

Invoice

Remit payment to:

Professional Land Title Corp
113 E Brooks St
Brookfield, MO 64628
660-258-3125

Billed to:

Enyeart Auction & Realty LLC
112 E Jackson St
Keytesville, MO 65261

Invoice number: 2023FAT-15969
Invoice date: August 31, 2023
Please pay before: August 31, 2023
Our file number: 2023FAT-15969

Property:

29651 Jade Dr., (S15 & 16, T57, R19)
Brookfield, MO 64628
Linn County

Brief legal: Mudd, Michael

DESCRIPTION	AMOUNT
INFOSearch	0.00
Invoice total amount due:	\$ 0.00

We appreciate your business!



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
FIRST AMERICAN TITLE 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 EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

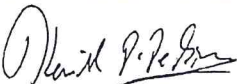
THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, First American Title Company, a Nebraska 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

FIRST AMERICAN TITLE INSURANCE COMPANY

By: 
Kenneth D. DeGiorgio, President

By: 
Lisa W. Cornehl, Secretary

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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.
- 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

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.

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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.
- 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.
- 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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions



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.

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

Issuing Agent: Professional Land Title Corp
Issuing Office: 113 E Brooks St, Brookfield, MO 64628
Issuing Office's ALTA® Registry ID:
Loan ID No.:
Commitment No.: 2023FAT-15969
Issuing Office File No.: 2023FAT-15969
Property Address: 29651 Jade Dr., (S15 & 16, T57, R19), Brookfield, MO 64628

SCHEDULE A

1. Commitment Date: August 31, 2023 at 12:00 AM
2. Policy to be issued:
 - a. ALTA Owners Policy (06/17/06)
Proposed Insured: TBD
Proposed Amount of Insurance: \$0.00
The estate or interest to be insured: Fee Simple
 - b. ALTA Loan Policy (06/17/06)
Proposed Insured:
Proposed Amount of Insurance: \$0.00
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:

Michael Mudd, a single person

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

Issuing Agent: Professional Land Title Corp
Issuing Office: 113 E Brooks St, Brookfield, MO 64628
Issuing Office's ALTA® Registry ID:
Loan ID No.:
Commitment No.: 2023FAT-15969
Issuing Office File No.: 2023FAT-15969
Property Address: 29651 Jade Dr., (S15 & 16, T57, R19), Brookfield, MO 64628

SCHEDULE A

1. Commitment Date: August 31, 2023 at 12:00 AM
2. Policy to be issued:
 - a. ALTA Owners Policy (06/17/06)
Proposed Insured: TBD
Proposed Amount of Insurance: \$0.00
The estate or interest to be insured: Fee Simple
 - b. ALTA Loan Policy (06/17/06)
Proposed Insured:
Proposed Amount of Insurance: \$0.00
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:

Michael Mudd, a single person
5. The Land is described as follows:

All of the South 850.46ft. of the Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4) of Section Fifteen (15); All of the South 850.46ft. of the East 33.3 acres of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of Section Sixteen (16); AND ALL of the South 850.46ft. of the following described tract: COMMENCING at a point 814ft. East of the Northwest corner of the Southeast Quarter (SE 1/4) of Section Sixteen (16) thence East 44 rods, thence South 80 rods, thence West 44 rods, thence North 80 rods to the PLACE OF BEGINNING, all in Township Fifty-seven (57), of Range Nineteen (19) in Linn County, Missouri.

AND ALSO

All that part of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4) of Section Sixteen (16), lying North and East of the Main Channel of Yellow Creek as now located, Linn County, Missouri.

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SCHEDULE A

(Continued)

Raniece Head

(This Schedule A valid only when Schedule B is attached)

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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. We find of record a Deed of Trust dated December 18, 2001 in the principal sum of \$56,000.00 executed by Michael Mudd, a single person, further declaring to be single an unmarried, to Trustee for First Missouri National Bank Beneficiary and filed for record on December 27, 2001 at 11:05am in Book 906, Page 249 in the Recorder's Office of Linn County, Missouri.
6. We find of record a Deed of Trust dated August 22, 2003 in the principal sum of \$24,000.00 executed by Michael Mudd, a single person, to Trustee for First Missouri National Bank Beneficiary and filed for record on August 28, 2003 at 11:49am in Book 948, Page 359 in the Recorder's Office of Linn County, Missouri.

