



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

Issuing Agent: Pike County Title Company
Issuing Office: 215 W. Church Street, Bowling Green, MO 63334
Issuing Office's ALTA® Registry ID: 1091109
Commitment No.: 2024017646
Issuing Office File No.: 2024017646
Property Address: 4 tracts (218.7 ac) Highway F & Highway HH, Bowling Green, MO 63334

SCHEDULE A

1. Commitment Date: January 10, 2024 at 08:00 AM
2. Policy to be issued:
 - a. ALTA Owners Policy (07/01/21)
Proposed Insured: TO BE DETERMINED
Proposed Amount of Insurance: TBD
The estate or interest to be insured: FEE SIMPLE (Tract 3 - FEE SIMPLE AND EASEMENT)
3. The estate or interest in the Land at the Commitment Date is:

FEE SIMPLE (Tract 3 - FEE SIMPLE AND EASEMENT)
4. The Title is, at the Commitment Date, vested in:

Leo G. Kerns and Marsha S. Kerns, husband and wife (1/3 interest); Virginia Faye Inlow (1/3 interest); and Leverenz Brothers, LLC, (1/3 interest)
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

Pike County Title Company

By: Kenzie Hart
Title: Closing 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. Notice: Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. Pursuant to §381.412 RSMo., effective August 28, 1996, real estate settlement funds must be in the form of a cashier's check, certified check, teller's check or wire transfer. If this company is preparing a HUD1 Settlement Statement in connection with this commitment, we must receive figures at least 24 hours in advance of closing.
7. Execute and return to this Company the Affidavit by Owner. If any problems are disclosed by said Affidavit or it is not properly executed, this Company reserves the right to make additional requirements and/or exceptions.
8. With respect to Leverenz Brothers, LLC, the Company must be furnished for our examination the following:
 1. Articles of Organization;
 2. Certificate executed by the Secretary of State evidencing that the LLC is now in good standing in the State;
 3. Duly executed copy of the Operating Agreement of the LLC and any amendments thereto; and
 4. Current membership roster.Unless the deed is executed by all members or Manager, we must also be furnished evidence satisfactory to the Company that all necessary consents, authorizations, resolutions, notices and actions relating to the the purchase or sale and the execution and delivery of the deed as required under applicable law and the governing documents have been conducted, given or properly waived..
After our examination of the above-mentioned documents, we reserve the right to make additional requirements.
9. The spouse, if any, of any fee holder must join in conveying this property

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SCHEDULE B (Continued)

For informational purposes only, we submit the following tax information. We assume no liability for the correctness of same.

Tax locator #20-02-03-000-000-011.000

2023 Assessed Value: \$6,080.00

2023 County Tax: \$318.79 -- PAID

2023 City Tax: N/A

Situs: 56.0 acres, Highway F, Bowling Green, MO 63334

Tax locator #20-02-09-000-000-002.000

2023 Assessed Value: \$660.00

2023 County Tax: \$34.61 -- PAID

2023 City Tax: N/A

Situs: 20.0 acres, Highway HH, Bowling Green, MO 63334

Tax locator #20-02-04-000-000-005.000

2023 Assessed Value: \$1,095.00

2023 County Tax: \$329.27 -- PAID

2023 City Tax: N/A

Situs: 147.0 acres, Highway HH, Bowling Green, MO 63334

Consequences of any allegation or determination that the transfer to the insured is a preference, fraudulent transfer or otherwise avoidable, under bankruptcy or insolvency laws. (Note: No search has been made in the Federal Courts or Bankruptcy Courts for pending bankruptcy proceedings.)

WE RESERVE THE RIGHT TO MAKE FURTHER REQUIREMENTS OR EXCEPTIONS WHEN THE IDENTITY OF THE BUYER(S) IS MAKE KNOWN.

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 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 encumbrance, violation, variation or adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), that would be disclosed by an accurate and complete land title survey of the Land or that could be ascertained by an inspection of the Land.

