



ALTA 2021 COMMITMENT FOR TITLE INSURANCE
Issued By
WFG NATIONAL 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, WFG National Title Insurance Company, a Oregon 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 Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within one hundred eighty (180) days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

COMMITMENT

(Continued)

- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
 - i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
 - j. "Title": The estate or interest in the Land identified in Item 3 of 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;
 - f. Schedule B, Part II - Exceptions; and
 - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
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 is not 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
 - e. The Company is not liable for the content of the Transaction Identification Data, if any.
 - f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**
- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
 - b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.


COMMITMENT

(Continued)

- c. 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 IS 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 closing, settlement, escrow, or any other purpose.
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. **CLAIMS PROCEDURES**
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. **CLASS ACTION**
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.
11. **ARBITRATION - INTENTIONALLY DELETED**

In Witness Whereof, WFG NATIONAL TITLE INSURANCE COMPANY has caused this commitment to be signed and sealed by its duly authorized officers as of Date of Commitment shown in Schedule A.

WFG NATIONAL TITLE INSURANCE COMPANY

By: 
Steve Ozonian, President/CEO

ATTEST:

Joseph V. McCabe, EVP/General Counsel/Secretary





ALTA 2021 COMMITMENT FOR TITLE INSURANCE
Issued By
WFG NATIONAL TITLE INSURANCE COMPANY

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

Issuing Agent: Guaranty Title Agency, LLC
Issuing Office: 504 Bailey Road, Crystal City, MO 63019
ALTA® Registry ID:
Loan ID No.:
Commitment No.: GTA-01500-26
Issuing Office File No.: GTA-01500-26
Property Address: 616 Burley Ridge Road Cook, Cook Sta, MO 65449

SCHEDULE A

1. Commitment Date: May 5, 2026 at 12:00 AM
2. Policy to be issued:
 - a. ALTA Owners Policy (07/01/21)
Proposed Insured: TBD
Proposed Amount of Insurance: \$1,000.00
The estate or interest to be insured: Fee Simple
 - b. ALTA Loan Policy (07/01/21)
Proposed Insured: Lender with contractual obligations under a loan agreement with the Proposed Insured Identified in Schedule A, Item 2(a), its successors and/or assigns as their respective interests may appear.
Proposed Amount of Insurance: \$1,000.00
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is:

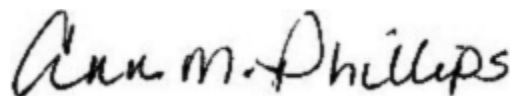
Fee Simple
4. The Title is, at the Commitment Date, vested in:

Mary L. Galati Revocable Living Trust Agreement dated January 28, 2000
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

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SCHEDULE A
(Continued)



Ann M. Phillips
Guaranty Title Agency, LLC
504 Bailey Road,
Crystal City, MO 63019

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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.
 - a. Trustee's General Warranty Deed from Mary L. Galati Revocable Living Trust Agreement dated January 28, 2000 to TBD.
 - b. Deed of Trust from TBD to Trustee(s) for Lender with contractual obligations under a loan agreement with the Proposed Insured Identified in Schedule A, Item 2(a), securing the principal amount of \$1,000.00
5. NOTE: Grantors on all documents must show a marital status and any spouse of a grantor must join in the execution of all documents to be recorded.
6. This company finds no open Deeds of Trust of record. In the event there are any unrecorded Deeds of Trust, we must be notified immediately, and we reserve the right to make additional requirements and/or exceptions as may necessary.
7. Execution of Affidavit by the seller/borrower, to verify there are no outstanding Deeds of Trust on the property insured herein to be executed and delivered to Company prior to closing.
8. Any lien or right to a lien filed by a licensed real estate broker, real estate salesperson, or state certified real estate appraiser, pursuant to the provision of the Commercial Real Estate Brokers and State Certified Real Estate Appraisers Lien Act.
9. Furnish company an ALTA/NSPS Minimum Standard Survey containing an accurate legal description and depiction of the parcel intended to be conveyed, together with a certification that the land to be conveyed is entirely within the boundaries of the land described on this commitment.

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SCHEDULE B, PART I

(Continued)

10. Release the liens, if any, on the crops growing on the land, if any.
11. The name of the proposed purchaser-insured is not known by this Company at the present time. Prior to the issuance of any title insurance policy, the records must be run for the possible judgments and other matters affecting the proposed Purchaser-insured. In this connection, the Company reserves the right to make any additional requirement or raise any additional exception it may deem necessary.
12. The actual value of the estate or interest to be insured must be disclosed to the Company, and subject to approval by the Company, entered as the amount of the policy to be issued. It is agreed that, as between the Company, the applicant for this commitment, and every person relying on this commitment, the amount of the requested policy will be assumed to be \$1,000.00, and the total liability of the Company on account of this commitment shall not exceed that amount until such time as the actual amount of the policy to be issued shall have been agreed upon and entered as aforesaid, and the Company's applicable insurance charges shall have been paid.
13. Execution of Owner's Title Affidavit in a form satisfactory to the Company.
14. Payment in full at closing of all taxes, charges, assessments, levied, assessed and currently due against the subject premises.
15. If any portion of the proceeds of the Deed of Trust to be insured hereunder are to be used for new construction, rehab construction, or renovation on the property described on Schedule A of this Commitment the Company must be notified and hereby reserves the right to add additional requirements and exceptions to this Commitment.
16. NOTE: Closings wherein this Company will be acting as Settlement and Disbursing Agent, will require that funds be placed on deposit with us in the form of either a Cashier's Check or Wired Funds prior to disbursement.
17. Pay any unpaid subdivision assessments, if any.
18. Real Property Information: The following information is provided as a courtesy to assist persons using this commitment. As such, this information is not warranted for use by third party users of this commitment for the purpose of determining real estate taxes due and owing at closing.