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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 shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
5. Any lien, or right to lien, for services, labor, or material 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, if any, not shown as existing liens by the Public Records.
7. We find of record a Right of Way Easement to PWSD#3 of Chariton and Linn County as recorded in Book 500, Page 249, in the office of the Recorder Linn County, Missouri.
8. We find of record that said property lies within the boundaries of PWSD#3 of Chariton and Linn County as recorded in Book 411, Page 67; Book 614, Page 270; Book 1027, Page 25 and Document 2008-0762 in the office of the recorder Linn County, Missouri.
9. Inconsistencies in the boundary of the Land and/or any adverse claims to any portion of the Land created by accretions, avulsion, relictions or the meandering of West Yellow Creek.

Land now, formerly or in the future lying below the normal high water mark of West Yellow Creek.

Rights of riparian owners and the public in and to the fee and unobstructed flow of West Yellow Creek which abuts or flows through the Land without Diminution or pollution.

Rights of the United States, State of Missouri, County of LINN and the public to that part of the land described herein falling in the bed of, eroded by, or submerged under the waters of West Yellow Creek, its sloughs or backwaters, as well as to that portion, if any, that may have been formed by accretions or relictions.

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SCHEDULE B, PART II

(Continued)

10. NOTE: 2022 County Real Estate Taxes are PAID in the base amount of:
P#19-5-15-5.01 \$451.34
P#19-5-16-7 \$ 39.86
P#19-5-16-7.01 \$ 40.61
Linn County Collector

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LINN COUNTY PAID TAX RECEIPT

2022 REAL ESTATE

Linn County Collector
Courthouse
P.O. Box 78
Linneus, MO 64653-0078
(660) 895-5410

DUPLICATE PAID TAX RECEIPT
 TAX BILL NO. 48773.0
 PARCEL 19051500000000501
 TOTAL ASSESSED 6,903

MUDD, MICHAEL
 29651 JADE DRIVE
 BROOKFIELD, MO 64628

PARCEL NO 19051500000000501	
LOCATION 29651 JADE DR	
LEGAL DESCRIPTION 15-57-19 S 850.46' NW S	
Acres: 26.00	ASSESSED VALUATION
S-T-R: 15-57-19	Agland 576
	Residential 6,327
	Total Assessed Value 6,903

ITEMIZATION OF TAX	
State	2.07
County	5.01
Yellow Creek Road &	47.61
Yellow Creek Townshi	5.19
Senate Bill 40	13.33
Ambulance District	5.87
Health Department	16.01
Brookfield R-3 Schoo	352.87
Senior Tax	3.38
TOTAL TAX	451.34

Assessments are made by the Assessor INQUIRIES ON VALUATION SHOULD BE ADDRESSED TO ASSESSOR. It is the obligation of the taxpayer to see that their property is properly described and assessed on the tax books. Failure to receive a tax statement does not relieve the taxpayer of their obligation to pay their taxes when due.
 If you have questions concerning property values, contact the County Assessor (660) 895-5108

DATE PAID - BY WHOM	PMT MTHD - REF	CL RECEIPT #	TAX PAID	INTEREST FEES & PENALTY	TOTAL PAID
12/21/2022 - MICHAEL MUDD	CK - 5564	116642	451.34	0.00	451.34

TOTAL PAID 451.34 0.00 451.34

NON-CLEARANCE OF CHECKS VOIDS THIS RECEIPT

Linn County Collector

Linn County Collector

If you were a resident of this Missouri county on January 1, owned a vehicle or other personal property, and did not receive a personal property tax bill, contact the county Assessor.

REAL ESTATE TAX RECEIPTS
 CANNOT BE USED TO LICENSE VEHICLES

LINN COUNTY PAID TAX RECEIPT

2022 REAL ESTATE

Linn County Collector
 Courthouse
 P.O. Box 78
 Linneus, MO 64653-0078
 (660) 895-5410

DUPLICATE PAID TAX RECEIPT
 TAX BILL NO. 48791.0
 PARCEL 1905160000000700
 TOTAL ASSESSED 636

MUDD, MICHAEL
 29651 JADE DR
 BROOKFIELD, MO 64628

PARCEL NO 1905160000000700
 LOCATION 29651 JADE DR
 LEGAL DESCRIPTION
 16-57-19 PT SE NW E/O W YELLO
 Acres: 36.23 ASSESSED VALUATION
 S-T-R: 16-57-19 Agland 636
 Total Assessed Value 636

ITEMIZATION OF TAX	
State	0.19
County	0.46
Brookfield Road & Br	2.51
Brookfield Township	0.63
Senate Bill 40	1.23
Ambulance District	0.54
Health Department	1.48
Brookfield R-3 Schoo	32.52
Senior Tax	0.30
TOTAL TAX	39.86