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SCHEDULE B

(Continued)

5. Any lien, or right to lien, for services, labor, material, or equipment 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 which are not shown as existing liens by the Public Records.
7. Title to and easements in that portion of the Land within State Highways HH and F, and US Highway 61 or their right of ways.
8. Right of Ways to County of Pike recorded in Book 191 Page 119 and Book 191 Page 124, Pike County Deed Records.
9. Right of way easement to State of Missouri, acting by and through the State Highway Commission of Missouri, recorded in Book 291 Page 123, Pike County Deed Records.
10. Easement to Public Water Supply District #1 of Pike County, Missouri recorded in Book 318 Page 260-6, Pike County Deed Records.
11. Right-of-Way easement to Cuivre River Electric Cooperative, Inc. recorded in Book 318 Page 666, Pike County Deed Records.
12. Highway Construction (Controlled Access) easements to State of Missouri, acting by and through the State Highway Commission of Missouri, recorded in Book 319 Page 2757, Book 319 Page 3280, Book 319 Page 3281, Book 319 Page 3428, Book 319 Page 3544 and Book 319 Page 3545, Pike County Deed Records.
13. Right-of-Way easement to Cuivre River Electric Cooperative, Inc. recorded in Book 319 Page 2778, Pike County Deed Records.
14. Easement for Underground Facilities to Southwestern Bell Telephone Company recorded in Book 322 Page 3799, Pike County Deed Records.
15. Easement to Public Water Supply District #1 of Pike County, Missouri recorded in Book 330 Page 3857, Pike County Deed Records.
16. Boundary Survey performed by Jason D. Janes, P.L.S. #2004017826-Missouri dated February 2, 2024, JSI Project No. 2024-008497.
17. Any facts, rights, interests or claims that may exist or arise by reason of the following matter disclosed by Boundary Survey performed by Jason D. Janes, P.L.S. #2004017826-Missouri:
Fence encroaches into Tract 4 (15.4' widest) on the East side of subject premises.
18. 40.00' roadway and utility easement as shown on Boundary Survey #2024-008497. (Tract 4)
19. Any inaccuracy in the area, square footage, or acreage of land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the land.

Note: Abutters' rights reserved for "direct access to the nearest lane of the thruway" in General Warranty Deed to the State of Missouri, acting by and through the State Highway Commission of Missouri, recorded in Book 319 Page 2630, Pike County Deed Records. (Tracts 3 and 4)

