



LandAmerica Commercial Services  
 165 N. Meramec  
 Suite 200  
 St. Louis, MO 63105  
 Phone: 314-802-3013  
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File No: 11230411

Revision No. 2

Customer No:

ANY INQUIRIES CONSULT Examiner:

SCHEDULE A

- 1. Effective Date: May 28, 2008 at 08:00 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, subject to whatever interest claimed by David W. Matula and Patricia S. Matula, husband and wife

- 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. Deed of Trust dated August 24, 1998 in the amount of \$350,000.00 executed by David W. Matula and Patricia Matula, husband and wife to Joe Lunt, trustee for Rockwood Bank, and recorded August 27, 1998 in Book 11740 Page 1752.
11. Judgment in Cause No. 619464 (B) Dated December 18, 1995 versus Westgrove Corporation in favor of Missouri Highway and Transportation Commission, abstracted December 29, 1995 and Revived January 19, 1999 and again on December 19, 2001 in the amount of \$326,549.04.
12. Notice of Levy on Real Estate filed January 25, 2002 in Book 13575 Page 2575 in the amount of \$505,226.73.
13. Notice of Lis Pendens filed June 4, 2002 in Book 13882 Page 2268, under Cause No. 00CC-003343, said suit is pending. An Order and Judgment was entered in said suit on June 29, 2005, granting a lien in the amount of \$283,000.00 in favor of David and Patricia Matula.
14. Pay any unpaid assessments for sanitary sewer service, if any.
15. Pay any unpaid assessments for lateral sewer charges, if any.

## 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: 2005
3. Any discrepancy between the actual boundaries of the land and the apparent boundaries as indicated by fences, plantings or other improvements.
4. Assessments for sewer lateral charges, if any.
5. Assessments for sanitary sewer service, if any.
6. Terms and provisions of Ordinance No. 116133 recorded in Book 7533 page 1828.
7. Easement granted to Union Electric Company by instrument recorded in Book 2946 page 115 and Book 8472 page 1594. Partial release recorded in Book 8472 page 859.
8. Easement granted to Missouri Highway and Transportation Commission by instrument recorded in Book 8480 page 1690.
9. Easement granted to Command Development Corp. by instrument recorded in Book 8480 page 1694.
10. Easement granted to Missouri Highway and Transportation by instrument recorded in Book 9189 page 45 and Book 11433 page 1238.
11. Rights of parties in possession under any unrecorded Leases or month to month tenancies.
12. PROPERTY ADDRESS: 1045 Majestic Dr  
LOCATOR NO.: 27Q340783  
ASSESSED VALUATION: \$47,650.00  
TAX RATE: 6.8451

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 in the Northeast quarter of the Northeast quarter of Section 30, Township 44 North, Range 5 East, St. Louis County, Missouri and being more particularly described as follows: Beginning at a point on the Southwestern line of Highway 141, 80 feet wide, at its intersection with the Southern line of Valley Park Hills Subdivision as recorded in Plat Book 7 page 75 of the St. Louis County Missouri Records, and also being the North line of Section 30, thence leaving said intersection and running along said Southwestern Road line, South 35 degrees 45 minutes 00 seconds East, a distance of 166.47 feet to a point on said road line, said point also being a Northernmost corner of Sancta Maria Estates Plat 2 as recorded in Plat Book 223 pages 34 through 36 of the St. Louis County, Missouri records; thence leaving said road line along a Western line of said Sancta Maria Estates Plat 2, South 00 degrees 54 minutes 00 seconds West, a distance of 264.64 feet to a corner of said Sancta Maria Estates Plat 2; thence along a Northern line of said Sancta Maria Estates Plat 2 and along a Northern line of Sancta Maria Estates Plat 1 as recorded in Plat Book 228 pages 90 and 91 of the St. Louis County, Missouri Records, North 88 degrees 30 minutes 43 seconds West a distance of 640.08 feet to an angle point in the said Northern line of Sancta Maria Estates Plat 1, and also being the Southeastern corner of Sancta Maria Estates Plat 3, as recorded in Plat Book 237 pages 1 and 2 of the said St. Louis County, Missouri Records; thence leaving said corner along the Eastern line of said Sancta Maria Estates Plat 3, North 00 degrees 54 minutes 00 seconds East, a distance of 394.76 feet to a point in the Southern line of said Valley Park Hills Subdivision, and also being the North line of said Section 30; thence along the Southern line of said Valley Park Hills Subdivision South 88 degrees 45 minutes 58 seconds East, a distance of 540.66 feet back to the point of beginning, EXCEPTING THEREFROM that part taken by the State of Missouri under Cause No. 619464, a copy of which is recorded in Book 9189 page 45.



## 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](http://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.