Assessments are made by the Assessor INQUIRIES ON VALUATION SHOULD BE ADDRESSED TO ASSESSOR. It is the obligation of the taxpayer to see that their property is properly described and assessed on the tax books. Failure to receive a tax statement does not relieve the taxpayer of their obligation to pay their taxes when due.
 If you have questions concerning property values, contact the County Assessor (660) 895-5108

DATE PAID - BY WHOM	PMT MTHD - REF	CL RECEIPT #	TAX PAID	INTEREST FEES & PENALTY	TOTAL PAID
12/21/2022 - MICHAEL MUDD	CK - 5564	116642	39.86	0.00	39.86

TOTAL PAID 39.86 0.00 39.86
NON-CLEARANCE OF CHECKS VOIDS THIS RECEIPT

Linn County Collector

Linn County Collector

REAL ESTATE TAX RECEIPTS
 CANNOT BE USED TO LICENSE VEHICLES

If you were a resident of this Missouri county on January 1, owned a vehicle or other personal property, and did not receive a personal property tax bill, contact the county Assessor.

LINN COUNTY PAID TAX RECEIPT

2022 REAL ESTATE

Linn County Collector
Courthouse
P.O. Box 78
Linneus, MO 64653-0078
(660) 895-5410

DUPLICATE PAID TAX RECEIPT
 TAX BILL NO. 48792.0
 PARCEL 19051600000000701
 TOTAL ASSESSED 648

MUDD, MICHAEL
 29651 JADE DR
 BROOKFIELD, MO 64628

PARCEL NO 19051600000000701
 LOCATION
 LEGAL DESCRIPTION
 16-57-19 S 850.46' N1/2 SE EX W 814
 Acres: 36.00 ASSESSED VALUATION
 S-T-R: 16-57-19 Agland 648
 Total Assessed Value 648

ITEMIZATION OF TAX	
State	0.19
County	0.47
Brookfield Road & Br	2.56
Brookfield Township	0.64
Senate Bill 40	1.25
Ambulance District	0.55
Health Department	1.50
Brookfield R-3 Schoo	33.13
Senior Tax	0.32
TOTAL TAX	40.61

Assessments are made by the Assessor INQUIRIES ON VALUATION SHOULD BE ADDRESSED TO ASSESSOR. It is the obligation of the taxpayer to see that their property is properly described and assessed on the tax books. Failure to receive a tax statement does not relieve the taxpayer of their obligation to pay their taxes when due.
 If you have questions concerning property values, contact the County Assessor (660) 895-5108

DATE PAID - BY WHOM	PMT MTHD - REF	CL RECEIPT #	TAX PAID	INTEREST FEES & PENALTY	TOTAL PAID
12/21/2022 - MICHAEL MUDD	CK - 5564	116642	40.61	0.00	40.61

TOTAL PAID 40.61 0.00 40.61
NON-CLEARANCE OF CHECKS VOIDS THIS RECEIPT

Linn County Collector

Linn County Collector

REAL ESTATE TAX RECEIPTS
 CANNOT BE USED TO LICENSE VEHICLES

If you were a resident of this Missouri county on January 1, owned a vehicle or other personal property, and did not receive a personal property tax bill, contact the county Assessor.

PROFESSIONAL LAND TITLE CORP

113 E Brooks St
Brookfield, MO 64628
660-258-3125

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Professional Land Title Corp.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer report agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We may also disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



Privacy Notice

Notice Last Updated: December 1, 2022

This Privacy Policy ("Policy") describes how First American Financial Corporation and its subsidiaries and affiliates (collectively, "First American," "we," "us," or "our") collect, use, store, and share your information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where this 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"); and (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties").

This 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.

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

How Do We Collect Your Information? We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

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

How Do We Share Your Information? We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

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

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

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

International Jurisdictions: Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products 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 this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

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

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



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 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Right to Correct. You have a right to request that we correct your personal information. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for correction, go to our online privacy policy at www.firstam.com/privacy-policy or call toll-free at 1-866-718-0097.

Right of Deletion. You also have a right to request that we delete the personal information we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Verification Process. For a request to know, correct or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Notice of Sale and Share. We have not sold or shared the personal information of California residents in the past 12 months. To the extent any First American affiliated entity has a different practice, it will be stated in the applicable privacy policy. We do not knowingly sell or share the personal information of any California resident under the age of 16.

Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Notice of Collection. To learn more about the categories of personal information we have collected about California residents over the last 12 months, how we have used that information, and how we share that information, please see "California Privacy Rights Act and Disclosures" in <https://www.firstam.com/privacy-policy>.

Notice of Disclosure. To learn more about the categories of personal information we may have disclosed about California residents in the past 12 months, please see "California Privacy Rights Act and Disclosures" in <https://www.firstam.com/privacy-policy>.