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File No.: 2024017646

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

35.6 ACRE TRACT #1

A TRACT OF LAND LYING IN THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 3, TOWNSHIP 52 NORTH, RANGE 2 WEST, PIKE COUNTY, MISSOURI AND BEING MORE FULLY DESCRIBED AS FOLLOWS TO-WIT: BEGINNING AT A 5/8" IRON PIN MARKING THE SOUTH QUARTER CORNER OF SAID SECTION 3; THENCE NORTH 89 DEGREES, 08 MINUTES AND 15 SECONDS WEST ALONG THE SOUTH LINE OF SAID SECTION 848.44 FEET TO A 5/8" IRON PIN ON THE EAST RIGHT-OF-WAY OF U.S. ROUTE #61; THENCE NORTHERLY LEAVING SAID SOUTH LINE AND ALONG SAID RIGHT-OF-WAY AND ALONG A 00 DEGREE, 57 MINUTE AND 38 SECOND CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 11 DEGREES, 25 MINUTES AND 05 SECONDS, AN ARC LENGTH OF 1188.63 FEET AND A CHORD OF NORTH 35 DEGREES, 24 MINUTES AND 17 SECONDS WEST 1186.66 FEET TO A POINT FROM WHICH A FOUND RIGHT-OF-WAY MARKER BEARS SOUTH 67 DEGREES, 29 MINUTES AND 07 SECONDS EAST 1.95 FEET; THENCE NORTH 82 DEGREES, 59 MINUTES AND 13 SECONDS EAST LEAVING SAID RIGHT-OF-WAY 366.98 FEET TO A 5/8" IRON PIN; THENCE NORTH 00 DEGREES, 04 MINUTES AND 04 SECONDS EAST 297.70 FEET TO A 5/8" IRON PIN ON THE SOUTH RIGHT-OF-WAY OF OLD MISSOURI ROUTE "F"; THENCE SOUTH 89 DEGREES, 13 MINUTES AND 38 SECONDS EAST ALONG SAID RIGHT-OF-WAY 750.13 FEET TO A 5/8" IRON PIN ON THE SOUTH RIGHT-OF-WAY OF MISSOURI ROUTE "F"; THENCE EASTERLY ALONG SAID RIGHT-OF-WAY AND ALONG A 06 DEGREE, 31 MINUTE AND 19 SECOND CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 13 DEGREES, 21 MINUTES AND 22 SECONDS, AN ARC LENGTH OF 204.79 FEET AND A CHORD OF SOUTH 82 DEGREES, 26 MINUTES AND 44 SECONDS EAST 204.32 FEET TO A 5/8" IRON PIN; THENCE NORTH 85 DEGREES, 59 MINUTES AND 43 SECONDS EAST ALONG SAID RIGHT-OF-WAY 235.05 FEET TO A 5/8" IRON PIN; THENCE NORTH 00 DEGREES, 52 MINUTES AND 35 SECONDS EAST ALONG SAID RIGHT-OF-WAY 5.00 FEET TO A 5/8" IRON PIN; THENCE SOUTH 89 DEGREES, 07 MINUTES AND 25 SECONDS EAST ALONG SAID RIGHT-OF-WAY 19.11 FEET TO A 5/8" IRON PIN ON THE NORTH-SOUTH CENTERLINE OF SAID SECTION; THENCE SOUTH 01 DEGREE, 32 MINUTES AND 08 SECONDS WEST LEAVING SAID RIGHT-OF-WAY AND ALONG SAID NORTH-SOUTH CENTERLINE 1307.12 FEET TO THE POINT OF BEGINNING, CONTAINING 35.6 ACRES, 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 #2024-008497 OF JASON D. JANES, MISSOURI PROFESSIONAL LAND SURVEYOR #2004017826 DURING FEBRUARY OF 2024.

18.0 ACRE TRACT #2

A TRACT OF LAND LYING IN THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 3, TOWNSHIP 52 NORTH, RANGE 2 WEST, PIKE COUNTY, MISSOURI AND BEING MORE FULLY DESCRIBED AS FOLLOWS TO-WIT: COMMENCING AT A FOUND 5/8" IRON PIN MARKING THE SOUTHWEST CORNER OF SAID SECTION 3; THENCE SOUTH 89 DEGREES, 08 MINUTES AND 15 SECONDS EAST ALONG THE SOUTH LINE OF SAID SECTION 46.26 FEET TO A 5/8" IRON PIN ON THE EAST RIGHT-OF-WAY OF MISSOURI ROUTE "HH" MARKING THE TRUE POINT OF BEGINNING; THENCE NORTH 00 DEGREES, 33 MINUTES AND 54 SECONDS WEST LEAVING SAID SOUTH LINE AND ALONG SAID RIGHT-OF-WAY 184.01 FEET TO A 5/8" IRON PIN; THENCE NORTH 89 DEGREES, 26 MINUTES AND 06 SECONDS EAST ALONG SAID RIGHT-OF-WAY 5.00 FEET TO A 5/8" IRON PIN; THENCE NORTH 04 DEGREES, 46 MINUTES AND 46 SECONDS EAST ALONG SAID RIGHT-OF-WAY 375.77 FEET TO A 5/8" IRON PIN; THENCE NORTH 14 DEGREES, 28 MINUTES AND 48 SECONDS EAST ALONG SAID RIGHT-OF-WAY 118.84 FEET TO A FOUND RIGHT-OF-WAY MARKER; THENCE NORTHERLY ALONG SAID RIGHT-OF-WAY AND ALONG A 09 DEGREE, 12 MINUTE AND 31 SECOND CURVE TO THE RIGHT HAVING A CENTRAL ANGLE OF 26 DEGREES, 58 MINUTES AND 48 SECONDS, AN ARC LENGTH OF 292.99 FEET AND A CHORD OF NORTH 13 DEGREES, 03 MINUTES AND 27 SECONDS EAST 290.29 FEET TO A FOUND RIGHT-OF-WAY MARKER; THENCE NORTH 88 DEGREES, 46 MINUTES AND 11 SECONDS EAST ALONG SAID RIGHT-OF-WAY 89.68 FEET TO THE WEST RIGHT-OF-WAY OF U.S. ROUTE #61, FROM WHICH A FOUND RIGHT-OF-WAY MARKER BEARS SOUTH 39 DEGREES, 11 MINUTES AND 30 SECONDS WEST 3.41 FEET; THENCE SOUTH 54 DEGREES, 39 MINUTES AND 38 SECONDS EAST ALONG SAID RIGHT-OF-WAY 141.99 FEET TO A 5/8" IRON PIN; THENCE SOUTH 55 DEGREES, 59 MINUTES AND 48 SECONDS EAST ALONG SAID RIGHT-OF-WAY 535.55 FEET TO A 5/8" IRON PIN; THENCE