Tax Year: 2025

Locator No. 20-1.0-11-0-00-001.000

Assessed Value:\$89,590.00

Real Property Taxes in the amount of \$4,777.94 are Paid

Tax Year: 2025

Locator No. 20-2.0-10-0-00-001.000

Assessed Value:\$5,030.00

Real Property Taxes in the amount of \$261.10 are Paid

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SCHEDULE B, PART I

(Continued)

CHAIN OF TITLE FOR INFORMATIONAL PURPOSES ONLY:

Warranty Deed

GRANTOR: Columbia Standrd Service, Inc.

GRANTEE: Frank J. Galati and Mary Lee Galati

DATED August 2, 2022

RECORDED August 19, 2022

DOCUMENT No. 202203018

General Warranty Deed

GRANTOR: Mary L. Galati, a single person

GRANTEE: Mary L. Galati Revocable Living Trust Agreement dated January 28, 2000 DATED September 5, 2025

RECORDED September 15, 2025

DOCUMENT No. 202502952

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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 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 recorded in the Public Records.
3. Easements or claims of easements not recorded in the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land.
5. Any statutory lien for services, labor, or material arising from construction of an improvement or work related to the Land and not recorded in the Public Records.
6. Liens for real estate taxes, assessments and other charges imposed by a governmental authority that are not shown as existing liens by its records.
7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.
8. Any Services, installation or connection charge for sewer, water or electricity.
9. Any right, title, or interest in any minerals, mineral rights, or related matters, including but not limited to oil, gas, coal, and other hydrocarbons.
10. Loss or damage sustained by the Insured by reason of the failure of the improvement or improvements known as the street address referenced on Schedule A to be located on the Land at Date of Policy, unless an ALTA 22-06 or 22.1-06 endorsement is issued as part of this policy.

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SCHEDULE B, PART II

(Continued)

11. No title will be insured to any land comprising artificial accretions or fills; nor to any land lying below the meander low-water mark of the Meremac River.

Navigation servitude's and all other statutory and regulatory rights and powers of the United States, the State of Missouri, the County of Crawford and the public, over the Meramec River and its shore lands extending to the ordinary high-water line thereof and which may be exercised without obligation for compensation to the riparian owner.
12. Rights of upper and lower riparian owners in and to the free and unobstructed flow of the water of the Meramec River extending through the land, without diminution.
13. Any claim or adverse matter arising by virtue of:
 - (a) All right, title or claim or any character by the United States, state local government or by the public generally in and to any portion of the land lying within the current or former bed, or below the ordinary high water mark, or between the cut banks of a stream navigable in fact or in law.
 - (b) Right of riparian water rights owners to the use and flow of the water.
 - (c) The consequence of any past or future change in the location of the bed.
14. Changes in the land due to accretion, avulsion, reliction or meandering of the Meramec River.
Rights of the United States, State of Missouri and the public in and to the navigable servitudes of the Meramec River.
Land lying below the normal high water mark of the Meramec River.
Title to accreted land is not insured.
15. Rights of tenants in possession under unrecorded and month-to-month leases.
16. Right of Way of Burley Ridge Road over that part of subject property embraced therein.
17. Rights of others to use that portion of the Land which lies within the right of way of public roads.
18. Possible easements for drainage ditches and tile drains.
19. Loss or damage due to the purchase of the Land violating RSMo. 442.571 regarding purchase of agricultural land by foreign persons.
20. Liens against the crops growing on the land, if any
21. Easements of Public Record, if any.

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EXHIBIT A

The Land referred to in this Commitment is described as follows:

PARCEL NO. 1:

All that part of the West Half of Section 10, lying and being East of the County Road; AND all of the Southeast Quarter; AND the South half of the Northeast Quarter; AND the Northwest Quarter of the Northeast Quarter, all the above-described lands lying, being and situated in Section 10, Township 36 North, Range 5 West.

PARCEL NO. 2:

All of the Northeast Quarter of the Northeast Quarter of Section 10, Township 36 North, Range 5 West.

PARCEL No. 3:

All of the Northwest Quarter of Section 11, Township 36 North, Range 5 West.

PARCEL No. 4:

All that part of the East Half of said Section 11 AND of the Northwest Quarter of Section 12, in Township 36 North, Range 5 West, described as follows: Beginning 2 chains East of the Northeast corner of said Section 11, and running thence South 4.51 chains; thence South 44° 30' West 14 chains to the thread of the Meramec River; thence with same Southwesterly to the West line of the East Half of Section 11; thence North 47.50 chains to the North Quarter corner of Section 11; thence East with Section line 42 chains to point of beginning.

Excepting therefrom:

Any lease, grant, exception or reservation of minerals or mineral rights appearing in the Public Records. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under or that may be produced from the Land, together with all rights privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

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