LINCOLN-EVANS LAND TITLE, CO.

3256 S. Fremont
Springfield, Missouri 65804
Phone: (417) 889-1818 Fax: (417) 889-2626
AGENT FOR
LAWYERS TITLE INSURANCE CORPORATION

LENDER'S POLICY OF TITLE INSURANCE SCHEDULE A

Lender's Policy No. G52-0261921 File Number: 01-1847

Simultaneous Owner's Policy No. A82-0179044

Premium: \$100.00, \$4.00-RR

Amount of Insurance: \$1,143,352.00

Date of Policy: September 10, 2001 at 03:13 pm

1. Name of Insured:

COMMERCE BANK, N.A., its successors and/or assigns, as their interests may appear

2. The estate or interest in the land described herein and which is encumbered by the insured deed of trust is a **FEE SIMPLE** estate and is at Date of Policy vested in:

SPRINGFIELD BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATION

3. The deed of trust, herein referred to as the insured deed of trust and the assignments thereof, if any, are described as follows:

Deed of Trust from SPRINGFIELD BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATION, dated September 7, 2001 recorded September 10, 2001, in Book 2858, Page 1558, Recorder's Office, Greene County, Missouri, in favor of COMMERCE BANK, N.A., securing a promissory note in the amount of \$2,785,000.00. Trustee: TERRY L. CLIFTON.

4. The land referred to in this Policy is described as set forth in the insured deed of trust and is situated in the County of Greene, State of Missouri, and is described as follows:

See Appendix A

| COUNTERSIGNED: | | |
|----------------|-----------------------------|--|
| _ | AUTHORIZED OFFICER OR AGENT | |

Valid Only If Schedule B and Cover Are Attached

LENDER'S POLICY - SCHEDULE B

File Number 01-1847 Policy Number: G52-0261921

This policy does not insure against loss or damage by reason of the following:

- 1. The lien of all taxes for the year 2001, and thereafter, none now due and payable. Taxes for the year 2000 are marked paid.
- 2. Gas line Easement/Right-of-way, as shown in Book 1520, Page 1367.
- 3. Utility Easement, as shown in Book 1620, Page 54.
- 4. Electric Line Easement/Right-of-way, as shown in Book 1752, Page 239.
- 5. Lack of direct access to Highway I-44 from the premises in question, such right of access having been granted to the State of Missouri by the deed filed in Book 1193, Page 163.
- 6. Any lien or right to lien, for services, labor or materials heretofore or hereafter furnished imposed by law not shown by the public record.
- 7. Survey: Any encroachments, measurements, party walls or other facts which a correct survey of the premises would show. Easements or claims of easements not shown by public record. Rights or claims of parties in possession not shown by public record.
- 8. Assignment of Rents executed by Springfield Business and Industrial Development Corporation to Commerce Bank, N.A., filed September 10, 2001 in Book 2858, page 1565, to further secure the payment of the note secured by the Deed of Trust in Schedule A hereof.

Note: In consideration of the issuance of this policy at the request of the insured for an amount less than the principal obligation secured by the Deed of Trust referred to in Schedule A, the insured accepts this policy upon the condition that the amount of said policy shall be reduced upon any payment made on said indebtedness by the same proportion that the amount of the policy bears to the amount of the principal obligation actually secured by said Deed of Trust at the date of the recording thereof and stated in said mortgage to be \$1, 143,352.00.

Appendix A

A part of Section 18, Township 29 North, Range 22 West, in Greene County, Missouri, more particularly described as follows:

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Commencing at the Northwest corner of said Section 18, Township 29 North, Range 22 West; thence South 02°19'23" West along the West line of said Section 18, a distance of 115.31 feet; thence South 89°55'43" East, 20.02 feet to the East right-of-way line of Farm Road 115, at its intersection with the Southerly right-of-way line of State Route EE for a point of beginning; thence along said Southerly right-of-way line, South 89°55'43" East, 11.97 feet; thence North 63°53'00" East, 135.96 feet; thence South 89°55'43" East, 241.18 feet; thence South 88°08'43" East 2422.64 feet to the East line of Lot 1 of the Northwest Quarter of said Section 18; thence South 02°13'54" West, along said East line, 1963.80 feet to the Northwesterly right-of-way line of Interstate 44; thence South 41°57'36" West, along said Northwesterly right-of-way line, 395.91 feet to the Northerly right-of-way line of the Saint Louis & San Francisco Railroad; thence North 77°46'11" West, along said Northerly right-of-way line, 2584.16 feet to said East right-of-way line of Farm Road 115; thence along said East right-of-way line, North 02°19'23" East, 1729.59 feet to the point of beginning.

