

**The Bar Plan Title Insurance Company  
Commitment for Title Insurance**

Commitment Number: DM-MODOT-2281-03  
Property Address: 1050 Forest Ave

Firm File No. DM-MODOT-2281-03

**SCHEDULE A**

1. Commitment Date: June 25, 2003 at 08:01 AM.
  
2. Policy (or Policies) to be issued:
  - (a) Owner's Policy (ALTA Own. Policy (10/17/92))                      Policy Amount \$1.00  
Proposed Insured:  
  
State of Missouri, acting by and through the Missouri Highway and Transportation Commission
  
  - (b) Loan Policy (ALTA Loan Policy (10/17/92))                      Policy Amount \$  
Proposed Insured:
  
3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:  
  
Mary Margaret (Parson) Chrimer, who acquired title by Quit Claim Deed dated 01/21/03 and recorded 01/30/03 in Book 1828 at Page 120.
  
4. The land referred to in the Commitment is described as follows:

The Northern 28 feet of Lot 21 in Block 2 of Victoria Place and in Block 5402 of the City of St. Louis, fronting 28 feet on the East line of Forest Avenue by a depth Eastwardly of 140 feet to an alley. Also a triangular parcel of land in Lots 22, 23, and 24 in Block 2 of Victoria Place and in Block 5402 of the City of St. Louis, beginning at the Northeast corner of said Lot 24, thence Southwardly along the East line of Lots 24, 23 and 22, a distance of 90 feet to the Southeast corner of said Lot 22, thence West along the South line of Lot 22, a Distance of 125 feet to a point, thence Northeast in a straight line to a point of beginning, containing 5625 square feet.

Property Identification No. 5402 00 00200  
County: St. Louis County

Route	<u>I-64</u>
County	<u>St. Louis</u>
Project	<u>J6I0978</u>
Parcel No.	<u>S-254 C</u>

**THE BAR PLAN TITLE INSURANCE COMPANY**

By: Rebecca Lucas  
Dominion Land Title, Inc.  
3105 Independence, Ste. 3  
Cape Girardeau, MO 63701  
(573)339-5700

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**SCHEDULE B - SECTION I  
REQUIREMENTS**

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. Payment of the full consideration to, or for the account of, the grantors or mortgagors for the estate or interest to be insured.
2. Recordation or registration of duly executed and delivered instruments sufficient to create the estate or interest to be insured.
  - a. GENERAL WARRANTY DEED from Mary Margaret (Parson) Chrismer to State of Missouri, acting by and through the Missouri Highway and Transportation Commission.
3. 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.
4. Verification of marital status of Mary Margaret (Parson) Chrismer, and full name of spouse, if any, prior to closing.
5. We find Quit Claim Deed executed 01/21/03 fro John B. Parsons and Bessie June parsons (deceased), to Mary Margaret (Parson) Chismer. Said deed fails to set out the marital status of the grantor and the date of death of Bessie June Parson.  
Therefore:  
Obtain and record an Affidavit setting out the marital status of John B. Parsons at the time of execution of the above Quit Claim Deed and further setting out that he is the surviving spouse of Bessie June Parson, who died \_\_\_\_\_. If he was a marrie dperson at that time ,we also require a Quit Claim Deed from that spouse to Mary Margaret (Parsons) Chrismer.
6. Execution of Owner's Title Affidavit in a form satisfactory to the Company.
7. Execution of Survey Affidavit in lieu of survey in a form satisfactory to the Company.
8. Payment in full at closing of all taxes, charges, assessments, levied, assessed and currently due against the subject premises, including those for the year 2003.
9. 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.
10. This commitment is not an abstract, examination, report or representation of fact or title and does not create and shall not be the basis of any claim for negligence, negligent misrepresentation or other tort claim or action. The sole liability of the Company and Dominion Title and Escrow Services, shall arise under and be governed by the Conditions of this Commitment and /or any Policy of Title Insurance subsequently issued.

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**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 ID: 5402 00 00200

2002 County Real Property Taxes in the amount of \$681.78 are paid.

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**SCHEDULE B - SECTION II  
EXCEPTIONS**

**Please read the exceptions and 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 any title insurance policy to be issued and should be carefully considered.**

Schedule B of the policy or policies to be issued will contain the following Standard Exceptions and Special Exceptions unless the same are disposed of to the satisfaction of the Company:

Standard Exceptions

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any matters that would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records; and
5. Taxes or special assessments that are not shown as existing liens by the public records.

Special Exceptions

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. Any loan policy issued pursuant to this Commitment will be subject to the following exceptions (a) and (b), in the absence of the production of the data and other matters contained in the Company's ALTA Statement form or an equivalent form:
  - a. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records;
  - b. Consequences of the failure of the lender to pay out properly the whole or any part of the loan secured by the mortgage described in Schedule A, as affecting: (i) the validity of the lien of said mortgage; and (ii) the priority of the lien over any other right, claim, lien, or encumbrance that has or may become superior to the lien of said mortgage before the disbursement of the entire proceeds of the loan.
3. Payment of the full consideration to, or for the account of, the grantors or mortgagors for the estate or interest to be insured.
4. Recordation or registration of duly executed and delivered instruments sufficient to create the estate or interest to be insured.
5. Real Estate taxes for calendar year 2003 and years thereafter. As of the date of this commitment, real estate taxes for calendar year 2003 are not yet due and payable.

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6. Subject to the easements, dedications, building lines and set backs set out on the Plat of Victoria Place recorded in the land records of St. Louis City, Missouri.
7. Subject to rights of way, restrictions, dedications and easements, if any.
8. Any sewer lateral line surcharges, notice of which has not been filed in the office of the Recorder of Deeds.
9. Any assessments for maintenance of sewer system, notice of which has not been filed in the office of the Recorder of Deeds.
10. Any assessment by Trustees of said subdivision, notice of which has not been filed in the office of the Recorder of Deeds.
11. The following conveyances of title have occurred in the past five years:
  - a) Quit Claim Deed recorded 01/30/03 in Book 1828, Page 120.