SETTLEMENT FUNDS MUST BE IN THE FORM OF CASHIER'S CHECK, CERTIFIED CHECK, TELLER'S CHECK OR WIRE TRANSFER. IF COMMONWEALTH LAND TITLE INSURANCE COMPANY IS CLOSING THIS TRANSACTION WE REQUIRE COMPLIANCE WITH SENATE BILL NO. 664.
8. IF THIS COMPANY IS PREPARING A HUD 1 SETTLEMENT STATEMENT IN CONNECTION WITH THIS COMMITMENT, WE MUST RECEIVE FIGURES AT LEAST 24 HOURS IN ADVANCE OF CLOSING
9. ALL DOCUMENTS TO BE RECORDED IN CONNECTION WITH THIS TRANSACTION MUST COMPLY WITH REVISED SECTIONS 59.005, 59.310 and 59.313 OF THE MISSOURI STATUTES EFFECTIVE JANUARY 1, 2002.
10. Any Lien or right to a Lien filed by a licensed real estate broker, real estate sales person, or state certified real estate appraiser, pursuant to the Provision of the Commercial Real Estate Brokers And State Certified Real Estate Appraisers Lien Act. NOTE: Upon execution, at the time of closing, of the proper Affidavits by the buyers and sellers that no notice of lien has been received, this item will be deleted from the Final Policy.
11. Pay any unpaid assessments for sanitary sewer service, if any.
12. Pay any unpaid assessments for lateral sewer charges, if any.
13. Pay any unpaid assessments by the Howard Bend Levee District.

SCHEDULE B - SECTION 2

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

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.

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. General taxes due and payable in the year shown below subsequent years, and special assessments that become a lien after the date hereof.
Year: 2008
3. Any discrepancy between the actual boundaries of the land and the apparent boundaries as indicated by fences, plantings or other improvements.
4. Avigation and Hazard Easement according to instrument recorded in Book 16991 Page 283.
5. Easement granted Union Electric Company according to the instrument recorded in Book 2090 Page 366.
6. Perpetual non-exclusive easement 20' wide from Southwest Farm to Missouri Highway and Transportation Commission for maintenance according to instrument recorded in Book 17674 Page 1637.
7. Assessments by the Howard Bend Levee District, if any.
8. Rights of parties in possession under any unrecorded Leases or month to month tenancies.
9. Assessments for sewer lateral charges, if any.
10. Assessments for sanitary sewer service, if any.
11. PROPERTY ADDRESS: 15100 River Valley Dr.
LOCATOR NO.: 14Q540022
ASSESSED VALUATION: \$2,480.00
TAX RATE EXEMPT (2007)
CITY OF: Maryland Heights - No Levy

NOTE: A POLICY(S) ISSUED IN CONNECTION WITH THIS COMMITMENT WILL CONTAIN THE FOLLOWING PRE-PRINTED EXCEPTIONS:

1. Rights or claims of parties other than Insured in actual possession of any or all of the property.
2. Discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.
3. Easements or claims of easement, not shown by the Public Records.
4. Unfiled mechanic's or materialmen's liens.
5. The Marital Rights of the spouse of any individual named insured.

EXHIBIT A

A tract of land being part of property conveyed to Southwest Farm by deed recorded in Book 7269 Page 509 of the St. Louis County Records, being in U.S. Survey 3094, Township 46 North, Range 5 East of the Fifth Principal Meridian, St. Louis County, Missouri and being more particularly described as follows:

Commencing at the Southwest corner of property conveyed to John Pellet and Earl Stolte by deed recorded in Book 8966 Page 142 of the St. Louis County Records, said point being in the West line of U.S. Survey 3094, and being also 606.23 feet perpendicularly distant East of Page Avenue centerline station 24 + 940.886 meters; thence along the West line of aforesaid property conveyed to Southwest Farm South 22 degrees 13 minutes 50 seconds East 1843.34 feet to the actual point of beginning of the description herein; thence North 04 degrees 49 minutes 38 seconds East 988.67 feet to a point being 1047.31 feet perpendicularly distant East of Page Avenue, centerline station 25 + 235.592 Meters; thence North 45 degrees 00 minutes 02 seconds East 141.79 feet to a point being 1178.53 feet perpendicularly distant East of Page Avenue, centerline station 25 + 219.224 meters; thence along a line being 300.00 feet perpendicularly distant South of and parallel to the South line of river Bottom Road, 40 feet wide, South 72 degrees 05 minutes 38 seconds East 976.31 feet to a point being 616.90 feet perpendicularly distant West of River Valley Road Connection, centerline station 9 + 071.371 meters; thence South 05 degrees 1 minutes 23 seconds West 1493.79 feet to a point being 180.43 feet perpendicularly distant West of River Valley Road Connection, centerline station 9 + 533.765 meters; thence South 81 degrees 50 minutes 28 seconds East 82.00 feet to a point being 98.43 feet perpendicularly distant West of River Valley Road Connection, centerline station 9 + 533.765 meters; thence South 12 degrees 21 minutes 25 seconds West 448.27 feet to a point being 131.23 feet perpendicularly distant West of River Valley Road Connection, centerline station 9 + 670.000 meters; thence North 66 degrees 48 minutes 47 seconds West 188.18 feet to a point being 213.25 feet perpendicularly distant North of ramp 1 centerline station 0 + 400; thence North 66 degrees 29 minutes 18 seconds West 461.96 feet perpendicularly distant North of ramp 1 centerline station 0 + 258.748 meters; thence along the aforesaid West line of Southwest Farm property, North 22 degrees 13 minutes 50 seconds West 972.30 feet to the point of beginning.