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AGENT FOR
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OWNER'S POLICY OF TITLE INSURANCE SCHEDULE A

Owner's Policy No. **A82-0179044** File Number: **01-1847** Simultaneous Lenders Policy No. **G52-0261921**

Premium: \$1,200.15, \$964.40-RR

Amount of Insurance: \$1,143,352.00

Date of Policy: September 10, 2001 at 03:13 pm

Valid Only If Schedule B and Cover Are Attached

1. Name of Insured:

SPRINGFIELD BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATION

- 2. The estate or interest in the land described herein and which is covered by this policy is a **FEE SIMPLE** estate and is at Date of Policy vested in the Insured.
- 3. The land referred to in this Policy is situated in the County of Greene, State of Missouri, and is described as follows:

See Appendix A

| COUNTERSIGNED: | | |
|----------------|-----------------------------|--|
| | AUTHORIZED OFFICER OR AGENT | |

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OWNER'S POLICY - SCHEDULE B

File Number 01-1847 Policy Number: A82-0179044

This policy does not insure against loss or damage by reason of the following:

- 1. (A) Rights of dower, curtesy, homestead or other marital rights of spouse, if any, of any individual insured.
 (B) Any lien or right to lien, for services, labor, or material heretofore or hereafter furnished imposed by law not shown by the public records. (C) Survey: Any encroachments, measurements, party walls, or other facts which a correct survey of the premises would show. (D) Easements, or claims of easements, not shown by the public records. (E) Rights or claims of parties in possession not shown by the public records.
- 2. The lien of all taxes for the year 2001, and thereafter, none now due and payable. Taxes for the year 2000 are marked paid.
- 3. Gas line Easement/Right-of-way, as shown in Book 1520, Page 1367.
- 4. Utility Easement, as shown in Book 1620, Page 54.
- 5. Electric Line Easement/Right-of-way, as shown in Book 1752, Page 239.
- 6. Lack of direct access to Highway I-44 from the premises in question, such right of access having been granted to the State of Missouri by the deed filed in Book 1193, Page 163.
- 7. Deed of Trust from SPRINGFIELD BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATION, dated September 7, 2001 recorded September 10, 2001, in Book 2858, Page 1558, Recorder's Office, Greene County, Missouri, in favor of COMMERCE BANK, N.A., securing a promissory note in the amount of \$2,785,000.00. Trustee: TERRY L. CLIFTON.

Assignment of Rents executed by Springfield Business and Industrial Development Corporation to Commerce Bank, N.A., filed September 10, 2001 in Book 2858, page 1565, to further secure the payment of the note secured by the aforesaid Deed of Trust.

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Commencing at the Northwest corner of said Section 18, Township 29 North, Range 22 West; thence South 02°19'23" West along the West line of said Section 18, a distance of 115.31 feet; thence South 89°55'43" East, 20.02 feet to the East right-of-way line of Farm Road 115, at its intersection with the Southerly right-of-way line of State Route EE for a point of beginning; thence along said Southerly right-of-way line, South 89°55'43" East, 11.97 feet; thence North 63°53'00" East, 135.96 feet; thence South 89°55'43" East, 241.18 feet; thence South 88°08'43" East 2422.64 feet to the East line of Lot 1 of the Northwest Quarter of said Section 18; thence South 02°13'54" West, along said East line, 1963.80 feet to the Northwesterly right-of-way line of Interstate 44; thence South 41°57'36" West, along said Northwesterly right-of-way line, 395.91 feet to the Northerly right-of-way line of the Saint Louis & San Francisco Railroad; thence North 77°46'11" West, along said Northerly right-of-way line, 2584.16 feet to said East right-of-way line of Farm Road 115; thence along said East right-of-way line, North 02°19'23" East, 1729.59 feet to the point of beginning.