



**ALTA COMMITMENT FORM
COMMITMENT FOR TITLE INSURANCE**

Commitment No.: 17-220232-KEE

SCHEDULE A

1. Effective Date: September 6, 2017 at 08:00 AM

2. Policy or Policies to be issued:

Amount

a. ALTA Loan Policy (06/17/06)

\$0.00

Proposed Insured: INFORMATIONAL COMMITMENT

3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.

4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:


Timothy W. Gamma and Thomas M. Gamma, as joint tenants with rights of survivorship and not as tenants in common

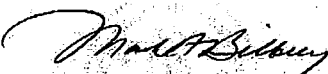
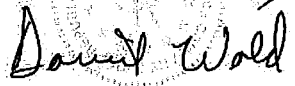
5. The land referred to in the Commitment is described as follows:

Lot 1 of Gamma Subdivision, according to the plat thereof recorded in Plat Book 349 Page 668 of the St. Louis County Records.

Title Partners Agency, LLC
13560 North Barrett Parkway Drive
St. Louis, MO 63131

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By: 
Authorized Officer or Agent

By:  President
Attest:  Secretary



**SCHEDULE B I
REQUIREMENTS**

Commitment No.: 17-220232-KEE

File No.: 17-220232-KEE

Compliance to the satisfaction of the Company must be made with the following requirements, and in the absence thereof, Schedule B of the policy or policies to be issued will contain such additional exceptions as the Company deems necessary:

1. Pay all taxes, charges, and assessments levied against subject premises, which are due and payable.
2. This company requires receipt in writing of the name of anyone not referred to in this commitment who will acquire an interest in the land or who will execute a deed of trust encumbering the land herein. Additional requirements and/or exceptions may then be added.
3. Pay the full consideration to, or for the account of, the grantors or mortgagors for the estates or interest to be insured.
4. If there has been construction, improvements or repairs to or on the property in the last 12 months, or a portion of the loan proceeds will be used for such, then unrecorded mechanics lien coverage will not be furnished unless arrangements are made prior to closing. Failure to notify the company in writing before closing will invalidate any mechanics lien coverage given in the policy.

If non owner occupied residential property, a notice of intended sale must be recorded in the office of the Recorder of Deeds in the county in which the property is located, and contain an intended sale date not less than 45 days from the date of recording of the Notice of Intent pursuant to Mo. Rev. Stat. 429.016

5. Payment of all premium and fees to Title Partners Agency, LLC.
6. This commitment is being issued for informational purposes only. The liability, if any, created by the issuance of this informational commitment is limited to the amount paid for its issuance and can only be claimed by the entity ordering this commitment. The termination of this commitment is 6 months from the effective date as shown in Schedule A hereof.

NOTE: Standard exceptions 2(b) and 2(c) will appear on the Owners Policy unless the Company is provided a recent survey which meets the current minimum standards for Missouri Property Boundary Surveys and shows all improvements located on the Land. Said survey must be certified to the Company and performed by a registered Missouri land surveyor.

The following exception will appear on the Owners Policy unless the Company is provided a Topographical, Improvement and Boundary Survey acceptable to this Company: "Any discrepancy between the actual boundaries of the land and the apparent boundaries and encroachments thereupon as indicated by fences, retaining walls, plantings or other improvements."

Additionally, Standard exceptions 2(a), 2(d) and 3 will appear on the Owners and Loan Policies unless the Company is Provided It's properly executed owner's affidavit.

The Company reserves the right to make special exceptions as to matters disclosed by said survey and affidavit.

NOTE: The paragraph titled "ARBITRATION" in the Conditions and Stipulations of any policy issued in conjunction with this commitment will be deleted.

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**SCHEDULE B II
EXCEPTIONS**

Commitment No.: 17-220232-KEE

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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.

STANDARD EXCEPTIONS

2.
 - a. Rights or claims of parties in possession not shown by the public records.
 - b. Easements, or claims of easements, not shown by the public records.
 - c. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey.
 - d. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
3. Taxes or special assessments which are not shown as existing liens by the public records.

SPECIAL EXCEPTIONS

4. The lien of taxes for the year **2017** and thereafter.
5. Subdivision and/or Condominium assessments, if any.
6. Sewer assessments, if any.
7. Easement according to instrument recorded in Book 7018 Page 634 of the St. Louis County Records.
8. Easement granted to Southwestern Bell Telephone Company recorded in Book 7298 Page 868 of the St. Louis County Records.
9. Restriction Agreement according to instrument recorded in Book 7028 Page 420 of the St. Louis County Records.
10. Easement granted to MSD recorded in Book 7376 Page 2453 and Book 7379 Page 1517 of the St. Louis County Records.
11. Easement granted to St. Louis County Water Company recorded in Book 8459 Page 2417 of the St. Louis County Records.
12. Easements according to Plat recorded in Plat Book 349 Page 668 of the St. Louis County Records.

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13. Easement granted to State of Missouri according to instrument recorded in Book 18081 Page 1847 of the St. Louis County Records.
14. Easement granted to Laclede Gas Company recorded in Book 19853 Page 1400 of the St. Louis County Records.
15. Easement according to instrument recorded in Book 22350 Page 4884 of the St. Louis County Records.
16. Terms and provisions, conditions and restrictions under Quit Claim Deed to St. Louis County recorded June 2, 2017 in Book 22551 Page 677 of the St. Louis County Records.
17. Right of way of Wildhorse Cree Road as established and used.
18. Right of way of the creek and its meanderings.

FOR INFORMATIONAL PURPOSES ONLY:

PARCEL ID NUMBER: 18T410261

2016 COUNTY TAX RATE: 8.2103%

2016 CITY TAX RATE: n.a.%

2016 ASSESSED VALUE: \$18,280.00

THE 2015 REAL ESTATE TAXES ARE PAID

THE 2016 REAL ESTATE TAXES ARE PAID IN THE AMOUNT OF: \$1,500.84. PAID 12/31/2016.

\$28.00 ANNUAL SEWER LATERAL IS INCLUDED IN THE ABOVE AMOUNTS.

ADDRESS: 16911 Wild Horse Creek Rd., Chesterfield, MO 63005

EXAMINED BY: R. Aydt

Chain of Title:

The subject property having been conveyed to Timothy W. Gamma and Thomas M. Gamma, as joint tenants with right of survivorship and not as tenants in common from Robert S. Goldenhersh, Personal Representative of the Estate of William A. McGuire, deceased, by Independent Personal Representative's Deed dated March 16, 2000, and recorded April 4, 2000 in Book 12499, Page 1072.