EXHIBIT A

(Continued)

SOUTH 47 DEGREES, 12 MINUTES AND 16 SECONDS EAST ALONG SAID RIGHT-OF-WAY 489.83 FEET TO A 5/8" IRON PIN; THENCE SOUTHERLY ALONG SAID RIGHT-OF-WAY AND ALONG A 01 DEGREE, 01 MINUTE AND 37 SECOND CURVE TO THE RIGHT HAVING A CENTRAL ANGLE OF 03 DEGREES, 15 MINUTES AND 16 SECONDS, AN ARC LENGTH OF 316.91 FEET AND A CHORD OF SOUTH 33 DEGREES, 41 MINUTES AND 11 SECONDS EAST 316.87 FEET TO A 5/8" IRON PIN ON THE SOUTH LINE OF SAID SECTION; THENCE NORTH 89 DEGREES, 08 MINUTES AND 15 SECONDS WEST LEAVING SAID RIGHT-OF-WAY AND ALONG SAID SOUTH LINE 1314.58 FEET TO THE POINT OF BEGINNING, CONTAINING 18.0 ACRES, 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 #2024-008497 OF JASON D. JANES, MISSOURI PROFESSIONAL LAND SURVEYOR #2004017826 DURING FEBRUARY OF 2024.

28.2 ACRE TRACT #3

A TRACT OF LAND LYING IN THE SOUTH HALF OF SECTION 4, TOWNSHIP 52 NORTH, RANGE 2 WEST, PIKE COUNTY, MISSOURI AND BEING MORE FULLY DESCRIBED AS FOLLOWS TO-WIT:
COMMENCING AT A FOUND STONE MARKING THE NORTHWEST CORNER OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 4; THENCE SOUTH 88 DEGREES, 17 MINUTES AND 50 SECONDS EAST ALONG THE EAST-WEST CENTERLINE OF SAID SECTION 832.93 FEET TO A 5/8" IRON PIN MARKING THE TRUE POINT OF BEGINNING, THENCE CONTINUE SOUTH 88 DEGREES, 17 MINUTES AND 50 SECONDS EAST ALONG SAID EAST-WEST CENTERLINE 1267.38 FEET TO A 5/8" IRON PIN ON THE WEST RIGHT-OF-WAY OF U.S. ROUTE #61; THENCE SOUTH 56 DEGREES, 05 MINUTES AND 55 SECONDS EAST LEAVING SAID EAST-WEST CENTERLINE AND ALONG SAID RIGHT-OF-WAY 703.23 FEET TO A 5/8" IRON PIN; THENCE SOUTH 01 DEGREE, 27 MINUTES AND 46 SECONDS WEST LEAVING SAID RIGHT-OF-WAY 671.90 FEET TO A 5/8" IRON PIN; THENCE SOUTH 51 DEGREES, 51 MINUTES AND 17 SECONDS WEST 234.92 FEET TO A 5/8" IRON PIN; THENCE NORTH 62 DEGREES, 31 MINUTES AND 06 SECONDS WEST 689.89 FEET TO A 5/8" IRON PIN; THENCE NORTH 50 DEGREES, 37 MINUTES AND 03 SECONDS WEST 421.58 FEET TO A 5/8" IRON PIN; THENCE NORTH 47 DEGREES, 04 MINUTES AND 59 SECONDS WEST 970.47 FEET TO THE POINT OF BEGINNING, CONTAINING 28.2 ACRES, MORE OR LESS, WITH THE ABOVE DESCRIBED HAVING THE RIGHT-OF-USE OF A 40.00 FEET WIDE ROADWAY & UTILITY EASEMENT LYING 40.00 FEET EAST OF AND COINCIDENT WITH THE FOLLOWING DESCRIBED LINE TO-WIT: BEGINNING AT THE NORTHEAST CORNER OF THE ABOVE DESCRIBED TRACT ON THE SOUTH RIGHT-OF-WAY OF U.S. ROUTE #61; THEN SOUTH 01 DEGREE, 27 MINUTES AND 46 SECONDS WEST 100.00 FEET TO THE POINT OF TERMINATION OF SAID LINE. ALSO, WITH THE ABOVE DESCRIBED BEING SUBJECT TO OTHER EASEMENTS AND RIGHTS-OF-WAY OF RECORD OR NOT OF RECORD, IF ANY. AS PER SURVEY #2024-008497 OF JASON D. JANES, MISSOURI PROFESSIONAL LAND SURVEYOR #2004017826 DURING FEBRUARY OF 2024.