PRIVACY POLICY NOTICE

Dear LandAmerica Customer:

The Financial Services Modernization Act recently enacted by Congress has brought many changes to the financial services industry, which includes insurance companies and their agents. One of the changes is that we are now required to explain to our customers the ways in which we collect and use customer information.

The statement attached to or on the reverse side of this letter is the privacy policy of the LandAmerica family of companies. The three largest members of the family - Commonwealth Land Title Insurance Company, Lawyers Title Insurance Corporation, and Transnation Title Insurance Company - may issue policies and handle real estate closings in virtually every part of the country. A number of other companies in the family provide other real estate services, and some operate more locally. You may review a list of LandAmerica companies on our website (www.landam.com). You may also visit our website for an explanation of our privacy practices relating to electronic communication.

Our concern with the protection of your information has been a part of our business since 1876, when the company that is now Commonwealth Land Title Insurance Company issued its first policy. We will continue to protect the privacy, accuracy, and security of customer information given to us.

No response to this notice is required, but if you have questions, please write to us:

LandAmerica Privacy
P.O. Box 27567
Richmond, VA 23261-7567

[LandAmerica Companies](#)

Title Insurance Companies: Commonwealth Land Title Insurance Company, Commonwealth Land Title Insurance Company of New Jersey, Industrial Valley Title Insurance Company, Land Title Insurance Company, Lawyers Title Insurance Corporation, Title Insurance Company of America, Transnation Title Insurance Company, Transnation Title Insurance Company of New York

Relocation and Mortgages: Commonwealth Relocation Services, CRS Financial Services, Inc., LandAmerica Account Servicing, Inc.

Title Agents: Austin Title Company, ATACO, Inc., Albuquerque Title Company, Atlantic Title & Abstract Company, Brighton Title Services Company, Capitol City Title Services, Inc., CFS Title Insurance Agency, Charleston Title Agency, Charter Title Company of Fort Bend, Galveston, and Sugarland; Commercial Settlements, Inc., Commonwealth Land Title Company; Commonwealth Land Title Company of Austin, Dallas, Fort Worth, Houston, Washington, Congress Abstract Corp., Cornerstone Residential Title, Cumberland Title Company, First Title & Escrow, Inc., Gulf Atlantic, Harbour Title, HL Title Agency, Lawyers Title Company; Lawyers Title of Arizona, El Paso, Galveston, Nevada, Pueblo, San Antonio, Lawyers Title Settlement Company, Lion Abstract, Longworth Insured,

Louisville Title Agency of Central Ohio, Lorain County Title Company, M/I Title Agency, NIA7 Lawyers Title Agency, Oregon Title, Park Title, Partners Title Company, Pikes Peak Title Services, RE/Affirm Title Agency, Rainier Title Company, Residential Abstract, Residential Title, Rio Rancho Title, Texas Title Company, Title Transfer Service, Inc., TransOhio Residential Title Agency, Transnation Title & Escrow, Union Title Agency, University Title Services, Wilson Title Company

Appraisals and Ancillary Services: LandAmerica OneStop, Inc.



LANDAMERICA PRIVACY POLICY

What kinds of information we collect. Most of LandAmerica's business is title insurance, but there are companies in our family that provide other real estate services to consumers. We collect information about you, (for instance, your name, address, telephone number), and information about your transaction, including the identity of the real property that you are buying or financing. We obtain a copy of any deeds, notes, or mortgages that are involved in the transaction. We may get this information from you or from the lender, attorney, or real estate broker that you have chosen. Our title insurance companies then obtain information from the public records about the property so that we can prepare a title insurance policy. When we provide closing, escrow, or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security number, and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction. If you are concerned about the information we have collected, please write to us.

How we use this information. The company giving or specifically adopting this notice does not share your information with marketers outside its own family. There's no need to tell us to keep your information to ourselves because we share your information only to provide the service requested by your or your lender, or in other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, and to provide information to government and law enforcement agencies. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you. Credit information about you is shared only to facilitate your transaction or for some other purpose permitted by law.

How we protect your information. We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with law to guard your nonpublic personal information. We reinforce the company's privacy policy with our employees.

Agents that may be covered by this policy. Often, your transaction goes through a title insurance agent. Agents that are part of the LandAmerica family are covered by this policy. Agents that are not part of the LandAmerica family may specifically, in writing, adopt our policy statement.