136.9 ACRE TRACT #4

A TRACT OF LAND LYING IN THE SOUTH HALF OF SECTION 4 AND THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 52 NORTH, RANGE 2 WEST, PIKE COUNTY, MISSOURI AND BEING MORE FULLY DESCRIBED AS FOLLOWS TO-WIT:
BEGINNING AT A FOUND STONE MARKING THE NORTHWEST CORNER OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 4; THENCE SOUTH 88 DEGREES, 17 MINUTES AND 50 SECONDS EAST ALONG THE EAST-WEST CENTERLINE OF SAID SECTION 832.93 FEET TO A 5/8" IRON PIN; THENCE SOUTH 47 DEGREES, 04 MINUTES AND 59 SECONDS EAST LEAVING SAID EAST-WEST CENTERLINE 970.47 FEET TO A 5/8" IRON PIN; THENCE SOUTH 50 DEGREES, 37 MINUTES AND 03 SECONDS EAST 421.58 FEET TO A 5/8" IRON PIN; THENCE SOUTH 62 DEGREES, 31 MINUTES AND 06 SECONDS EAST 689.89 FEET TO A 5/8" IRON PIN; THENCE NORTH 51 DEGREES, 51 MINUTES AND 17 SECONDS EAST 234.92 FEET TO A 5/8" IRON PIN; THENCE NORTH 01 DEGREE, 27 MINUTES AND 46 SECONDS EAST 671.90 FEET TO A 5/8" IRON PIN ON THE SOUTH RIGHT-OF-WAY OF U.S. ROUTE #61; THENCE SOUTH 56 DEGREES, 05 MINUTES AND 55 SECONDS EAST ALONG SAID RIGHT-OF-WAY 47.40 FEET TO A 5/8" IRON PIN ON THE EAST LINE OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 4; THENCE SOUTH 01 DEGREE, 27 MINUTES AND 46 SECONDS WEST LEAVING SAID RIGHT-OF-WAY AND ALONG SAID EAST LINE AND ALONG THE EAST LINE OF THE WEST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 9 A DISTANCE OF 3539.45 FEET TO THE CENTERLINE OF AN OLD COUNTY ROAD BED, FROM WHICH A 5/8" IRON PIN BEARS NORTH 01 DEGREE, 27 MINUTES AND 46 SECONDS EAST 25.00 FEET; THENCE NORTH 44 DEGREES, 35 MINUTES AND 53 SECONDS WEST LEAVING

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EXHIBIT A

(Continued)

SAID EAST LINE AND ALONG SAID CENTERLINE 1789.41 FEET TO A 5/8" IRON PIN; THENCE NORTH 48 DEGREES, 49 MINUTES AND 12 SECONDS WEST ALONG SAID CENTERLINE 1875.48 FEET TO THE WEST LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 4, FROM WHICH A 5/8" IRON PIN BEARS NORTH 01 DEGREE, 20 MINUTES AND 57 SECONDS EAST 25.00 FEET; THENCE NORTH 01 DEGREE, 20 MINUTES AND 57 SECONDS EAST LEAVING SAID CENTERLINE AND ALONG SAID WEST LINE 1511.13 FEET TO THE POINT OF BEGINNING, CONTAINING 136.9 ACRES, MORE OR LESS, WITH THE ABOVE DESCRIBED BEING SUBJECT TO A 40.00 FEET WIDE ROADWAY & UTILITY EASEMENT LYING 40.00 FEET EAST OF AND COINCIDENT WITH THE FOLLOWING DESCRIBED LINE TO-WIT: COMMENCING AT THE NORTHEAST CORNER OF THE ABOVE DESCRIBED TRACT ON THE SOUTH RIGHT-OF-WAY OF U.S. ROUTE #61; THENCE NORTH 56 DEGREES, 05 MINUTES AND 55 SECONDS WEST 47.40 FEET TO THE TRUE POINT OF BEGINNING OF SAID LINE; THEN SOUTH 01 DEGREE, 27 MINUTES AND 46 SECONDS WEST 100.00 FEET TO THE POINT OF TERMINATION OF SAID LINE. ALSO, WITH THE ABOVE DESCRIBED BEING SUBJECT TO OTHER EASEMENTS AND RIGHTS-OF-WAY OF RECORD OR NOT OF RECORD, IF ANY. AS PER SURVEY #2024-008497 OF JASON D. JANES, MISSOURI PROFESSIONAL LAND SURVEYOR #2004017826 DURING FEBRUARY OF 2024.

Pike County Title Company – Privacy Policy

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- * Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- * Information about your transactions with us, our affiliated companies, or others; and
- * Information we receive from a consumer-reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



Privacy Notice

Last Updated and Effective Date: December 1, 2023

First American Financial Corporation and its subsidiaries and affiliates (collectively, "First American," "we," "us," or "our") describe in our full privacy policy ("Policy"), which can be found at <https://www.firstam.com/privacy-policy/>, how we collect, use, store, and disclose your personal information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Policy is posted ("Sites"); (2) when you use our products and services ("Services"); (3) when you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) when you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). This shortened form of the Policy describes some of the terms contained in the Policy.

The Policy applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

Please note that the Policy does not apply to any information we collect from job candidates and employees. Our employee and job candidate privacy policy can be found [here](#).

What Type Of Personal Information Do We Collect About You? We collect a variety of categories of personal information about you. To learn more about the categories of personal information we collect, please <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Personal Information? We collect your personal information: (1) directly from you automatically when you interact with us; and (3) from other parties, including business parties and affiliates

How Do We Use Your Personal Information? We may use your personal information in a variety of including but not limited to providing the services you have requested, fulfilling your transactions, complying relevant laws and our policies, and handling a claim. To learn more about how we may use your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Disclose Your Personal Information? We do not sell your personal information or share personal information for cross-context behavioral advertising. We may, however, disclose your personal information, including to subsidiaries, affiliates, and to unaffiliated parties, such as service providers contractors: (1) with your consent; (2) in a business transfer; (3) to service providers and contractors subsidiaries and affiliates; and (5) for legal process and protection. To learn more about how we disclose personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Personal Information? The security of your personal information important to us. That is why we take all commercially reasonable steps to make sure your personal information protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How Long Do We Keep Your Personal Information? We keep your personal information for as long necessary in accordance with the purpose for which it was collected, our business needs, and our legal regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection storage, and disclosure of your personal information. You can learn more about your choices by visting <https://www.firstam.com/privacy-policy/>.



International Jurisdictions: Our Services are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Services from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with the Policy. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Services, and your agreements with us.

Changes to Our Policy: We may change the Policy from time to time. Any and all changes to the Policy will be reflected on this page and in the full Policy, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR SERVICES OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THE POLICY.**

For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations. To learn more, please visit <https://www.firstam.com/privacy-policy/>.

Contact Us: dataprivacy@firstam.com or toll free at 1-866-718-0097.